Urquharts

EDINBURGH

SOLICITORS EST. 1876

DIXON HEANEY KEAN KENNEDY

CHARTERED SURVEYORS

Member Firm of
FIRST SURVEYORS SCOTLAND
National Valuation & Property Consultancy Service

SINGLE SURVEY REPORT

PROPERTY ADDRESS	43/5 (2F2) Montgomery Street Edinburgh EH7 5JX
CLIENT	Anna Kaul
CLIENT ADDRESS	c/o Urquharts 16 Heriot Row Edinburgh EH3 6HR
DATE OF INSPECTION	27 February 2020
PREPARED BY	DIXON HEANEY KEAN KENNEDY Chartered Surveyors 54 Corstorphine Road Edinburgh EH12 6JQ Tel: 0131 313 0444 Fax: 0131 313 0555 Email: survey@dhkk.co.uk

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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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 etc. were not inspected or reported on.

Description

The subjects form a second floor, front centre flat contained within a four storey and garden level tenement block.

Accommodation

The accommodation comprises: Hall, living room, kitchen/dining room, bedroom and shower/wet room.

Gross internal floor | 52 m² approximately. area (m²)

Neighbourhood and location

The subjects located within popular, are mixed residential/commercial area of the city convenient for good local amenities and facilities.

Age

130 years approximately.

Weather

Dry and bright.

Chimney stacks

Visually inspected with the aid of binoculars where appropriate.

There are a number of brick and cement render constructed chimney stacks over the building and these appear to be shared with other proprietors in the block as well as with proprietors in adjoining blocks.

Roofing including roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

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.

The roof over the property is pitched in design and is clad externally in slates.

There is no safe access into roof spaces.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings being the gutters and downpipes are of a cast iron style serving front and rear elevations.

Main walls

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

The main walls are of traditional stone construction.

Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available.

Random windows were opened and closed where possible. Doors and windows were not forced open.

The windows serving the subject flat have been replaced a number of years ago in double glazed units set within aluminium frames.

The main entrance door to the subject property is of timber.

Further doors serve the common parts of the building and these are also of timber.

External decorations

Visually inspected.

The external decoration comprises paintwork to external timber doors as well as to cast iron sections of gutter and downpipe.

Conservatories / porches

Visually inspected.

There are no conservatories nor porches with the property.

Communal areas

Circulation areas visually inspected.

The communal areas comprise the entrance passages, stairs and landings.

These areas are secured by an entryphone system.

Garages and permanent outbuildings

Visually inspected.

There is no space for a garage and on street car parking in the area is restricted.

Residents can purchase car parking permits from the District Council.

Outside areas and boundaries

Visually inspected.

We understand that the subjects benefit from shared garden ground set to the rear of the building.

No access was gained to this area at the time of inspection.

Ceilings

Visually inspected from floor level.

The ceilings within the property are of the original lath and plaster construction.

Internal walls

Visually inspected from floor level.

Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

The internal walls are of plaster on brick.

Floors including sub floors

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.

The floors throughout the property are of suspended timber joists with timberboard overlay.

A flat exists beneath the subject property and there are no sub floor areas.

Internal joinery and kitchen fittings

Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.

The woodwork within the property is mixed in age and style.

Internal doors are of a panelled timber style with the shower room door having a glazed panel fitted.

The kitchen fittings are of a basic design only.

Chimney breasts and fireplaces

Visually inspected. No testing of the flues or fittings was carried out.

The chimney breasts within the property remain intact.

There is an open fireplace within the living room but this does not appear to have been used for some time.

The gas fire appliance within the kitchen/dining room is not operational, we understand.

Internal decorations

Visually inspected.

The internal decoration comprises paintwork to internal timbers as well as paint and wallpaper finishes to walls and ceilings.

Cellars

Visually inspected where there was safe and purpose-built access.

There are no cellar areas.

Electricity

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.

Mains electricity is connected.

Gas

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.

Mains gas is connected.

Water, plumbing and bathroom fittings

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.

