YOUR ONESURVEY HOME REPORT

ADDRESS

101 Dalry Road Saltcoats KA21 6HN

PREPARED FOR

J Somerville

INSPECTION CARRIED OUT BY:

SELLING AGENT:



Jas Campbell & Co

HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Saltcoats - Allied Surveyors Scotland Ltd	27/06/2024
Mortgage Certificate	Final	Saltcoats - Allied Surveyors Scotland Ltd	27/06/2024
Property Questionnaire	Final	Mr & Mrs. J Somerville	28/06/2024
EPC	Final	Saltcoats - Allied Surveyors Scotland Ltd	26/06/2024

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Surveyor Reference	SA/9191
Customer	Mr & Mrs. J Somerville
Selling address	101 Dalry Road
	Saltcoats
	KA21 6HN
Date of Inspection	26/06/2024
Prepared by	Nick Davis, MSc MRICS
	Saltcoats - Allied Surveyors Scotland Ltd

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property. ¹

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

¹ Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller:
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report. 2

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

² Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- 2.3.1 <u>Category 3</u>: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 <u>Category 2</u>: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 Category 1: No immediate action or repair is needed.

WARNING: If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- *There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- ➤ *There are no particularly troublesome or unusual legal restrictions;
- *There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property

1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

Description	The subjects comprise a semi detached two storey house, with porch projection to front and attached single car garage.
Accommodation	Ground floor- entrance porch, hallway, lounge, and dining kitchen. Upper floor- landing, three bedrooms and bathroom with WC.
Gross internal floor area (m2)	82 sq. m approximately (inc entrance porch)
Neighbourhood and location	The subjects are situated on the outskirts of Saltcoats, within a predominately Local Authority area, where surrounding proprieties are generally of a similar age and style.
	Vehicular access exists to the property via roadway at rear. Pedestrian access is available to the property from front elevation/Dalry Road.
	Most local amenities and transport links are readily available.
Age	54 years approximately.
Weather	Dry and overcast. Period of mixed weather prior to inspection.
Chimney stacks	There are no chimney stacks pertaining to the subjects.

	Doors and windows were not forced open.
	Random windows were opened and closed where possible.
	Internal and external doors were opened and closed where keys were available.
	External joinery where present is of a low maintenance PVC design.
	Front and rear entrance doors are PVC clad and part glazed.
Windows, external doors and joinery	Windows are of mixed age and style, predominately of a recently installed replacement double glazed PVC framed style.
	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
	The porch appears to be of a timber and PVC framed structure, part roughcast.
	Masonry window sills remain.
Main walls	The outer walls appear to be of brick and block work cavity design, recently re-roughcast externally.
	Visually inspected with the aid of binoculars where required.
Rainwater fittings	Rainwater fittings are predominately of a replacement PVC style.
	Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify this likelihood in good or dry weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.
	Sloping roofs were visually inspected with the aid of binoculars where required.
	Mono pitched tiled projection noted over porch projection to front. Sloping ceiling evident internally.
	Insulation material and stored items restricted inspection accordingly.
	Limited inspection of the attic void revealed the structure to be of a timber frame design, incorporating plasterboard sarking.
Roofing including roof space	The roof is pitched, timber framed and overlaid in concrete interlocking tiles, incorporating photovoltaic roof panels.

External decorations	Painted external window sills.	
	Visually inspected.	
Conservatories / porches	Commentary on the porch is included within main roof and main walls section.	
Communal areas	No internal communal circulation areas.	
Garages and permanent outbuildings	Single car attached garage of an assumed brick/block work design, reroughcast externally and overlaid in a felt/rubber roof covering.	
	Metal vehicular door to front and timber pedestrian door at rear.	
	No internal inspections were carried out.	
	An attached block work/felt style store structure was noted thereafter.	
	Visually inspected.	
Outside areas and boundaries	Garden grounds to front are bound by areas of brick/block work walling, and areas of timber fencing overlaid in gravel, concrete hardstandings, flower bed and grass, incorporating a number of shrubs and bushes.	
	Rear garden grounds are bound by partly full height single brick and block work style walling, overlaid in gravel and concrete hardstandings.	
	Off street parking appears to exist on driveway at side, however this should be confirmed.	
	The property is accessed at front and rear via masonry steps and a wrought iron hand rail detail to front.	
	The subjects occupy an elevated position.	
	Visually inspected.	
Ceilings	Ceilings are of plasterboard design throughout, finished in part with a textured coating, together with PVC lining to bathroom.	
	Visually inspected from floor level.	
Internal walls	Internal walls are predominately plastered hard with a number of plasterboard linings and partitions thereafter.	
	Some walls have been finished with a textured coating.	
	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	

