

YOUR ONESURVEY
HOME REPORT

ADDRESS

4a Garnock Street
Dalry
KA24 4BT

PREPARED FOR

Jamie Dow

INSPECTION CARRIED OUT BY:



ALLIED
SURVEYORS
SCOTLAND

SELLING AGENT:

HouseSpotters

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HOME REPORT

Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
<u>Single Survey</u>	Final	Saltcoats - Allied Surveyors Scotland Plc	09/06/2023
<u>Mortgage Certificate</u>	Final	Saltcoats - Allied Surveyors Scotland Plc	09/06/2023
<u>Property Questionnaire</u>	Final	Mr. Jamie Dow	12/06/2023
<u>EPC</u>	File Uploaded	Saltcoats - Allied Surveyors Scotland Plc	09/06/2023

Important Notice:

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

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

P A R T 1 .

SINGLE SURVEY

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



Single Survey

Survey report on:

Surveyor Reference	SA/8797
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Customer	Mr. Jamie Dow
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Selling address	4a Garnock Street Dalry KA24 4BT
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Date of Inspection	09/06/2023
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Prepared by	Nick Davis, MSc MRICS Saltcoats - Allied Surveyors Scotland Plc
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SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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



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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

2.3.1 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.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a top floor attic conversion contained within a two storey and basement end terrace character building, containing two individual self contained units.
Accommodation	First floor: Entrance vestibule, hallway, lounge, two bedrooms, utility, eaves storage area, kitchen and bathroom with WC.
Gross internal floor area (m2)	81 sq m approximately.
Neighbourhood and location	The subjects form part of a mixed age and style location, set on the immediate periphery of Dalry town centre, where surrounding properties incorporate character villas, flats and hotel/similar building set adjacent. The property is set close to the junction with New Street. A range of local amenities and transport links are readily available, some of which within walking distance.
Age	Originally constructed around 1890, with conversion undertaken at some point within the mid 1900's.
Weather	Dry, warm and bright. Period of prolonged settled warm weather prior to inspection.
Chimney stacks	Visually inspected with the aid of binoculars where required. Chimney heads are of a stone design, protected at roof level by lead/similar apron flashings, where visible.

	No flue linings were inspected or tested.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time. 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. Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify this likelihood in good or dry weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms. The main roof is pitched, timber framed and overlaid in slate, incorporating metal ridge details, lead and cement valleys and flashings, and an area of mineral felt/similar apron at front elevation. Dormer projections have been formed at front and rear, overlaid in both slate and flat felt/similar. Severely restricted attic and eaves space inspections revealed the structure to be timber framed, incorporating timber sarking boards. Insulation material and stored items, together with roof design, restricted our inspection severely. You will appreciate that no comment can be made that areas covered or inaccessible are free from defect. Severely limited inspection to flat roof areas.
Rainwater fittings	Visually inspected with the aid of binoculars where required. Rainwater fittings are formed in a combination of cast iron, replacement PVC and older parapet arrangements, which may not be in use.
Main walls	Visually inspected with the aid of binoculars where required.

	Foundations and concealed parts were not exposed or inspected. The main outer walls are of solid blonde sandstone design, pointed and part rendered /painted at front elevation. Again, timber frameworks noted at dormer projections.
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. Windows are predominatly of a replacement PVC framed double glazed style. Single glazed timber units noted at bathroom and within eaves storage area. Main entrance door is of a timber and part glazed design. External joinery is predominately of a PVC and timber style. Wrought iron open to air staircase noted at gable elevation providing access to subject property.
External decorations	Visually inspected. Painted render at front, cast iron/parapet guttering and timber external joinery.
Conservatories / porches	No conservatories or porches.
Communal areas	No internal communal circulation areas.
Garages and permanent outbuildings	Visually inspected. No garages. On street parking available within the vicinity. Small brick external coal store/similar set at side elevation, beneath a sloping asbestos cement corrugated roof covering. No internal inspections were carried out.
Outside areas and boundaries	Visually inspected. The subjects incorporate predominatly communal garden grounds, split level and bound by stone walling, brick wall