Mains water is connected directly to outlets within the kitchen and the shower room.

The plumbing system is of a modern copper and plastic piped style where visible.

In a property of this age some original lead plumbing may remain within hidden areas.

The shower room facilities comprise a two piece white suite of modern style with open shower area.

Heating and hot water

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.

The subjects benefit from a full gas fired central heating system sourced from the boiler which is located within the kitchen/dining room. This boiler feeds panel radiators in each of the rooms.

The same boiler heats water for domestic purposes on an instantaneous basis.

Drainage

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.

Drainage is to the main sewer.

Fire, smoke and burglar alarms

Visually inspected.

No tests whatsoever were carried out to the system or appliances.

There are smoke detectors fitted within the property.

Any additional limits to inspection:

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

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.

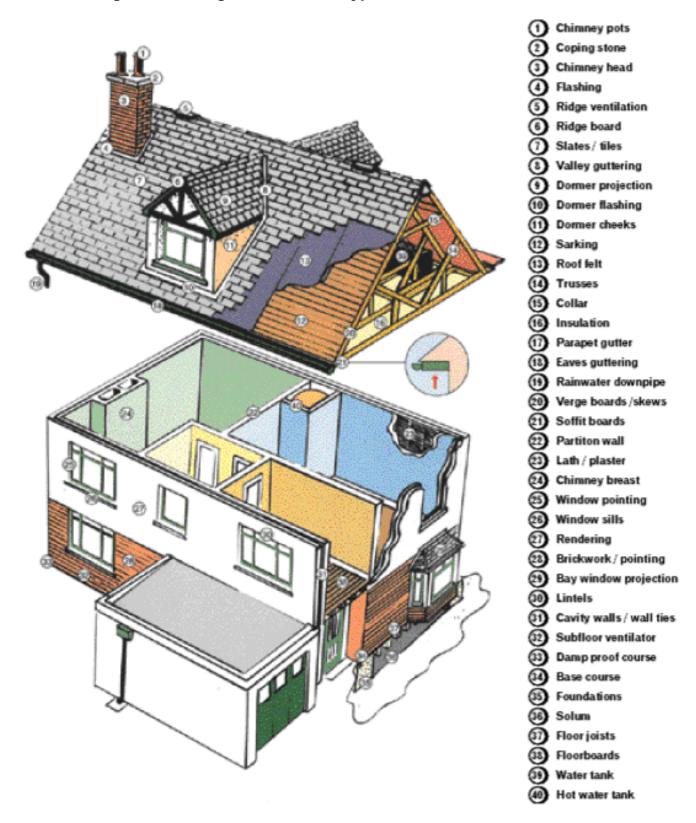
The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

A structural survey was not instructed and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

All external details were inspected from ground level only.

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 terms.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of three categories.

Structu	Structural movement				
Repair category 1					
Notes:	It is apparent that old settlement has occurred to this building in past				
	years.				
	We noted metal support bars fitted on the front elevation as well as plaster cracking within the common stair.				
	No access was gained to the rear of the property and we cannot comment on conditions in this area.				
	All signs of past settlement appear to be old and are most unlikely to recur.				
Damon	ess, rot and infestation				
Dampin	css, for and infestation				
Repair category	1				
Notes:	Damp meter readings were taken at intervals throughout the property where appropriate. We noted no evidence of any significant dampness.				
	We noted no evidence of timber rot nor infestation.				
Chimney stacks					
Repair category:	1				
Notes:	As viewed from ground level it is apparent that certain works have been				
	undertaken to refurbish the chimney stacks in recent years.				
Roofing	including roof space				
Rooming mendaning roof space					
Repair category:	ory: 1				
Notes:	The roof details were viewed from ground level only. We were able to inspect the front roof slope from ground level and this appears in satisfactory condition.				
We were unable to inspect rear roof slopes.					