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Floors including sub floors	Flooring within the entrance porch is of solid design, with suspended timber/similar flooring thereafter.
	All floors are overlaid in fixed coverings.
	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
Internal joinery and kitchen fittings	Internal joinery and door surrounds are mainly of a timber style, part painted and part glazed.
	There is a timber stair leading from the ground to the upper level.
	Some mirror wardrobe doors were noted.
	Kitchen fittings comprise wall and base mounted units incorporating a stainless steel sink.
	Some timber wall linings were also noted.
	No comment can be made that internal glazing panels are of toughened or safety glass.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	No functioning chimney breasts or fireplaces.
Internal decorations	Paper, emulsion, tile and timber finishes.
	Visually inspected.
Cellars	There are no cellars pertaining to the subjects.
Electricity	Mains electricity supply.
	The electrical installation features retro fit circuit breaker arrangements, to older style fuse carriers, and where visible exposed wiring is encased in both PVC and rubber connected to 13 amp power points.
	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.
	Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.

Gas	Mains gas supply.	
	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.	
	Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.	
Water, plumbing and	Mains water supply.	
bathroom fittings	Plumbing where visible is of copper and PVC style.	
	Sanitary fittings to the bathroom incorporates a modern range of WC, wash hand basin and bath.	
	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.	
	No tests whatsoever were carried out to the system or appliances.	
	Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.	
Heating and hot water	Space heating and hot water is provided via a wall mounted gas fired combination boiler, located within the kitchen. This serves water filled radiators to the main apartments.	
	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.	
	No tests whatsoever were carried out to the system or appliances.	
Drainage	For the purposes of this report it is assumed that drainage is by gravity feed to the Local Authority sewer.	
	Drainage covers etc were not lifted.	
	Neither drains nor drainage systems were tested.	

Fire, smoke and burglar alarms

A number of ceiling mounted smoke detectors noted.

Visually inspected.

No test whatsoever were carried out to any systems or appliances.

There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required.

The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.

We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection

No access was gained above ceiling linings or behind fixed timber goods or sanitary ware.

We have not tested all window/doors and associated handles to avoid excessive physical contact.

We have not tested any elements of the electrical, heating and plumbing system and it would be prudent to do so prior to purchase.

No furniture, fixtures/fittings or breakable items were moved during the course of our inspection. It would be prudent to check behind/under prior to purchase.

Due to ever changing climate conditions, it would

therefore be prudent to conduct appropriate background checks with regard to potential flood risks in and around the area, by reference to SEPA flood map/similar.

No access was obtained to garage or store cupboard.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the above 3 categories:

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Structural movement		
Repair category:		
Notes:	Minor evidence of settlement/movement, reflected in the form of some plaster misalignment. On the basis of a single inspection this would appear to be non-progressive	

Dampness, rot and infestation	
Repair category:	
Notes:	Within the limits of our inspection there was no visible evidence of significant dampness, rot or infestation.

Chimney stacks	
Repair category:	
Notes:	There are no chimney stacks pertaining to the subjects.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Roofing including roof space	
Repair category:	2
Notes:	The roof tiling is original and displays a degree of weathering and wear and tear, together with some loose PVC verge details and pockets of frost action to ridge details.
	The roof is of an age and style that will require routine maintenance expenditures, increasing overtime.
	Again the property occupies an elevated position.
	Again, photovoltaic roof panels have been installed.
	Roof tiling over entrance porch displays similar levels of weathering and wear and tear.

Rainwater fittings	
Repair category:	
Notes:	General wear and tear noted to joints and junctions, within the limitations of our inspection.

