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

SINGLE SURVEY REPORT

PROPERTY ADDRESS	74 Marionville Avenue Edinburgh EH7 6AY
CLIENT	The Executry of Brenda Borthwick
CLIENT ADDRESS	c/o Urquharts Solicitors 16 Heriot Row Edinburgh EH3 6HR
DATE OF INSPECTION	26 th January 2021
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	Semi-detached house with garden ground to front and rear.
Accommodation	Ground Floor: Entrance Vestibule, Hallway, Lounge and Kitchen. First Floor: Landing, 2 Bedrooms and Bathroom. Usual cupboard accommodation.
Gross internal floor area (m²)	77 m ² approximately.
Neighbourhood and location	The property forms part of an established residential area situated to the south east side of Edinburgh City Centre. Local facilities and amenities are readily available. A main railway line is adjacent to the rear boundary and is elevated in respect to the property on an embankment.
Age	85 years approximately.
Weather	At the time of survey skies were overcast with intermittent light rainfall.

Chimney stacks

Visually inspected with the aid of binoculars where appropriate.

The chimney stack is of roughcasted brick construction with a concrete coping and metal flashing.

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 structure is of pitched timber construction clad externally in slate.

Access to the roof void is by way of a trap hatch formed in the ceiling of the landing at first floor level. A sliding metal loft ladder is installed. The roof void has been floored and lined and provides useful additional storage space. Roof insulating material is installed between the joists.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings to the property are principally in uPVC with guttering of half round profile.

Main walls

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

The external walls are of rendered cavity brick construction with artificial stone blockwork to the front elevation. It would appear that cavity wall insulation has been retrospectively installed.

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 and external doors to the property have been fitted with replacement uPVC double glazed casement units. The soffit and fascia boarding at roof level are finished in painted timber.

External decorations

Visually inspected.

Roof level timbers are paint finished.

Conservatories / porches

Visually inspected.

Not applicable.

Communal areas

Circulation areas visually inspected.

Not applicable.

Garages and permanent outbuildings

Visually inspected.

Not applicable.

Outside areas and boundaries

Visually inspected.

Areas of garden ground are included to the front and rear of the main building. The front garden area is hard surfaced and provides off street parking for one car. The rear garden area is for the most part set out in grass. The boundaries to the property are mainly finished in metal rail fencing.

Ceilings

Visually inspected from floor level.

The ceilings were mainly found to be finished in lath and plaster.

Internal walls

Visually inspected from floor level.

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

Internal walls and partitions are mostly in masonry and are plastered on the hard. Some sections of wall are also framed in timber and finished in lath and plaster.

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 flooring within the property is of suspended timber construction.

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 internal door facings and skirting boards are mostly in timber. Internal doors are mostly of traditional timber design.

The kitchen fittings include both wall and floor mounted units. Worktop and storage space is adequate.

Chimney breasts and fireplaces

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

The former fireplace within the lounge is fitted with a gas fire and backboiler. The backboiler serves the central heating system. Fireplaces elsewhere within the property have been removed.

Internal decorations

Visually inspected.

Internal decorations are mainly finished with paper and emulsion paint.

Cellars

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

Not applicable.

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 installed.

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 installed.

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 installed. Accessible pipework was found to be principally in copper and plastic. The cold water storage tank is in plastic.

The sanitary fittings include a bath with WC, wash-hand basin and electric over-bath shower.

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.

Gas fired central heating is installed. The central heating system is served by a backboiler fitted to the gas fire within the lounge. The backboiler serves panel radiators in all main rooms.

Domestic hot water is generated by the backboiler fitted to the gas fire within the lounge and is stored for use in a hot water storage cylinder located in a wallpress within the lounge.

Drainage

Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.

The property is understood to be connected to the public sewer.

Fire, smoke and burglar alarms

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

Smoke detectors are fitted within the property.

Any additional limits to inspection:

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.