	and areas of timber fencing, incorporating shrubs and hedgerow. An area of exclusive garden grounds is understood to exist out with rear timber fence, overgrown at present, restricting physical access. Thereafter, we understand an embankment leads down to a river, set well below influencing distance of property and garden grounds. Mature trees were noted around this area. Confirm exact extent of boundaries and any exclusive grounds, together with rights of way by reference to title deeds. In general terms grounds are overlaid in gravel, lawn, brick pavior and concrete style borders and hardstandings.
Ceilings	Visually inspected from floor level. Ceilings are of lath and plaster, plasterboard and timber design, with areas of PVC lining also noted.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls are predominately lined with plasterboard, with areas of lath and plaster also noted. We are informed some insulation has been installed behind fixed linings, however we were unable to visually inspect these areas. Further information is available via vendor.
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. Flooring is of suspended timber/similar design throughout, overlaid in a mixture of fixed coverings including tiled area at entrance vestibule.

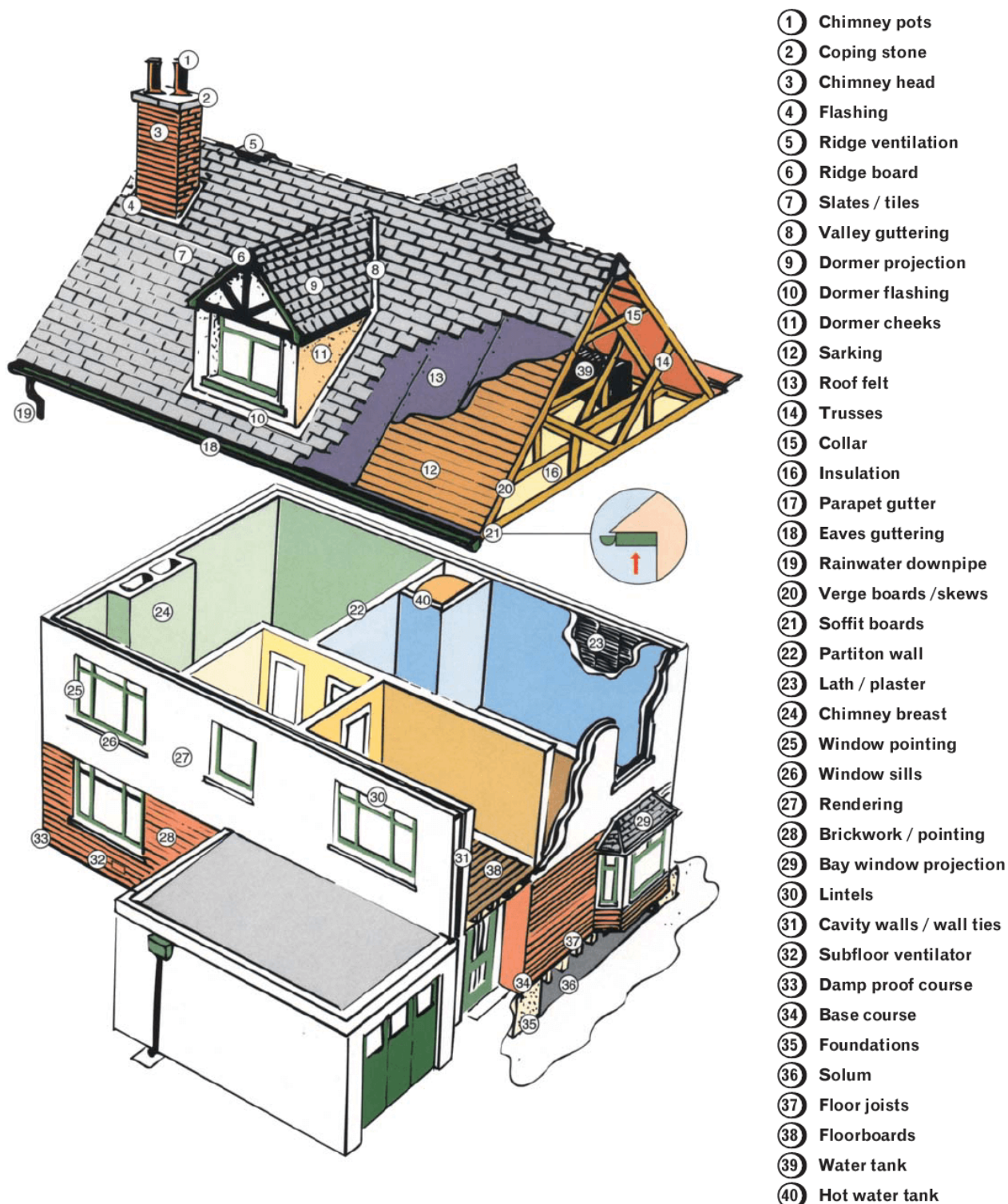
	No sub floor inspections were available.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Internal joinery and door surrounds are of mixed age and style, predominately of a painted timber style. Kitchen fittings comprise wall and base mounted units incorporating a stainless steel sink. No comment can be made that internal glazing panels are of toughened or safety glass.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. Background heating exists via a modern log burner/stove within lounge - no tests have been carried out.
Internal decorations	Visually inspected. Paper, emulsion and tile finishes.
Cellars	There are no cellars pertaining to the subjects.
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 supply. The electrical fuse box features circuit breaker fuses and where visible exposed wiring is encased in PVC connected to 13 amp power points., some of which are lower set.
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 supply.