Main walls	
Repair category:	2
Notes:	It is appreciated that outer walls have been re-roughcast in recent times and were found to be neat and tidy, however some small areas of loose/bossed roughcast were noted and therefore routine maintenance expenditures should be anticipated.
	Any guarantee documentation with regard to roughcast should be made available for transfer.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Windows, external doors and joinery	
Repair category:	
Notes:	The majority of windows have been replaced in recent times and display no significant defects.
	Some general wear and tear was noted to handles, hinges and operating mechanism thereafter.
	Any warranty/guarantee documentation with regard to new windows should be made available for transfer.

External decorations	
Repair category:	
Notes:	Light weathering and wear and tear noted to window sills and painted items.

Conservatories / porches	
Repair category:	
Notes:	Please read in conjunction with Roof and Walls section.

Communal areas	
Repair category:	
Notes:	No internal communal circulation areas.

Garages and permanent outbuildings	
Repair category:	2
Notes:	Neat and tidy garage structure noted, however again some loose roughcast was noted.
	Flat roof coverings have a more limited lifespan, however it is appreciated that the covering is modern.
	General wear and tear noted to vehicular and pedestrian entrance doors.
	Internal areas of garage and store cupboard should be checked prior to purchase.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Outside areas and boundaries	
Repair category:	2
Notes:	Whilst garden grounds appear to have been adequately maintained for the time of year, some overgrown area were noted and therefore tending is required.
	Thereafter, a degree of wear and tear was noted to boundaries and hardstandings, and some softening and wear and tear was noted to timber fencing which requires maintenance.
	Some corrosion was evident to wrought iron handle rails.

Ceilings	
Repair category:	
Notes:	General plaster wear and tear and localised unevenness noted.
	On occasion textured coating can contain asbestos components and should be handled with care.

Internal walls	
Repair category:	
Notes:	General plaster wear and tear noted.
	On occasion textured coating can contain asbestos components and should be handled with care.

Floors including sub-floors	
Repair category:	
Notes:	Weight testing of flooring at various points throughout the property proved it to be generally level.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Internal joinery and kitchen fittings	
Repair category:	
Notes:	Mixed age and style joinery items noted, some of which display a degree of user wear and tear.

Chimney breasts and fireplaces	
Repair category:	
Notes:	No functioning chimney breasts or fireplaces.

Internal decorations	
Repair category:	
Notes:	The property was found to be in generally good internal decorative order, however some selective redecoration may be required.

Cellars	
Repair category:	
Notes:	There are no cellars pertaining to the subjects.

Electricity	
Repair category:	2
Notes:	It is appreciated that some upgrades have been carried out, however the system is of mixed age and style, and therefore precautionary advice should be obtained via a reputable and qualified electrician.

Gas	
Repair category:	
Notes:	No evidence is available to confirm recent testing or servicing. Failure to test the service regularly increases safety risks. Ideally a current test certificate should be made available.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Water, plumbing and bathroom fittings	
Repair category:	
Notes:	Modern sanitary fittings noted to bathroom, within the limitations of our inspection.

Heating and hot water	
Repair category:	
Notes:	Modern central heating boiler noted.
	Any supporting service/warranty documentation should be made available.
	General wear and tear noted to radiators and valves.
	The system will require annual servicing and maintenance.

Drainage	
Repair category:	
Notes:	The drainage system was not inspected or tested.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	
Internal decorations	1
Cellars	
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

<u>Three steps or fewer to a main entrance door of the property:</u> In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

<u>Unrestricted parking within 25 metres:</u> For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground and first
2. Are there three steps or fewer to a main entrance door of the property?	[]YES [x]NO
3. Is there a lift to the main entrance door of the property?	[]YES [x]NO
4. Are all door openings greater than 750mm?	[]YES [x]NO
5. Is there a toilet on the same level as the living room and kitchen?	[]YES [x]NO
6. Is there a toilet on the same level as a bedroom?	[x]YES []NO
7. Are all rooms on the same level with no internal steps or stairs?	[]YES [x]NO
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	[x]YES []NO

4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

It should be confirmed that the porch and attached garage formed part of original layout and specification.

Confirm exact extent of boundaries and parking provisions by reference to title deeds.

Although originally constructed by and for the Local Authority the subjects together with a number of surrounding properties appear to have been purchased by sitting tenants under Right to Buy legislation.

The property is in an area of known past Coal Mining activity and it would be prudent to obtain a report in this regard prior to purchase.