Rainwa	ater fittings
Repair category:	1
Notes:	The gutters and downpipes serving the building appear in reasonable order with no evidence of any significant water leakage.
	We were unable to inspect gutters and downpipes serving the rear elevation.
Main w	valls
Repair category:	1
Notes:	The main external elevations are presented in reasonable order.
	No inspection of the rear elevation was available.
Window	ws, external doors and joinery
Repair category:	1
Notes:	The windows serving the property have been reasonably well maintained.
	It is apparent that they were replaced a number of years ago but they appear satisfactory.
	We noted mastic pointing around the windows to require renewal.
	External timber doors appear satisfactory.
Externa	al decorations
Repair category:	1
Notes:	The external paintwork has been maintained to a satisfactory standard.
Conser	vatories / porches
Repair category:	Not applicable.
Notes:	Not applicable.

Commi	unal areas
Repair category:	1
Notes:	The entrance passages, stairs and landings are presented in reasonable order.
	As noted above plaster cracking is evident within the stair and some general cosmetic repairs would be of benefit.
Garage	es and permanent outbuildings
Repair category:	Not applicable.
Notes:	Not applicable.
Outside	e areas and boundaries
Repair category:	-
Notes:	No access was available to the rear garden at the time of inspection.
Ceiling	S
Repair category:	1
Notes:	The ceilings throughout the property are presented in reasonable order.
Interna	al walls
Repair category:	1
Notes:	The internal walls and partitions have been well maintained.
Floors	including sub-floors
Repair category:	1
Notes:	The floors throughout the property have fitted coverings which did restrict our inspection. However, we noted no evidence of significant defect.
Interna	al joinery and kitchen fittings
Repair category:	2
Notes:	The woodwork throughout the property has been maintained to a reasonable standard.
	Kitchen facilities would now benefit from full renewal.

Chimne	y breasts and fireplaces		
Repair category: 1			
Notes:	The chimney breasts have been well maintained.		
The gas fire appliance within the kitchen/dining room is not function the present time, we understand. If this appliance is to be retained then it should be fully serviced and recommissioned.			
Interna	I decorations		
Repair category:	1		
Notes:	The internal decoration is presented in reasonable order.		
Cellars			
Repair category:	Not applicable.		
Notes:	Not applicable.		
Electric	ity		
Repair category:	2		
Notes:	We noted the electrical circuits to be mixed in age and style.		
	We would recommend that a competent electrician be instructed to carry out a general inspection and to upgrade to modern standards where necessary.		
Gas			
Repair category:	1		
Notes:	The mains gas connections appear satisfactory but they were not tested.		
	Servicing of the gas fire appliance within the kitchen/dining room is recommended if it is to be retained.		
Water,	plumbing and bathroom fittings		
Repair category:	1		
Notes:	The mains water connections appear satisfactory.		
	The shower room facilities have been upgraded in recent times and are well presented.		

Heating and hot water					
Repair category:	1				
Notes:	The gas fired central heating system was functioning at the time of inspection.				
	However, the boiler was noted to be dated and consideration may have to be given to replacement in future years.				
	The same system heats water for domestic purposes and the same comments apply.				
Drainag	ge				
Repair category:	1				
Notes:	Drainage is to the main sewer and although a close inspection could not be carried out we noted no evidence of surface defects.				

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	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	Not applicable.
Communal areas	1
Garages and permanent outbuildings	Not applicable.
Outside areas and boundaries	-
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	Not applicable.
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Repair Categories

Category 3:

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.

Category 2:

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1:

No immediate action or repair is needed.

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 coin-operated machines.

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

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 reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

We noted no evidence of any significant alterations to have been carried out.

Estimated re-instatement cost for insurance purposes

£200,000 (TWO HUNDRED THOUSAND POUNDS).

Valuation and market comments

Taking all points into consideration, we are of the opinion that the subjects have a market value of £185,000 (ONE HUNDRED AND EIGHTY FIVE THOUSAND POUNDS).

The subjects offer flatted accommodation within this popular area of the city. Whilst certain upgrading works would be of benefit we consider that reasonable demand will exist within the current market.