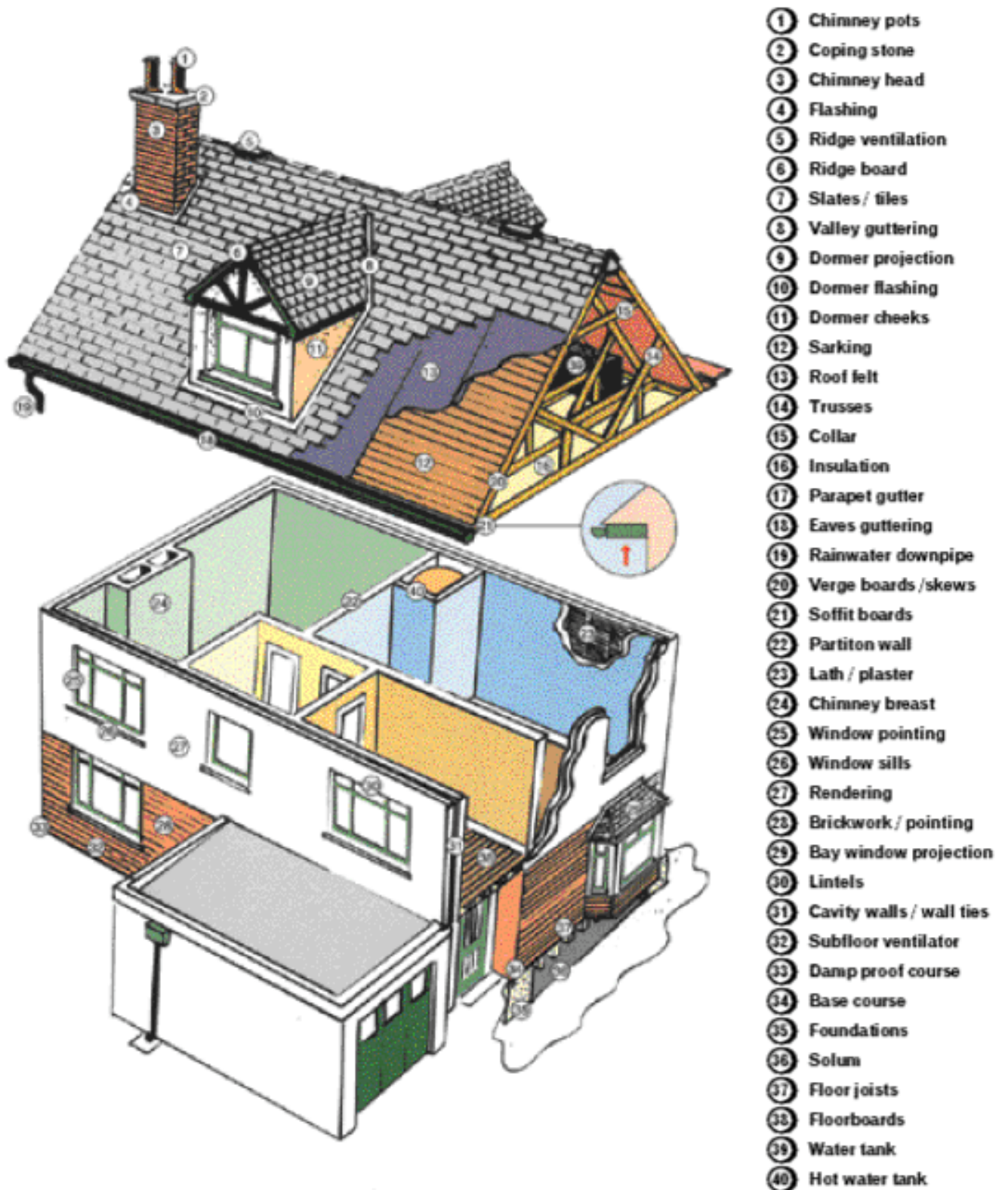
The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

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.

At the time of survey the property was vacant but remained furnished, with fitted floor coverings in position. Detailed inspection of surface flooring was not possible and we were unable to gain access to any sub floor voids. Access was gained to the main roof void area but inspection of roof timbers was limited owing to the presence of roof insulating material, attic flooring and timber linings to the main attic area. External inspection was made from ground level only.

Sectional diagram showing elements of a typical house













- ① Chimney pots
- ② Coping stone
- ③ Chimney head
- ④ Flashing
- ⑤ Ridge ventilation
- ⑥ Ridge board
- ⑦ Slates / tiles
- ⑧ Valley guttering
- ⑨ Dormer projection
- ⑩ Dormer flashing
- ⑪ Dormer cheeks
- ⑫ Sarking
- ⑬ Roof felt
- ⑭ Trusses
- ⑮ Collar
- ⑯ Insulation
- ⑰ Parapet gutter
- ⑱ Eaves guttering
- ⑲ Rainwater downpipe
- ⑳ Verge boards /skews
- ㉑ Soffit boards
- ㉒ Partiton wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank






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.