It should be confirmed that the photovoltaic roof panels are connected and owned outright.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Estimated re-instatement cost (£) for insurance purposes

260000

Two hundred and sixty thousand pounds.

Valuation (£) and market comments

110000

Taking current market conditions into account together with points detailed within our report we are of the opinion that the current market value of the heritable property is fairly stated in the capital sum of ONE HUNDRED AND TEN THOUSAND POUNDS.

Report author:	Nick Davis, MSc MRICS	
Company name:	Saltcoats - Allied Surveyors Scotland Ltd	
Address:	24 Chapelwell Street Saltcoats KA21 5EA	
Signed:	Electronically Signed: 262186-9d81065b-9a87	
Date of report:	27/06/2024	

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.





Mortgage Valuation Report				
Property:	101 Dalry Road Saltcoats KA21 6HN	Client: Mr & f	Mrs. J Somerville ership	
Date of Inspection:	26/06/2024	Reference:	SA/9191	

This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation — Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0 LOCATION

The subjects are situated on the outskirts of Saltcoats, within a predominately Local Authority area, where surrounding proprieties are generally of a similar age and style.

Vehicular access exists to the property via roadway at rear. Pedestrian access is available to the property from front elevation/Dalry Road.

Most local amenities and transport links are readily available.

2.0	DESCRIPTION	2.1 Age:	54 years approximately.	

The subjects comprise a semi detached two storey house, with porch projection to front and attached single car garage.

3.0 CONSTRUCTION

The outer walls are of brick cavity design. The roof is pitched, timber framed and tiled.

4.0 ACCOMMODATION

Ground floor- entrance porch, hallway, lounge, and dining kitchen.

Upper floor- landing, three bedrooms and bathroom with WC.

5.0	SERVICES (SERVICES (No tests have been applied to any of the services)					
Water:	Mains	Electricity:	Electricity: Mains Gas: Mains Drainage: Mains				
Central Hea	iting:	Gas fired to steel radiators.					
6.0	OUTBUILDIN	DUTBUILDINGS					
Garage:		Single car attached garage.					
Others:		Small masonry/felt store cupboard.					

GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.

In general terms the subjects have been adequately maintained with regards to age and style. Points noted are considered commensurate with a property of this age and type capable of remedy in the course of routine maintenance.

The roof tiling is original and displays a degree of weathering and wear and tear, together with some loose PVC verge details and pockets of frost action to ridge details. The roof is of an age and style that will require routine maintenance expenditures, increasing overtime. Again the property occupies an elevated position. Again, photovoltaic roof panels have been installed. Roof tiling over entrance porch displays similar levels of weathering and wear and tear.

is appreciated that outer walls have been re-roughcast in recent times and were found to be neat and tidy, however some small areas of loose/bossed roughcast were noted and therefore routine maintenance expenditures should be anticipated. Any guarantee documentation with regard to roughcast should be made available for transfer.

Neat and tidy garage structure noted, however again some loose roughcast was noted. Flat roof coverings have a more limited lifespan. General wear and tear noted to vehicular and pedestrian entrance doors. Internal areas of garage and store cupboard should be checked prior to purchase.

It is appreciated that some upgrades have been carried out, however the system is of mixed age and style, and therefore precautionary advice should be obtained via a reputable and qualified electrician.

8.0	ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)					
None.						
8.1 Retention	n recommended:	Nil				
9.0	ROADS & FOOTPATHS					
Made up and	Made up and assumed adopted.					
10.0	BUILDINGS INSURANCE	260000	GROSS EXTERNAL	93	Square	
	(£):		FLOOR AREA		metres	
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.					
11.0	GENERAL REMARKS					

It should be confirmed that the porch and attached garage formed part of original layout and specification.

Confirm exact extent of boundaries and parking provisions by reference to title deeds.

Although originally constructed by and for the Local Authority the subjects together with a number of surrounding properties appear to have been purchased by sitting tenants under Right to Buy legislation.

The property is in an area of known past Coal Mining activity and it would be prudent to obtain a report in this regard prior to purchase.