Roderick 1, Hamson

Report author: RODERICK I MORRISON, BSc MRICS

Ref: 16559/RIM/AM

Address: DHKK Limited

54 Corstorphine Road, Edinburgh EH12 6JQ

Signed:

Date of report: 5th March 2020

PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

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, 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 to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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 relationship within the past two years with the Seller or Seller's 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 Handing 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.

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.

Prior to 1 December 2008, Purchasers have normally obtained their own report from the 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

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

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 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 the 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 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.

1.5 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.

1.6 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 the 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.

1.7 PRECEDENCE

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

1.8 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 "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
- 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 meant 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.

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.

- 1. **Category 3:** 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. **Category 2:** Repairs or replacement requiring future attention, but estimates are still advised.
- 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 exposed 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 make 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" 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.* 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 coproprietors 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.

Energy Performance Certificate (EPC)

Dwellings

Scotland

2F2, 43 MONTGOMERY STREET, EDINBURGH, EH7 5JX

Dwelling type: Mid-floor flat
Date of assessment: 27 February 2020
Date of certificate: 27 February 2020

Total floor area: 52 m²

Primary Energy Indicator: 236 kWh/m²/year

Reference number: 0120-2733-5020-2020-3265
Type of assessment: RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

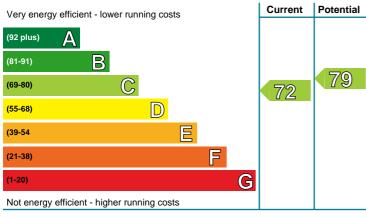
gas

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*	£1,584	See your recommendations
Over 3 years you could save*	£423	report for more information

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

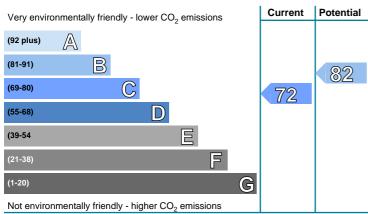


Energy Efficiency Rating

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 C (72)**. 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 C (72)**. 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 Internal or external wall insulation	£4,000 - £14,000	£339.00
2 Condensing boiler	£2,200 - £3,000	£84.00

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	Sandstone or limestone, as built, no insulation (assumed)	***	***
	Solid brick, as built, no insulation (assumed)	****	***
Roof	(another dwelling above)	_	_
Floor	(another dwelling below)	_	_
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 86% 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 42 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 2.2 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 0.8 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	£1,155 over 3 years	£762 over 3 years	
Hot water	£276 over 3 years	£246 over 3 years	You could
Lighting	£153 over 3 years	£153 over 3 years	save £423
Totals	£1,584	£1,161	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.

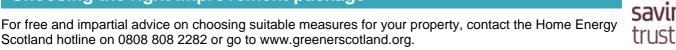
Da		lu disetiva sest	Typical saving	Rating after improvement	
Recommended measures		Indicative cost	per year	Energy	Environment
1	Internal or external wall insulation	£4,000 - £14,000	£113	C 77	C 80
2	Replace boiler with new condensing boiler	£2,200 - £3,000	£28	C 79	B 82

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.

Biomass boiler (Exempted Appliance if in Smoke Control Area)

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 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

2 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

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: There are none provided for this home

Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation	
Space heating (kWh per year)	5,326	N/A	N/A	(2,296)	
Water heating (kWh per year)	1,736			_	

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

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. Roderick Morrison

Assessor membership number: EES/009254

Company name/trading name: Dixon Heaney Kean Kennedy

Address: 54 Corstorphine Road

Edinburgh EH12 6JQ

Phone number: 0131 313 0444
Email address: survey@dhkk.co.uk
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.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Property Questionnaire

PROPERTY ADDRESS:	43/5 Montgomery Street Edinburgh EH7 5JX
SELLER(S):	MRS ANNA KAUL (Patricia Cowie POA for Mrs Kaul)
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	03/03/2020



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.