 Structural movement	
Repair category	2
Notes:	<p>The property has been affected by relatively significant structural movement. The advice of a structural engineer has been obtained. The engineer has confirmed that structural repairs are not necessary at this time and that the property offers suitable security for mortgage lending. Where the building fabric has been affected by structural movement the requirement for regular and above average maintenance and repair should be anticipated.</p> <p>Where properties are affected by movement they are commonly subject to a degree of stigma that may act to diminish market demand. This stigma also acts to restrict Market Value.</p>
 Dampness, rot and infestation	
Repair category	1
Notes:	No obvious significant dampness, timber decay or infestation was noted within the limitations of the inspection.
 Chimney stacks	
Repair category:	2
Notes:	The chimney stack was not fully visible from ground level. Where visible the masonry surfaces, together with visible flashings and skews, were noted to be showing above average weathering and related repairs will be necessary as items of ongoing maintenance.
 Roofing including roof space	
Repair category:	2
Notes:	<p>The roof coverings are showing signs of deterioration commensurate with age and type. Above average levels of maintenance and repair will prove necessary. A number of slipped and damaged slates were apparent and these should be replaced by way or routine repair.</p> <p>No reportable items of disrepair were noted within accessible roof void areas.</p>

 Rainwater fittings	
Repair category:	1
Notes:	No significant disrepair was noted to rainwater fittings.
 Main walls	
Repair category:	2
Notes:	<p>The external walls to the building have been affected by structural movement with cracking apparent to the external render surfaces and the blockwork of the front elevation. Comments made in section Structural movement above should be noted.</p> <p>The cement render external wall surfaces are showings signs of cracking and pointing repairs are required. Additional sections of render are also boss from the underlying brickwork and patching repairs may prove necessary.</p>
 Windows, external doors and joinery	
Repair category:	1
Notes:	<p>Replacement external doors and double glazed windows have been installed. Valuation is made on the basis that the replacement units are compliant with relevant regulations. The external doors and windows are in satisfactory repair.</p> <p>Roof level timber paneling is in reasonable repair for a property of this age.</p>
 External decorations	
Repair category:	1
Notes:	The external decorations appear satisfactory allowing for age. Regular maintenance of the painted finishes will prove necessary in order to maintain condition.
 Conservatories / porches	
Repair category:	Not applicable
Notes:	Not applicable
 Communal areas	
Repair category:	Not applicable
Notes:	Not applicable

 Garages and permanent outbuildings	
Repair category:	Not applicable
Notes:	Not applicable
 Outside areas and boundaries	
Repair category:	2
Notes:	<p>The garden ground is generally in a satisfactory state of maintenance. Metal boundary fencing appeared in reasonable repair but is of considerable age and showing signs of corrosion.</p> <p>A section of masonry wall linking the subject property to the adjoining property was found to be structurally unsound. The gateway to the rear garden that has been incorporated within this wall is distorted and the door is unable to close. The wall is likely to require demolition and reconstruction.</p>
 Ceilings	
Repair category:	1
Notes:	<p>Within the limitations of our inspection the plaster finishes to ceilings appeared in satisfactory repair. Some cracking and unevenness has occurred as a consequence of structural movement.</p> <p>Textured finishes were noted to some ceilings within the property. Some textured finishes could potentially contain asbestos (not checked or tested), but if left undisturbed should present little or no hazard.</p>
 Internal walls	
Repair category:	1
Notes:	<p>Within the limitations of our inspection the plaster finishes to internal walls and partitions appeared in fair condition. Some cosmetic plaster repairs may prove necessary in the course of any re-decorative works. Some cracking and unevenness has occurred as a consequence of structural movement.</p>
 Floors including sub-floors	
Repair category:	1
Notes:	<p>The floors, where visible, appear generally satisfactory allowing for age. Sections of flooring are off-level as a consequence of internal structural movement.</p>