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. Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric. Mains water supply. Plumbing where visible is of copper and PVC style. Some concealed leadwork may exist within the property, given age and style. Sanitary fittings to the bathroom, feature bath, shower compartment, WC and wash hand basin.
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. Space heating and hot water is provided by a wall mounted gas fired combination boiler located within a kitchen cupboard. This serves water filled radiators to the main apartments. The heating system was not in operation at the time of inspection. Background heating exists via a modern log burner/stove within lounge - no tests have been carried out.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. For the purposes of this report it is assumed that drainage is by gravity feed to the Local Authority sewer.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where

	there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard. A number of ceiling mounted smoke detectors noted.
Any additional limits to inspection	Severely restricted inspection available to some external roof slopes and flat areas, together with valleys and concealed areas around dormers. No access was gained above ceiling linings or behind fixed timber goods or sanitary ware. We have not tested all window/doors and associated handles to avoid excessive physical contact. We have not tested any elements of the electrical, heating and plumbing system and it would be prudent to do so prior to purchase. No furniture, fixtures/fittings or breakable items were moved during the course of our inspection. It would be prudent to check behind/under prior to purchase. Due to ever changing climate conditions, it would therefore be prudent to conduct appropriate background checks with regard to potential flood risks in and around the area, by reference to SEPA flood map/similar. 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. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.
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Sectional Diagram showing elements of a typical house



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

2. CONDITION

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

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

Structural movement

Repair category:	1
Notes:	There is evidence of settlement/movement, reflected in the form of external masonry distortion, together with off plumb window/door arrangements and runs and dips to flooring. Furthermore some cracked plasterwork was evident internally. On the basis of a single inspection movement noted would appear to be non-progressive.

Dampness, rot and infestation

Repair category:	2
Notes:	Some mid range moisture readings were obtained around window/door reveals and to exposed sarking and masonry within eaves space and main roof void. Furthermore woodworm boreholes were noted to some exposed timber joinery within eaves and attic space. In the absence of valid guarantees for previous treatments and given age and style of property, a precautionary check of the entire property should be conducted via a reputable timber and damp specialist, who can advise as to any recommended or necessary treatments.

Chimney stacks

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

Repair category:	2
Notes:	General weathering and wear and tear was noted to masonry chimneys , which are of an age and style which will require regular and ongoing maintenance, increasing overtime. A hole was noted to chimney at left hand gable, visible within roof space. Investigate and repair as required. Localised misalignment was noted to some chimney stacks.