PROPERTY QUESTIONNAIRE Information to be given to prospective buyer(s)

Ho 2. Go	ength of ownership ow long have you owned the property? 45 YEARS ouncil Tax				
2. Co					
	ouncil Tax				
W					
•	hich Council Tax band is your property in?				
	A B C D E F G H				
3. Pa	arking				
Wł	hat are the arrangements for parking at your property?				
(P!	(Please indicate all that apply)				
	Garage				
	Allocated parking space				
	• Driveway				
	Shared parking				
	On street				
(Resident permit				
(Metered parking				
•	Other (please specify):				



4.	Conservation Area				
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	Don't know			
5.	Listed Buildings	<u></u>			
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	No			
6.	Alterations / additions / extensions	<u> </u>			
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)? If you have answered yes, please describe the changes	No			
	which you have made:	i			
	(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. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	Yes
	(i) Were the replacements the same shape and type as the ones you replaced?	No
	(ii) Did this work involve any changes to the window or door openings?	No
***************************************	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	i
	Sash windows replaced by double glazing but this is not a recent change, it was many years ago, maybe 25 to 30 years.	



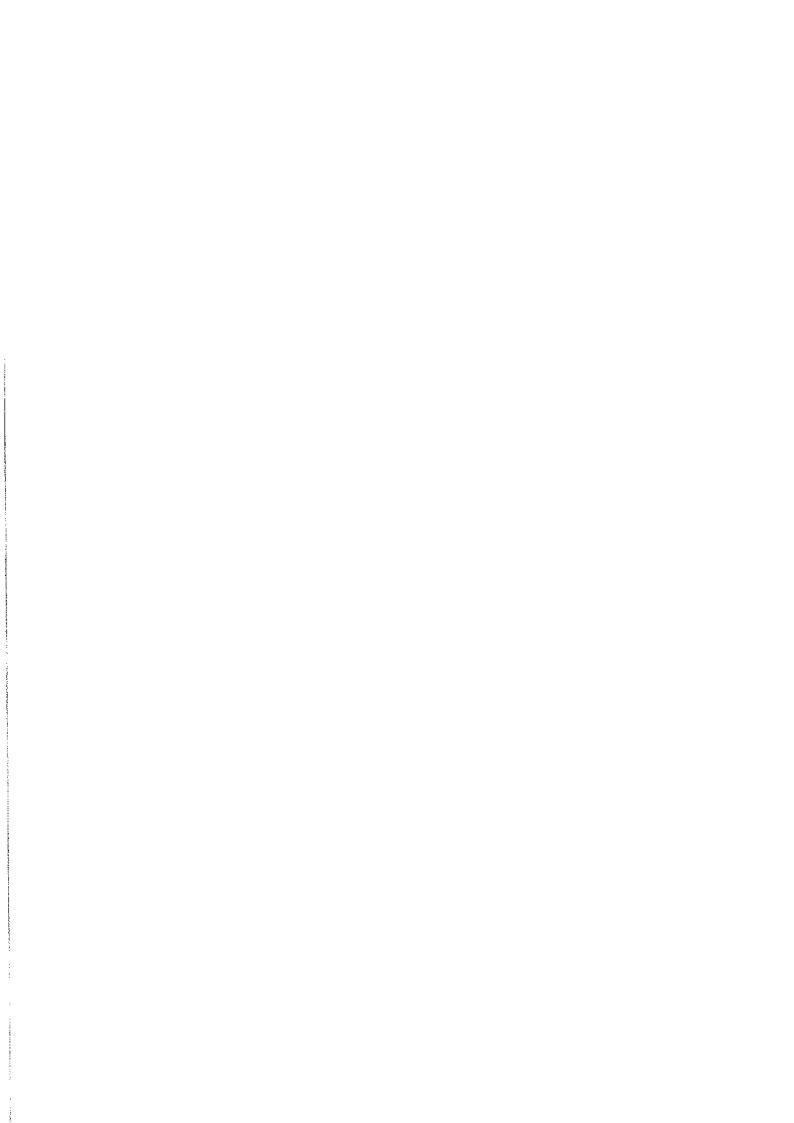
	Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes/partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.) Gas	Yes
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed? About 15 yrs ago	
C.	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 agreement: British Gas Homecare	Yes