It should be confirmed that the photovoltaic roof panels are connected and owned outright.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

12.0	VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.					
12.1	Market Value in present condition (£): One hundred and ten thousand pounds					
12.2	Market Value on completion of essential works (£):		N/A			
12.3	Suitable security for Yes normal mortgage purposes?		Yes			
12.4	Date of Valua	ation:	27/06/2024			
Signature:		Electronically	ally Signed: 262186-9d81065b-9a87			
Surveyor:	eyor: Nick Davis MSc MRIC		MSc MRICS		Date:	27/06/2024
Saltcoats - Allied Surveyors Scotland Ltd						
Office:	24 Chapelwell Street Saltcoats KA21 5EA		Tel: 01294 602 292 Fax: email: saltcoats@alliedsu	rveyorsscot	tland.com	

PART 3

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	101 Dalry Road Saltcoats KA21 6HN
Customer	Mr & Mrs. J Somerville
Customer address	101 Dalry Road
	Saltcoats
	KA21 6HN
Prepared by	Nick Davis, MSc MRICS
	Saltcoats - Allied Surveyors Scotland Ltd

Energy Performance Certificate (EPC)

Dwellings

Scotland

101 DALRY ROAD, SALTCOATS, KA21 6HN

Dwelling type: Semi-detached house

Date of assessment:26 June 2024Date of certificate:26 June 2024

Total floor area: 80 m²

Primary Energy Indicator: 131 kWh/m²/year

Reference number: 1602-6063-3422-1426-1643 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

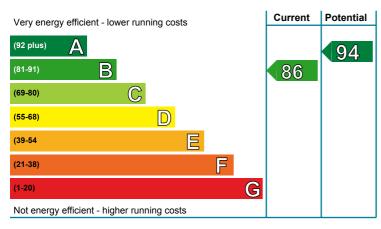
gas

You can use this document to:

- . Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£4,008	See your recommendations
Over 3 years you could save*	£1,104	report for more information

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

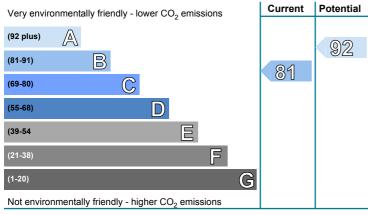


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band B (86)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (81)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Cavity wall insulation	£500 - £1,500	£615.00
2 Floor insulation (suspended floor)	£800 - £1,200	£324.00
3 Solar water heating	£4,000 - £6,000	£165.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	***	***
Roof	Pitched, 200 mm loft insulation	****	★★★★ ☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	****	★★★★ ☆
Main heating	Boiler and radiators, mains gas	****	★★★★ ☆
Main heating controls	Programmer, room thermostat and TRVs	****	★★★★ ☆
Secondary heating	None	_	_
Hot water	From main system	****	★★★★ ☆
Lighting	Low energy lighting in 83% of fixed outlets	****	****

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 24 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,198 over 3 years	£2,256 over 3 years	
Hot water	£462 over 3 years	£300 over 3 years	You could
Lighting	£348 over 3 years	£348 over 3 years	save £1,104
Total	s £4,008	£2,904	over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

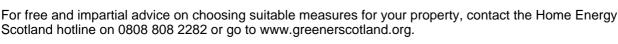
December ded massives	Indicative cost	Typical saving	Rating after improvement		
Recommended measures	Indicative cost per year		Energy	Environment	
1 Cavity wall insulation	£500 - £1,500	£205	B 90	B 87	
2 Floor insulation (suspended floor)	£800 - £1,200	£108	A 93	B 90	
3 Solar water heating	£4,000 - £6,000	£55	A 94	A 92	

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

External insulation with cavity wall insulation

Choosing the right improvement package





About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present:

Solar photovoltaics

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	11,102	N/A	(2,504)	N/A
Water heating (kWh per year)	1,865			

Addendum

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Mr. Nicholas Davis

Assessor membership number: EES/022444

Company name/trading name: Allied Surveyors Scotland Ltd

Address: 91 John Finnie Street

Kilmarnock KA1 1BG

Phone number: 01563 572341

Email address: kilmarnock@alliedsurveyorsscotland.com

Related party disclosure: No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Information about the Green Deal Plan relating to this property

A Green Deal Plan has paid to install energy efficiency improvements at this property. If you become responsible for paying the electricity bill, you will be required to pay the Green Deal charge set out below. Also, you must comply with the terms and conditions in the Green Deal Plan. You should ask for a copy of the up to date Green Deal Plan from the owner of the property or the landlord and familiarise yourself with the contents.