 Internal joinery and kitchen fittings	
Repair category:	2
Notes:	<p>The internal joinery finishes are to a basic standard and subject to some damage and wear. Some cosmetic improvement is considered desirable. The stair is subject to a degree of distortion as a consequence of internal structural movement.</p> <p>The kitchen fittings provide an adequate facility but are basic and subject to wear. Replacement of the kitchen is considered desirable.</p>
 Chimney breasts and fireplaces	
Repair category:	1
Notes:	The chimney flues were not inspected as part of our survey.
 Internal decorations	
Repair category:	2
Notes:	The property is in poor decorative order and requires comprehensive redecoration.
 Cellars	
Repair category:	Not applicable
Notes:	Not applicable
 Electricity	
Repair category:	2
Notes:	The electrical installation within the property is dated and is at the point of where upgrading is desirable. We recommend the advice of a competent electrician be obtained.
 Gas	
Repair category:	1
Notes:	No reportable items of disrepair were noted within the limitations of inspection.

 Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	<p>Within the limitations of our inspection the plumbing installation appeared generally satisfactory commensurate with its type and age.</p> <p>The sanitary fittings appeared serviceable but are dated and subject to minor wear.</p>
 Heating and hot water	
Repair category:	1
Notes:	<p>No reportable items of disrepair were noted within the limitations of inspection.</p> <p>It is recommended good practice that gas boilers are serviced on an annual basis by an appropriately qualified person. The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by a Gas Safe registered contractor.</p> <p>The central heating system is relatively old and likely to prove inefficient by present day standards. The system is also likely to require above average maintenance and may be nearing the point of requiring more substantial refurbishment.</p> <p>The hot water system was not tested. The hot water storage cylinder is however of dated design and relatively poorly insulated. It is likely that significant heat loss will result and consideration should be given to improvement.</p>
 Drainage	
Repair category:	1
Notes:	We did not identify any significant defects to the drainage system within the limitations of the inspection.

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	2
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	N/A
Communal areas	N/A
Garages and permanent outbuildings	N/A
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	N/A
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

Three steps or fewer to a main entrance door of the property: 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.

Unrestricted parking within 25 metres: 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?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes
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?	No
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?	No
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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The tenure is understood to be outright ownership.

Usual Scottish legal enquiries should be made. If the legal advisers find there are significant variations from the standard assumptions then this should be referred back to the Surveyor.

It is recommended that when repairs, defects or maintenance items have been identified interested parties make appropriate enquiries in order to satisfy themselves for potential costs of the extent of the works required prior to submitting a legal offer to purchase.

Replacement doors and windows have been installed. Valuation is made on the basis that the replacement units are compliant with all relevant regulations.

Estimated re-instatement cost for insurance purposes

£190,000 (ONE HUNDRED AND NINETY THOUSAND POUNDS).

Valuation and market comments

It is our opinion the current Market Value of the property on a basis of vacant possession and in current condition may be fairly stated at the sum of £250,000 (TWO HUNDRED AND FIFTY THOUSAND POUNDS). .

We confirm the property to form suitable security for normal Mortgage Lending Purposes.

The Market Value expressed herein is effective as at the date of valuation. The Seller and Buyer are advised that Market Value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions to have changed materially from those prevalent at the date of this valuation, a revaluation should be instructed.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Report author: Philip M Lovegrove, MRICS
Ref: 17693/PML/SMD

Address: DHKK Limited
54 Corstorphine Road, Edinburgh EH12 6JQ

Signed:



Date of report: 3rd February 2021

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 Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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.

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

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

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 the 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 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 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 adviser 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 Report² will be prepared from information contained in the Report and the generic Mortgage Valuation Report.

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.

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

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.

1.9 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
- 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.

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 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" 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 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.

Energy Performance Certificate (EPC)

Scotland

Dwellings

74 MARIONVILLE AVENUE, EDINBURGH, EH7 6AY

Dwelling type: Semi-detached house
Date of assessment: 26 January 2021
Date of certificate: 27 January 2021
Total floor area: 77 m²
Primary Energy Indicator: 420 kWh/m²/year