d.	When was your maintenance agreement last renewed? (Please provide the month and year).						
	Ongoing						
8.	Energy Performance	Certificate		J			
	Does your property have an Energy Performance No Certificate which is less than 10 years old?						
9.	Issues that may have	affected your	property				
a.	No damage to your property while you have owned it?						
	If you have answered yes, is the damage the subject of any outstanding insurance claim?						
b.	Are you aware of the existence of asbestos in your No property?						
	If you have answered yes, please give details:						
10.	10. Services						
a.	Please tick which property and give det			•			
	Services	Connected	Supplier				
	Gas / liquid petroleum gas	yes	Eon				
:	Water mains / private water supply	yes					
	Electricity	yes	Eon				
	Mains drainage	?	J	:			
	Telephone	yes	вт				



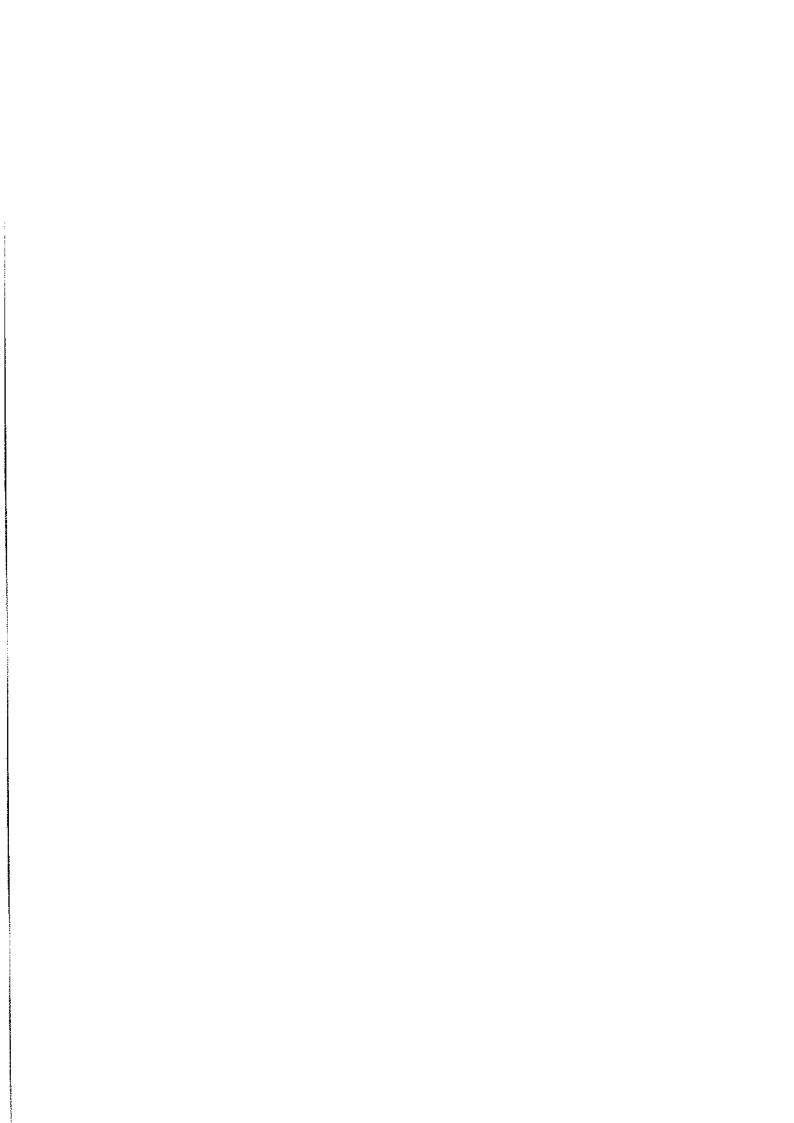
	Cable TV / satellite	No				
	Broadband	No]		
b.	is there a septic tank	system at you	r property?	No		
	If you have answered yes, please answer the two questions below:					
C.	Do you have appropriate consents for the discharge from your septic tank?					
d.	Do you have a mai tank?	ntenance cont	ract for your septic	Yes/No		
	If you have answered yes, please give details of the company with which you have a maintenance contract:					
11.	Responsibilities for S	hared or Comr	non Areas			
a.	Are you aware of any cost of anything use shared drive, private	ed jointly, suc	h as the repair of a	No		
	If you have answered	<u>l yes,</u> please gi	ve details:			
b.	Is there a responsil maintenance of the common areas?			Yes		
	If you have answered	<u>l yes,</u> please gi	ve details:			
	There is a stair comm	nittee so costs	are shared			
C.	Has there been any n	najor repair or	replacement of any	Yes		