Energy Performance Certificate RRN: 1314-6027-3430-2457-6996

The Green Deal Plan can be paid off early, although charges may apply. The Green Deal Plan is an unsecured loan, which is regulated by the Consumer Credit Act 1974. It is designed to save you at least as much money as you will have to repay. However, the actual level of your savings will depend on how much energy you use (e.g. to heat your property) and the future cost of energy.

Current charge amount: £0.85 per day Payment period start: 09/09/2014 Payment period end: 03/02/2037

Interest rate payable: fixed at 8.25% APR

This is the current charge amount but there can be subsequent charging periods with different charge amounts depending on the detail of the Plan

Plan charges:

- are payable as part of the electricity bill.
- reduce as each improvement is paid-off.

GD Plan number: AC0000076912

Green Deal Provider: Home Energy and Lifestyle

Management Limited Tel: 0141 248 8339

Email: kenneth.lemay@btinternet.com

This EPC can only be used to disclose the Green Deal Plan until 26 Jun 2025. From 27 Jun 2025 a further

version should be retrieved from

www.scottishepcregister.org.uk using the EPC Report

Reference Number (RRN above)

Improvements installed

Paid-off in

Solar photovoltaic panels (3.5 kWp, orientation S)

November 2036

Estimates of how these improvements could reduce annual energy bills for a typical user

Total: £332 p.a. Gas: £106 p.a. Electricity: £226 p.a.

Other: £0 p.a.

Most improvements reduce the energy used for heating. These estimates are based on:

- · the original Green Deal assessment;
- the improvements installed by this Plan (opposite);
- typical energy use for this type of property, using current energy prices.

If you are a low user of energy you may not achieve these estimated savings.

Other important information

This Green Deal Plan is regulated by the Consumer Credit Act 1974. This provides certain protections to those paying the Plan instalments through their electricity bill.

The improvements listed above were installed under this Green Deal Plan and are due to be paid off at the times specified. If an improvement listed above has not been paid off, you should check that:

- it is still in place;
- no alterations have been made to this property that would reduce its effectiveness;
- it has been maintained in line with guidance from the Green Deal Provider.

If, after taking-on this property, you are considering or carrying out renovations that may impact on the improvements installed under this plan, or you notice that such changes have already been made, you must contact your Green Deal Provider.

Mandatory product guarantees are supplied for at least five years. These may be subject to maintenance or servicing requirements and you should check these have been met.

Charges may apply if you decide to repay this Green Deal Plan early and these details are set out in the Plan.

If you take on this property, you may have to repay this Plan early if you want to demolish this property or permanently disconnect the electricity supply – contact your Green Deal Provider for further details.

New bill payers are advised to contact their energy supplier when they take on a Green Deal property, particularly if the property has a pre-payment meter.

Further information can be found on the Green Deal Plan, a copy of which can be obtained from the owner of the property, or from the Green Deal Provider with the owner's consent.

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property address

ioi DALRY RO. SALTCOATS KAZI GHM.

Seller(s) Somenville.

Completion date of property questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership					
	How long have you owned the property? 20 4 RS.					
2.	Council tax					
	Which Council Tax band is your property in? (Please circle)					
;	ABC EFGH					
3.	Parking					
	What are the arrangements for parking at your property?					
	(Please tick all that apply)					
	Garage					
	Allocated parking space					
	• Driveway					
	Shared parking					
	On street					
	Resident permit					
	Metered parking					
	Other (please specify):					
4.	4. Conservation area					
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ Don't know				