Roofing including roof space	
Repair category:	2
Notes:	Roof slating is loose, cracked and misaligned in places and heavy corrosion was noted to nail heads within accessible eaves and attic void. Stained sarking was noted and worn/loose lath and timber joinery. The aforementioned reinforce requirement for a degree of regular maintenance expenditures and occasional repair to be anticipated. More extensive overhaul or replacement will be required at some stage. Given the age of the roof, a precautionary check of the entire roof fabric should be conducted via a reputable roofing contractor, who can advise as to the remaining economic life of the structure and any necessary or recommended repairs that may be required at present. Liability for roof and common fabric repairs should be ascertained by reference to title deeds.

Rainwater fittings

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

Repair category:	2
Notes:	It is acknowledged that some replacement goods exist, displaying no significant defects. However some older cast iron and parapet arrangements were noted, displaying a degree of wear and tear and corrosion. These areas will require regular maintenance and occasional repair. We would highlight weather was dry during our inspection and had been for around 2 weeks.

Main walls	
Repair category:	2
Notes:	Weathering and wear and tear noted throughout external wall fabric, together with some worn and open mortar joints. Pockets of vegetation growth were also noted in places, which should ideally be removed. Frequent maintenance and occasional repair expenditures will be required to external wall fabric. The wrought iron staircase at side displays a degree of wear and tear, and corrosion in places, however some redecoration and metal treatment has been carried out. These areas require to be regularly checked and maintained as appropriate.

Windows, external doors and joinery	
Repair category:	2
Notes:	Windows are along mixed and style lines, with mid age PVC replacement units noted, some of which have misted.

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

	Older style single glazed unit noted at bathroom and to eaves space, which may be an upgrade requirement for potential purchasers. Regular maintenance will be an ongoing requirement. Mixed age external joinery noted, with PVC items displaying no significant defects, and external timber joinery weathered, worn and softening in places. Regular preservative treatments will be required. Again, the wrought iron staircase at side displays a degree of wear and tear, and corrosion in places, however some redecoration and metal treatment has been carried out. These areas require to be regularly checked and maintained as appropriate.
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External decorations	
Repair category:	1
Notes:	Well painted front elevation render. General weathering and wear and tear noted throughout external timber joinery and cast iron goods thereafter. Redecoration will be required from time to time.

Conservatories / porches	
Repair category:	
Notes:	No conservatories or porches.

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

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

Garages and permanent outbuildings	
Repair category:	2
Notes:	Small store cupboard externally. A degree of external masonry wear and tear was noted. Localised damage evident to corrugated roof sheeting, which should only be handled by licensed contractors. Ongoing maintenance and occasional repairs will be required and we have not inspected internal areas.

Outside areas and boundaries	
Repair category:	2
Notes:	Communal areas display general levels of wear and tear to hardstandings. Worn, weathered and misaligned masonry boundaries noted, some of which display localised damage and require current maintenance/repair. Some damaged timber fencing was noted. Areas identified as being exclusive to subjects are heavily overgrown and require comprehensive clearance.

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

	Mature trees were noted, some of which are within influencing distance of the property. Further advice should be obtained via reputable tree specialist/contractor. Again, we have not inspected areas out with fixed boundaries and this should be done so prior to purchase. Again, we understand a river exists at foot of embankment, however we have not inspected this location. It should be confirmed that no flood events have occurred. We understand fishing rights may exist at this area and further information should be obtained via vendor and by reference to title deeds. Confirm exact extent of exclusive and common garden areas by reference to title deeds.
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Ceilings	
Repair category:	1
Notes:	General plaster wear and tear noted, together with some brittle and loose plasterwork in places, which may require localised re-plastering. Plaster work of this age and style can become brittle when disturbed.

Internal walls	
Repair category:	1
Notes:	General plaster wear and tear noted at a number of apartments and cracked plasterwork evident within cupboard areas.

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

	Again, plasterwork of this age and style can become brittle and localised re-plastering may be required.
--	--

Floors including sub-floors	
Repair category:	1
Notes:	Weight testing of flooring at various points throughout the property proved it to be generally level. Runs and dips were noted to flooring, indicative of a degree of past settlement/movement. No sub floor inspection undertaken.