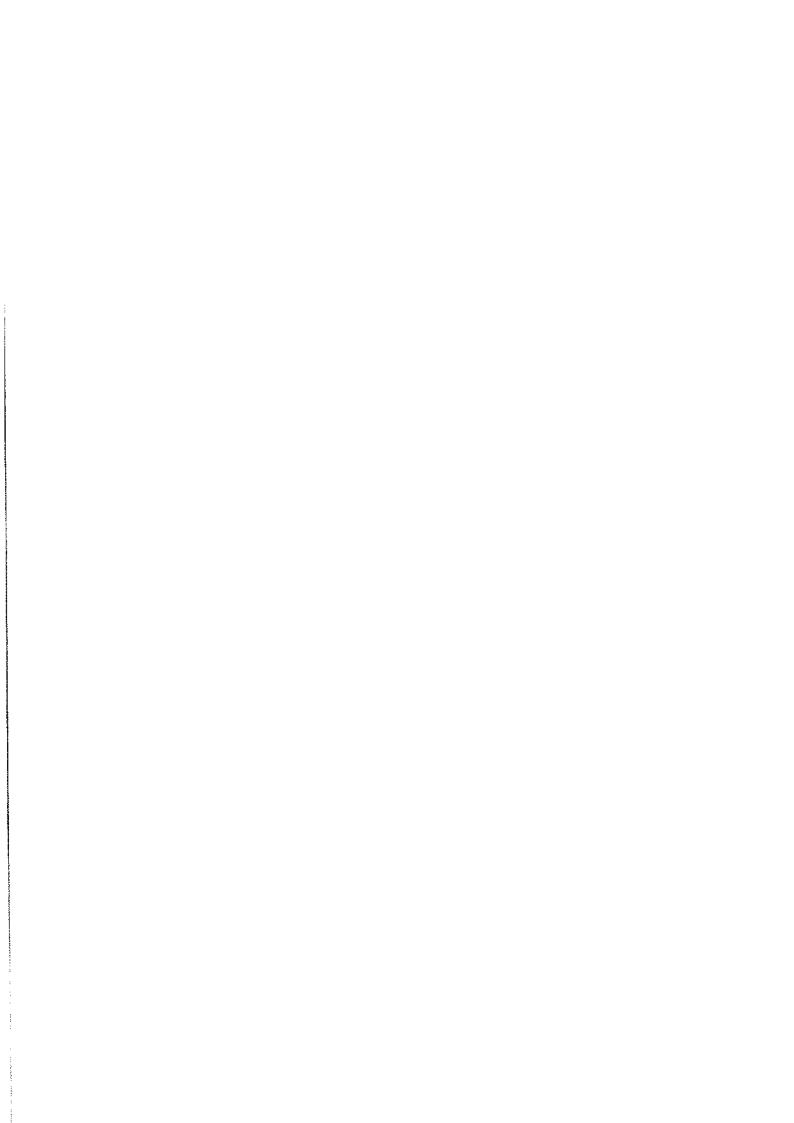
part of the roof during the time you have owned the property?



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:	n/a
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:	n/a
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A 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:	n/a
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:	No



b.	Is there a common buildings insurance policy?	No
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes/No/ Don't know
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or 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? 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	No
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? If you have answered yes, please give details	No
c.	If you have answered yes to 13(a) or (b), do you have	Yes/No



any guarantees relating to this work?