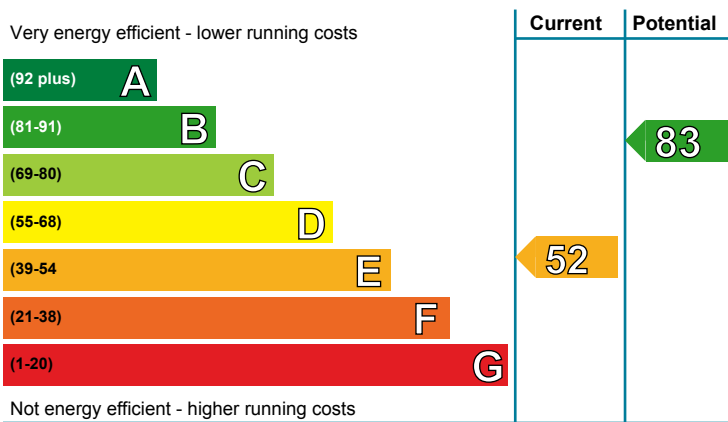
Reference number: 0000-1669-0922-3225-1993
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

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*	£3,510	See your recommendations report for more information
Over 3 years you could save*	£1,467	

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

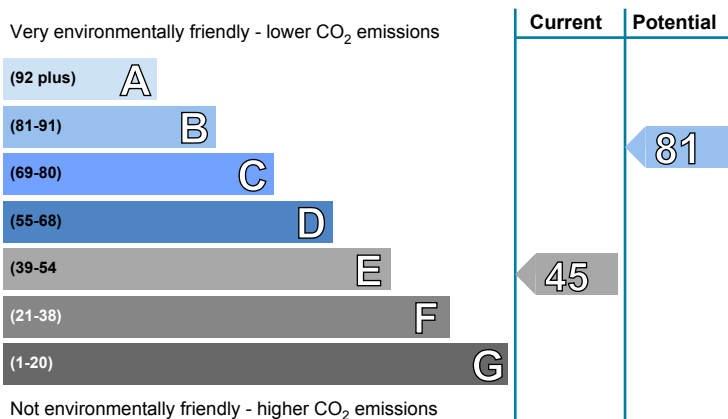


Energy Efficiency Rating

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 E (52)**. 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 (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (45)**. 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 Party wall insulation	£300 - £600	£99.00
2 Floor insulation (suspended floor)	£800 - £1,200	£240.00
3 Increase hot water cylinder insulation	£15 - £30	£105.00

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, filled cavity	★★★★☆☆	★★★★☆☆
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, TRVs and bypass	★★★★☆☆	★★★★☆☆
Secondary heating	None	—	—
Hot water	From main system, no cylinder thermostat	★★★☆☆☆	★★★☆☆☆
Lighting	Low energy lighting in 75% 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 74 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 5.7 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 3.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


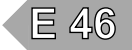

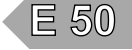

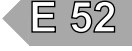


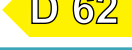
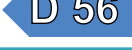

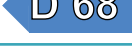




Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,454 over 3 years	£1,596 over 3 years	
Hot water	£819 over 3 years	£210 over 3 years	
Lighting	£237 over 3 years	£237 over 3 years	
Totals	£3,510	£2,043	

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.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Party wall insulation	£300 - £600	£33		
2 Floor insulation (suspended floor)	£800 - £1,200	£80		
3 Increase hot water cylinder insulation	£15 - £30	£35		
4 Hot water cylinder thermostat	£200 - £400	£25		
5 Upgrade heating controls	£350 - £450	£68		
6 Replace boiler with new condensing boiler	£2,200 - £3,000	£213		
7 Solar water heating	£4,000 - £6,000	£36		
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£320		

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
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Micro CHP

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

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 Party wall insulation

Party wall insulation, to fill the cavity of a wall separating a dwelling from another building with an insulating material, reduces heat loss; this will improve levels of thermal comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the party wall, 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. This work has to comply with building regulations, including that installation will not adversely affect the performance of the existing wall in respect of noise transmission. 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 Hot water cylinder insulation

Increasing the thickness of existing insulation around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. An additional cylinder jacket or other suitable insulation layer can be used. The insulation should be fitted over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

4 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

5 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. 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.

6 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.

7 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.