Internal joinery and kitchen fittings	
Repair category:	1
Notes:	Evidence of general user wear and tear noted throughout. Mid aged kitchen fittings were noted, displaying a degree of localised user wear and tear where available to inspect.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	Modern log burner noted within lounge - we understand a guarantee remains for this appliance and any active documentation/guarantee should be made for transfer. For the purpose of this report it is assumed that the appliance was fitted in accordance with manufactures guidelines and with the

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

	benefit of any Historic Scotland or Local Authority permissions required.
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Internal decorations	
Repair category:	1
Notes:	The property was found to be in generally good internal decorative order, subject to some fresh/recent decoration. Some localised staining and fading evident to upper wall/ceiling area within lounge. Some selective decoration may be required.

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

Electricity	
Repair category:	2
Notes:	It is acknowledged that the system incorporates circuit breakers however some lower set skirting mounted sockets were noted, indicative of mixed age wiring/installation. Further advice on any necessary upgrades can be obtained via a qualified and registered electrician.

Gas

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

Repair category:	1
Notes:	No evidence is available to confirm recent testing or servicing. Failure to test the service regularly increases safety risks. Ideally a current test certificate should be made available.

Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	Relatively modern sanitary fittings to bathroom.

Heating and hot water	
Repair category:	1
Notes:	Mid aged central heating boiler. We are informed the system has been regularly serviced, and any supporting service/warranty documentation should be made available. In general terms the system will require annual and routine maintenance and servicing, increasing overtime.

Drainage	
Repair category:	1
Notes:	Given the age of the property, the drainage arrangements may be of older style and will require a degree of maintenance and occasional repair overtime.

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

	We have not tested or inspected any elements of the drainage system.
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Category 3	Category 2	Category 1
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.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

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

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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 coinoperated machines.

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer	
The property has historically been converted from one dwelling to provide two separate self contained units. It should be accurately confirm that all necessary Local Authority permissions and consents required at the time were obtained and that conversion was done so in line with any Historic Scotland/similar requirements, as we are aware the subjects form part of Dalry centre conservation area. Conservation area designation can have an affect on any future alterations that may be required, and further advice should be obtained via Local Authority and Historic Scotland. Liability for roof and common fabric repairs together with the exact extent of exclusive and shared external areas should be ascertained by reference to title deeds. We understand a river exists at foot of embankment, however we have not inspected this location. It should be confirmed that no flood events have occurred. We understand fishing rights may exist at this area and further information should be obtained via vendor and by reference to title deeds. Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.	
Estimated re-instatement cost (£) for insurance purposes	
305000 (guide figure for basis reconstruction only. Further specialist advice should be obtained that all necessary coverage is in place) Three hundred and five thousand pounds.	
Valuation (£) and market comments	
65000 Taking current market conditions into account together with points detailed within our report we are of the opinion that the current market value of the heritable property is fairly stated in the capital sum of SIXTY FIVE THOUSAND POUNDS.	
Report author:	Nick Davis, MSc MRICS
Company name:	Saltcoats - Allied Surveyors Scotland Plc
	24 Chapelwell Street

Address:	Saltcoats KA21 5EA
Signed:	Electronically Signed: 233318-9d81065b-9a87
Date of report:	09/06/2023

P A R T 2 .

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





Mortgage Valuation Report

Property:	4a Garnock Street Dalry KA24 4BT	Client: Mr. Jamie Dow Tenure: Feudal
Date of Inspection:	09/06/2023	Reference: SA/8797