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes/No
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/No
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	μ, σ
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes/No
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No
	(ii) Did this work involve any changes to the window or door openings?	Yes/No ⋈ Ø
	(iii) Please describe the changes made to the windows doors, or patio doc approximate dates when the work was completed):	ors (with
	Please give any guarantees which you received for this work to your solic agent.	itor or estate

s there a central heating system in your property? Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes or partial — what kind of central heating is here? Examples: gas-fired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below: When was your central heating system or partial central heating system installed? III) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes/No/ Partial Y/ES. GAS-FIRER Yes/No
here? Examples: gas-fired, solid fuel, electric storage heating, gas warm air). f you have answered yes, please answer the three questions below: When was your central heating system or partial central heating system installed? ii) Do you have a maintenance contract for the central heating system? f you have answered yes, please give details of the company with which you have a maintenance contract:	Yes/No
f you have answered yes, please answer the three questions below: When was your central heating system or partial central heating system installed? ii) Do you have a maintenance contract for the central heating system? f you have answered yes, please give details of the company with which you have a maintenance contract:	
ii) Do you have a maintenance contract for the central heating system? f you have answered yes, please give details of the company with which you have a maintenance contract:	
f you have answered yes, please give details of the company with which you have a maintenance contract:	
ou have a maintenance contract:	7-2
iii) When was your maintenance agreement last renoved?	
iii) When was your maintenance agreement last renewed? Please provide the month and year).	
nergy Performance Certificate	
Ooes your property have an Energy Performance Certificate which is ess than 10 years old?	Yes/No
ssues that may have affected your property	
las there been any storm, flood, fire or other structural damage to you property while you have owned it?	rYes/No
f you have answered yes, is the damage the subject of any outstanding nsurance claim?	Yes/No
re you aware of the existence of asbestos in your property? f you have answered yes, please give details:	Yes/No
	nergy Performance Certificate oes your property have an Energy Performance Certificate which is ss than 10 years old? sues that may have affected your property as there been any storm, flood, fire or other structural damage to your operty while you have owned it? you have answered yes, is the damage the subject of any outstanding surance claim? re you aware of the existence of asbestos in your property?

	vices			
Ple	ase tick which services are	connected to you	r property and give detail	ls of the suppl
	Services	Connected	Supplier	
	Gas or liquid petroleum gas			
	Water mains or private water supply			
	Electricity			
	Mains drainage			
	Telephone			
	Cable TV or satellite			
	Broadband			
ls th	nere a septic tank system at	your property?		Yes/No
	nere a septic tank system at ou have answered yes, pleas		o questions below:	Yes/No
<u>If yo</u>	ou have answered yes, pleas	se answer the two	_	Yes/No Yes/No/ Don't know
lf yo	ou have answered yes, pleas	se answer the two	charge from your septic	Yes/No/
(i) C tank	ou have answered yes, pleas Oo you have appropriate con	se answer the two	charge from your septic	Yes/No/ Don't know
(i) C tank	ou have answered yes, please Oo you have appropriate conce Oo you have a maintenance ou have answered yes, please	se answer the two	charge from your septic	Yes/No/ Don't know
(i) C tank	ou have answered yes, please Oo you have appropriate conce Oo you have a maintenance ou have answered yes, please	se answer the two	charge from your septic	Yes/No/ Don't know

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	Yes/No/ Don't know /V O
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	Yes/No/ Not applicable
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes/No NO
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:	Yes/No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	Yes/No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.) If you have answered yes, please give details:	Yes/No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Yes/No N 0

b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes/No/ Don't know / O Yes/No/ Don't know
C.	Please give details of any other charges you have to pay on a regular upkeep of common areas or repair works, for example to a residents' maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes/No M ⊜
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
b.	As far as you are aware, has any preventative work for dry rot,	Yes/No
	wet rot, or damp ever been carried out to your property?	NO
	If you have answered yes, please give details:	
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes/No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	

14.	Guarantees					
a.	Are there any guarantees or warranties	for any of th	e following):		
(i)	Electrical work	No NO	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	No NO	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	No	Yes YES	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	No NO	Yes	Don't know	With title deeds	Lost
(v)	Damp course	No NO	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes YES	Don't know	With title deeds	Lost
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	Are there any outstanding claims under	r any of the g	juarantees	listed abo	ve?	Yes/No
	If you have answered γes, please give details:					
15.	Boundaries					
	So far as you are aware, has any bound last 10 years? If you have answered yes, please give of		oroperty be	en moved	in the	Yes/ No/ Don't know

16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes/No
b.	that affects your property in some other way?	Yes/No
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No
***************************************	If you have answered yes to any of a-c above, please give the notices to your sestate agent, including any notices which arrive at any time before the date of ethe purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s):	f MS omerville.	
Date:	29-6-29.	