8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. 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 with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, 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: 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)	10,970	(129)	N/A	N/A
Water heating (kWh per year)	3,967			

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. Philip Lovegrove
Assessor membership number:	EES/008297
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 [greener-scotland.org](https://www.greener-scotland.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 Address	74 Marionville Avenue, Edinburgh, EH7 6AY		Ref No	17693/PML/SMD									
Seller's Name(s)	The Executry of Brenda Borthwick												
Date of Inspection	26 th January 2021												
Property Details													
Property Type	House	<input checked="" type="checkbox"/>	Detached	<input type="checkbox"/>	If Flat/Maisonette	Purpose Built	<input type="checkbox"/>						
	Bungalow	<input type="checkbox"/>	Semi Detached	<input checked="" type="checkbox"/>		Converted	<input type="checkbox"/>						
	Flat	<input type="checkbox"/>	Mid Terrace	<input type="checkbox"/>	Floor of subject property		<input type="text"/>						
	Maisonette	<input type="checkbox"/>	End Terrace	<input type="checkbox"/>	No of floors in block		<input type="text"/>						
	Other*	<input type="checkbox"/>	*Specify under General Comments		No of Flats in block		<input type="text"/>						
Type of Construction (*Specify under General Comments)	Traditional		<input checked="" type="checkbox"/>	*Non Traditional		<input type="checkbox"/>							
Tenure													
Absolute Owner	<input checked="" type="checkbox"/>	Leasehold	<input type="checkbox"/>	Age	85 years approximately								
Accommodation – (specify number of rooms)													
Living Rooms	<input type="text" value="1"/>	Bedrooms	<input type="text" value="2"/>	Kitchens	<input type="text" value="1"/>	Bathrooms	<input type="text" value="1"/>						
						WCs	<input type="text" value="0"/>						
						Other	<input type="text" value="0"/> <small>(Specify in General Remarks)</small>						
Gross Floor Area (excluding garages & outbuildings)	Internal		<input type="text" value="77"/>	m ²	External	<input type="text" value="92.3"/>	m ²						
Garage(s) / Outbuildings	<input type="text" value="0"/>	Parking Space	<input type="text" value="1"/>	Garden	Yes	<input checked="" type="checkbox"/>	No						
					No	<input type="checkbox"/>							
Residential Element – greater than 40%	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>									
Construction													
Walls	Brick	<input checked="" type="checkbox"/>	Stone	<input type="checkbox"/>	Concrete	<input type="checkbox"/>	Timber-framed	<input type="checkbox"/>					
							Other (specify in General Remarks)	<input type="checkbox"/>					
Roof	Tile	<input checked="" type="checkbox"/>	Slate	<input type="checkbox"/>	Asphalt	<input type="checkbox"/>	Felt	<input type="checkbox"/>					
							Other (specify in General Remarks)	<input type="checkbox"/>					
Subsidence, Settlement and Landslip													
Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement, subsidence, flooding, mining?													
If yes, please clarify													
Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>													
The property has been affected by relatively significant structural movement. The advice of a structural engineer has been obtained. The engineer has confirmed that structural repairs are not necessary at this time and that the property offers suitable security for mortgage lending.													
Services (Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks)													
Drainage	Mains	<input checked="" type="checkbox"/>	Private	<input type="checkbox"/>	None	<input type="checkbox"/>	Water	Mains	<input checked="" type="checkbox"/>	Private	<input type="checkbox"/>	None	<input type="checkbox"/>
Gas	Mains	<input checked="" type="checkbox"/>	Private	<input type="checkbox"/>	None	<input type="checkbox"/>	Electricity	Mains	<input checked="" type="checkbox"/>	Private	<input type="checkbox"/>	None	<input type="checkbox"/>
Central Heating	Yes	<input checked="" type="checkbox"/>	Partial	<input type="checkbox"/>	None	<input type="checkbox"/>	Brief Description	Gas central heating					
Location													
Residential Suburb	<input checked="" type="checkbox"/>	Residential within town/city	<input type="checkbox"/>	Mixed residential/commercial	<input type="checkbox"/>								
Mainly commercial	<input type="checkbox"/>	Commuter village	<input type="checkbox"/>	Remote village	<input type="checkbox"/>								
Isolated rural property	<input type="checkbox"/>	Other	<input type="text"/>										
Roads													
Made up	<input checked="" type="checkbox"/>	Unmade road	<input type="checkbox"/>	Partly completed new road	<input type="checkbox"/>								
Adopted	<input checked="" type="checkbox"/>	Unadopted	<input type="checkbox"/>	Pedestrian access only	<input type="checkbox"/>								
Planning issues													
Has the property been extended / converted / altered?													
Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>													
If yes, please comment in General Remarks													

General Remarks

The property is of a satisfactory standard of construction but requires general improvement and attention to items of maintenance and repair. Replacement double glazed door and window units have been installed and valuation is made on the basis that the replacement units are compliant with relevant regulations.