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

1.0	LOCATION			
The subjects form part of a mixed age and style location, set on the immediate periphery of Dalry town centre, where surrounding properties incorporate character villas, flats and hotel/similar building set adjacent. The property is set close to the junction with New Street. A range of local amenities and transport links are readily available, some of which within walking distance.				
2.0	DESCRIPTION	2.1 Age:	Originally constructed around 1890, with conversion undertaken at some point within the mid 1900's.	
The subjects comprise a top floor attic conversion contained within a two storey and basement end terrace character building, containing two individual self contained units.				
3.0	CONSTRUCTION			
The outer walls are of solid stone design. The roof is pitched, timber framed and overlaid in slate, with flat felt/similar projections over dormers.				
4.0	ACCOMMODATION			
First floor: Entrance vestibule, hallway, lounge, two bedrooms, utility, eaves storage area, kitchen and bathroom with WC.				
5.0	SERVICES (No tests have been applied to any of the services)			

Water:	Mains	Electricity:	Mains	Gas:	Mains	Drainage:	Mains
Central Heating:		Gas fired to steel radiators.					
6.0	OUTBUILDINGS						
Garage:		None.					
Others:		Small store cupboard externally.					
7.0	GENERAL CONDITION - <i>A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</i>						

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

General weathering and wear and tear noted throughout external fabric of building, which will require routine maintenance increasing overtime.

General weathering and wear and tear was noted to masonry chimneys , which are of an age and style which will require regular and ongoing maintenance, increasing overtime.

Localised misalignment was noted to some chimney stacks.

Roof slating is loose, cracked and misaligned in places and heavy corrosion was noted to nail heads within accessible eaves and attic void.

Stained sarking was noted and worn/loose lath and timber joinery.

The aforementioned reinforce requirement for a degree of regular maintenance expenditures and occasional repair to be anticipated.

Given the age of the roof, a precautionary check of the entire roof fabric should be conducted via a reputable roofing contractor, who can advise as to the remaining economic life of the structure and any necessary or recommended repairs that may be required at present.

Liability for roof and common fabric repairs should be ascertained by reference to title deeds.

Weathering and wear and tear noted throughout external wall fabric, together with some worn and open mortar joints.

Pockets of vegetation growth were also noted in pales which should ideally be removed.

Frequent maintenance and occasional repair expenditures will be required to external wall fabric.

Windows are along mixed and style lines, with mid age PVC replacement units noted, some of which have misted.

Older style single glazed unit noted at bathroom and to eaves space, which may be an upgrade requirement for potential purchasers.

Regular maintenance will be an ongoing requirement.

Mixed age external joinery noted, with PVC items displaying no significant defects, and external timber joinery weathered, worn and softening in places.

Regular preservative treatments will be required.

Some mid range moisture readings were obtained around window/door reveals and to exposed sarking and masonry within eaves space and main roof void.

Furthermore woodworm boreholes were noted to some exposed timber joinery within eaves and attic space.

In the absence of valid guarantees for previous treatments and given age and style of property, a precautionary check of the entire property should be conducted via a reputable timber and damp specialist, who can advise as to any recommended or necessary treatments.

It is acknowledged that the electrical system incorporates circuit breakers however some lower set skirting mounted sockets were noted, indicative of mixed wiring/installation.

Further advice on any necessary upgrades can be obtained via a qualified and registered electrician.

Communal areas display general levels of wear and tear to hardstandings.

Worn, weathered and misaligned masonry boundaries noted, some of which display localised damage and require maintenance/repair.

Some damaged timber fencing was noted.

Areas identified as being exclusive to subjects are heavily overgrown and require comprehensive clearance.

Mature trees were noted, some of which are within influencing distance of the property.

Further advice should be obtained via reputable tree specialist contactor.

Again, we have not inspected areas out with fixed boundaries and this should be done so prior to purchase.

Again, we understand a river exists at foot of embankment, however we have not inspected this location. It should be confirmed that no flood events have occurred.

We understand fishing rights may exist at this area and further information should be obtained via vendor and by reference to title deeds.

Confirm exact extent of exclusive and common garden areas by reference to title deeds.

8.0	ESSENTIAL REPAIR WORK <i>(as a condition of any mortgage or, to preserve the condition of the property)</i>
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None.

8.1 Retention recommended:	Nil
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9.0	ROADS & FOOTPATHS
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Made up & assumed to be adopted.