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:

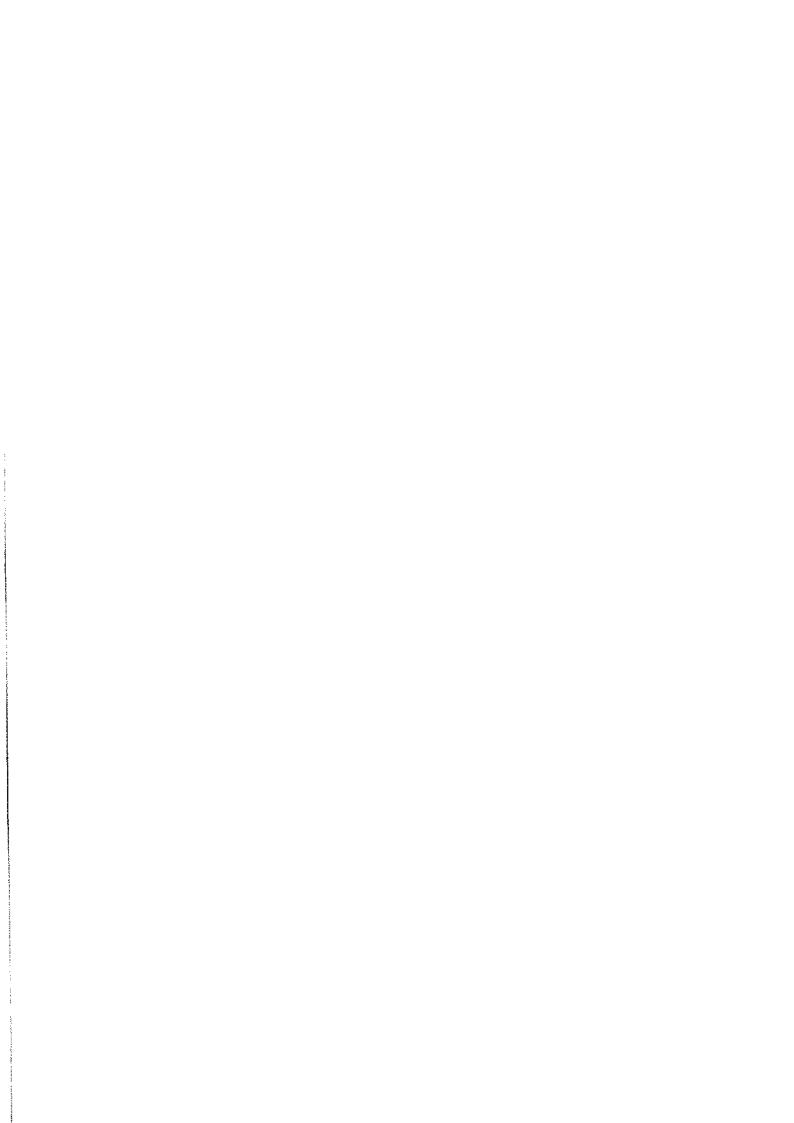
14. Guarantees

a. Are there any guarantees or warranties for any of the following:

	Tonowing.				
(i)	Electrical work	No	Don't Know	With title deeds	Lost
(ii)	Roofing	No	Don't Know	With title deeds	Lost
(iii)	Central heating	No	Don't know	With title deeds	Lost
(iv)	NHBC	No	Don't know	With title deeds	Lost
(v)	Damp course	No	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Don't know	With title deeds	Lost



_		
b.	If you have answered 'yes' or 'with title deeds', please gof the work or installations to which the guarantee(s) rel	ive details ate(s):
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:	Yes/No
15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:	No
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	No



b.	that affects your property in some other way?	No
C.	that requires you to do any maintenance, repairs or improvements to your property?	No
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase 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) :	•	
Gn Ca	ے	
		 • •

Date: ...03/03/2020