Essential Repairs

None.

Estimated cost of essential repairs £ Retention recommended Yes No Amount £

Comment on Mortgageability

We confirm the property to form suitable Security for normal mortgage lending at the level of our valuation figure.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Valuations (Assuming Vacant Possession)

Market value in present condition £ **250,000**

Market value on completion of essential repairs £

Insurance Reinstatement value £ **190,000**

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a Reinspection necessary? Yes No

IMPORTANT – THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES

Signed 

Valuers Name and Qualifications **Philip M Lovegrove, MRICS**

Date of Inspection **26th January 2021** Date of Report **3rd February 2021**

Company Name **DHKK Ltd**

Address **54 Corstorphine Road**

Edinburgh

EH12 6JQ

Tel No

0131 313 0444

property questionnaire

Property address	74 Marionville Avenue Edinburgh EH7 6AY
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Seller(s)	Mrs B Borthwick Executry
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Completion date of property questionnaire	20/01/2021
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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? Since 1967/1968
2.	Council tax
	Which Council Tax band is your property in? (Please tick one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input checked="" type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none">• Garage <input type="checkbox"/>• Allocated parking space <input type="checkbox"/>• Driveway <input checked="" type="checkbox"/>• Shared parking <input type="checkbox"/>• On street <input type="checkbox"/>• Resident permit <input type="checkbox"/>• Metered parking <input type="checkbox"/>• Other (please specify):
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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know

property questionnaire

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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>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:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	(i) Were the replacements the same shape and type as the ones you replaced?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	(ii) Did this work involve any changes to the window or door openings?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Replaced Front door</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7.	Central heating	
a.	<p>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). <u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). Gas back boiler <u>If you have answered yes</u>, please answer the three questions below:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial
	(i) When was your central heating system or partial central heating system installed? don't know	
	(ii) 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:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year). 2020	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

10.	Services		
a. Please tick which services are connected to your property and give details of the supplier:			
	Services	Connected	Supplier
	Gas or liquid petroleum gas	yes	Scottish Gas
	Water mains or private water supply	yes	Scottish Water
	Electricity	yes	Scottish Power
	Mains drainage	yes	Council
	Telephone	yes	BT
	Cable TV or satellite	NO	
	Broadband	NO	
b.	Is there a septic tank system at your property? <u>If you have answered yes</u> , please answer the two questions below:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
	(iv) Do you have appropriate consents for the discharge from your septic tank?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know	
	(v) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:	<input type="checkbox"/> Yes <input type="checkbox"/> No	

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
d.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
e.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
f.	<p>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.)</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

<p>b.</p>	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p>
<p>c.</p>	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
<p>13. Specialist works</p>		
<p>a.</p>	<p>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?</p> <p><u>If you have answered yes</u>, 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.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>b.</p>	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>c.</p>	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> 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.</p> <p>Guarantees are held by:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

property questionnaire

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 any of the guarantees listed above? If you have answered yes, please give details:				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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:				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know	

property questionnaire

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?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b.	that affects your property in some other way?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<u>If you have answered yes to any of a–c above</u> , 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 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.

Please Quote
Our Reference: LTR/1210175/1/KD

01 February 2021

Urquharts
16 Heriot Row
Edinburgh
EH3 6HR

For the attention of Ms Hana Sheran

Dear Sirs

Inspection at 74 Marionville Avenue in Edinburgh

In accordance with your instructions we have carried out a structural inspection of the above property. This report is based on a walk-over survey made on 1st February 2021. No investigations were carried out as to the strength of individual structural members nor was any site investigation work or inspection of the foundations undertaken. No specific inspection was made in relation to timber decay or infestation. We have not inspected woodwork or other parts which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect. The front and rear elevations were inspected from ground level.

The property is a semi detached two storey villa assumed to face north on to Marionville Avenue. It is of traditional construction with load bearing masonry walls and suspended timber floor and roof structures. The roof is pitched and slated.

Internal Observations

Ground Floor

Vestibule:

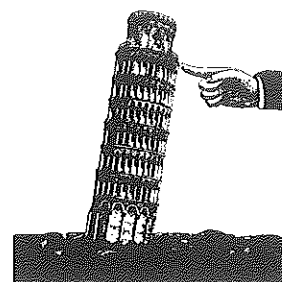
- Small entrance area but floor dips in level down to west.
- Door frame to hall not square. Lintel slopes down to west but has clearly done so for some time. Door to hall requires adjustment.