10.0	BUILDINGS INSURANCE (£):	305000 (guide figure for basis reconstruction only. Further specialist advice should be obtained that all necessary coverage is in place)	GROSS EXTERNAL FLOOR AREA	91	Square metres
	<i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i>				
11.0	GENERAL REMARKS				

The property has historically been converted from one dwelling to provide two separate self contained units. It should be accurately confirm that all necessary Local Authority permissions and consents required at the time were obtained and that conversion was done so in line with any Historic Scotland/similar requirements, as we are aware the subjects form part of Dalry centre conservation area. Conservation area designation can have an affect on any future alterations that may be required, and further advice should be obtained via Local Authority and Historic Scotland.

Liability for roof and common fabric repairs together with the exact extent of exclusive and shared external areas should be ascertained by reference to title deeds.

We understand a river exists at foot of embankment, however we have not inspected this location. It should be confirmed that no flood events have occurred.

We understand fishing rights may exist at this area and further information should be obtained via vendor and by reference to title deeds.

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

12.0	VALUATION <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>		
12.1	Market Value in present condition (£):	65000	Sixty five thousand pounds
12.2	Market Value on completion of essential works (£):	n/a	
12.3	Suitable security for normal mortgage purposes?	Yes	
12.4	Date of Valuation:	09/06/2023	
Signature:		Electronically Signed: 233318-9d81065b-9a87	
Surveyor:	Nick Davis	MSc MRICS	Date: 09/06/2023
Saltcoats - Allied Surveyors Scotland Plc			
Office:	24 Chapelwell Street Saltcoats KA21 5EA	Tel: 01294 602 292 Fax: email: saltcoats@alliedsurveyorsscotland.com	

P A R T 3 .

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	4a Garnock Street Dalry KA24 4BT
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Customer	Mr. Jamie Dow
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Customer address	4a Garnock Street Dalry KA24 4BT
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Prepared by	Nick Davis, MSc MRICS Saltcoats - Allied Surveyors Scotland Plc
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Energy Performance Certificate (EPC)

Scotland

Dwellings

4A GARNOCK STREET, DALRY, KA24 4BT

Dwelling type: Top-floor flat
Date of assessment: 09 June 2023
Date of certificate: 09 June 2023
Total floor area: 81 m²
Primary Energy Indicator: 236 kWh/m²/year

Reference number: 0130-2411-6060-2307-1331
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

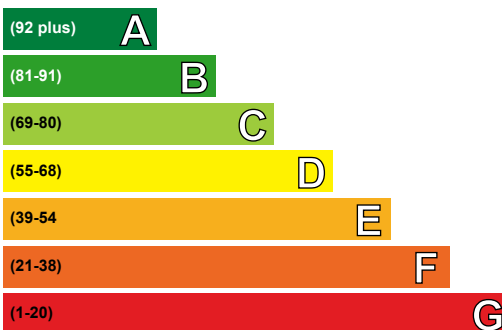
You can use this document to:

- 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*	£5,181	See your recommendations report for more information
Over 3 years you could save*	£186	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
68	69

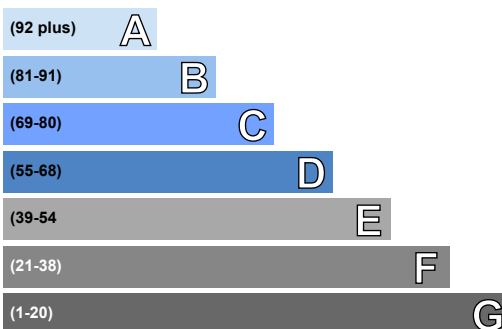
Energy Efficiency Rating

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 D (68)**. 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.