Hall:

- Dips in floor level down to west gable; with slight crossfall in level also evident to stair.

Lounge:

- Uneven floor, slightly crowned to centre with slope down to wall press and also towards bay window.
- Ceiling and cornice appear intact.
- Link through to kitchen.



McColl Associates

Consulting Civil and
Structural Engineers

1 Meadowbank Place
Edinburgh EH8 7AW
Tel: 0131-555 0721

email@mccollassoc.co.uk

Kitchen:

- Floor not truly level.
- Lintels over doors to two stores dips down towards rear.
- Minor cracking at south west corner, including to ceiling, although the individual wall tiles remain intact.
- Slight vertical separation at south east corner.

First Floor

Hall:

- Gaps evident between stair treads and timber to brick internal wall. Treads not level across width.
- Some gaps also between treads and west gable wall at upper areas of flight.
- Hatch gives access to roof (attic) space where linings fitted without any apparent change to roof structure.
- Top landing not level.
- Short diagonal crack to ceiling plaster above top of stair.

Bathroom:

- Lintel over door dips down to west.
- Tiled wall finishes remain intact other than opening of joints to west gable wall above WC.

Front Bedroom:

- Slight dips in level entering room.
- Decorative finishes (not recent) remain intact.

Rear Bedroom:

- Minor slopage to floor.

External Observations

Front:

- One or two loose or damaged roof slates.
- Roughcast render to mutual chimney weathering.
- Slight displacement to stones to right-hand (west) side of front door with open (cracked) joint to one jamb stone.
- Lintel over front door dips down to west.
- Some loose mortar at head of flashing above bay window projection.
- Minor opening of mortar joints to masonry units beneath bay window.

West Gable:

- Roughcast render slightly uneven but uncracked.

Rear Elevation:

- Render somewhat tired and weathered.
- Cracking above top left and below bottom right of bedroom window.
- Hairline cracking above top corner of kitchen window and door openings and also to larder.
- Damaged render to chimney.
- Small number of damaged roof slates.

Discussion

This is a property that requires some modernisation and upgrading and appears to currently retain much of the original joinery for example.

It is also a property that has experienced structural movements and consequent cracking and distortion. Floors are not level, there is slope of the stair treads across their width towards the west gable and attendant dips in level to one or more lintels. The greatest symptoms can be seen internally and whilst there is some cracking around corners of windows to the rear elevation and some misalignment of jamb stones around the entrance door the external elevations are not greatly distorted.

It is however the case that some external fabric maintenance is required with the roughcast render appearing tired and weathering, some deteriorating render to the mutual chimney and some loose or missing slates as well as some repointing required.

The property stands within a locality where the underlying ground conditions are both variable and soft and with our extensive experience we are aware of similar or other issues with other dwellings in this neighbourhood. The performance of the soft subsoils is less predictable under load and hence differential settlement can occur.

From a structural engineering viewpoint, differential settlements are only a significant problem if they are either excessive in magnitude or ongoing in nature. Neither appears to be the case here with, for example, mitred joints between joinery surrounds to the vestibule door remaining tight and the relative absence of any cracking that appears even remotely clean or fresh.

The departures from level may detract from the appeal of the property but we are not of the opinion that the house is unstable or that movements are progressing to any significant degree. That of course does not preclude the possibility of further cracks occurring due to elevated vulnerability but we do not foresee the need for extensive structural repairs in the absence of a readily identifiable cause.

The most unsightly cracking is arguably at the between the timber stair flight and the brick walls on either side and could be visually addressed by means of a mouse moulding similar to those used for timber floors.

Summarising therefore whilst there is undoubtedly some distortion evident and deviations from line and level we assess the majority of this to be long standing. We do not consider the property to be at risk from collapse or with the need for extensive and expensive repairs such as underpinning. It will continue to stand for many years although, as indeed for all properties, maintenance will be required.

We conclude that the property will provide suitable security for mortgage loan purposes.

We trust this is sufficient for your present purposes but should you require any further information or clarification please do not hesitate to contact us.

We enclose our note of fee in the agreed sum and look forward to early receipt of payment.

Yours faithfully

A handwritten signature in cursive script, appearing to read 'Ken Donald', written in black ink.

Ken Donald
Director
For McColl Associates