Very environmentally friendly - lower CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
65	67

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 D (65)**. 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 Increase loft insulation to 270 mm	£100 - £350	£183.00

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	Timber frame, as built, partial insulation (assumed)	★★★★☆☆	★★★★☆☆
Roof	Pitched, 150 mm loft insulation	★★★★★☆☆	★★★★★☆☆
Floor	(another dwelling below)	—	—
Windows	Mostly double glazing	★★★★☆☆☆☆	★★★★☆☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★★☆☆	★★★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★★☆☆	★★★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★★☆☆	★★★★★☆☆
Lighting	Low energy lighting in 80% 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 43 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 3.5 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 0.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,960 over 3 years	£3,774 over 3 years	
Hot water	£726 over 3 years	£726 over 3 years	
Lighting	£495 over 3 years	£495 over 3 years	
Totals	£5,181	£4,995	

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 Increase loft insulation to 270 mm	£100 - £350	£61		

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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

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

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	10,189	(543)	N/A	(320)
Water heating (kWh per year)	2,120			

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. Nicholas Davis
Assessor membership number:	EES/022444
Company name/trading name:	Allied Surveyors Scotland Plc
Address:	91 John Finnie Street Kilmarnock KA1 1BG
Phone number:	01563 572341
Email address:	kilmarnock@alliedsurveyors.com
Related party disclosure:	No related party

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

Use of this energy performance information

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

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



P A R T 4 .

PROPERTY QUESTIONNAIRE

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



Property Questionnaire

Property Address

4a Garnock Street
Dalry
KA24 4BT

Seller(s)

Jamie Dow

Completion date of property questionnaire

12/06/2023

Note for sellers

1.	Length of ownership
	How long have you owned the property? 12years 3months
2.	Council tax
	Which Council Tax band is your property in? (Please circle) ☒ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) Garage ☐ Allocated parking space ☐ Driveway ☐ Shared parking ☐ On street ☒ Resident permit ☐ Metered parking ☐ Other (please specify):
	Conservation area

4.		
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	☒ YES ☐ NO ☐ Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	☐ YES ☒ NO
6.	Alterations/additions/extensions	
a	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	☐ YES ☒ NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	☐ YES ☐ NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	☐ YES ☒ NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	☐ YES ☐ NO
	(ii) Did this work involve any changes to the window or door openings?	☐ YES ☐ NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): 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).	[x]YES []NO []Partial
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). <i>Gas Central Heating</i>	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed? <i>Boiler installed 2017 and serviced every year</i>	
	(ii) Do you have a maintenance contract for the central heating system?	[]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Issues that may have affected your property	
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[]YES [x]NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[]YES []NO
b	Are you aware of the existence of asbestos in your property?	[]YES [x]NO []Don't know
	If you have answered yes, please give details:	
10.	Services	
a	Please tick which services are connected to your property and give details of the supplier:	

	<table border="1"> <tr> <th>Services</th><th>Connected</th><th>Supplier</th></tr> <tr> <td>Gas or liquid petroleum gas</td><td>Y</td><td>Octopus Energy</td></tr> <tr> <td>Water mains or private water supply</td><td>Y</td><td>Mains Water</td></tr> <tr> <td>Electricity</td><td>Y</td><td>Octopus Energy</td></tr> <tr> <td>Mains drainage</td><td>Y</td><td>Mains Drainage</td></tr> <tr> <td>Telephone</td><td>Y</td><td>Sky</td></tr> <tr> <td>Cable TV or satellite</td><td>N</td><td></td></tr> <tr> <td>Broadband</td><td>Y</td><td>Sky</td></tr> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	Y	Octopus Energy	Water mains or private water supply	Y	Mains Water	Electricity	Y	Octopus Energy	Mains drainage	Y	Mains Drainage	Telephone	Y	Sky	Cable TV or satellite	N		Broadband	Y	Sky
Services	Connected	Supplier																							
Gas or liquid petroleum gas	Y	Octopus Energy																							
Water mains or private water supply	Y	Mains Water																							
Electricity	Y	Octopus Energy																							
Mains drainage	Y	Mains Drainage																							
Telephone	Y	Sky																							
Cable TV or satellite	N																								
Broadband	Y	Sky																							
b	Is there a septic tank system at your property?	[]YES [x]NO																							
	If you have answered yes, please answer the two questions below:																								
	(i) Do you have appropriate consents for the discharge from your septic tank?	[]YES []NO []Don't know																							
	(ii) Do you have a maintenance contract for your septic tank?	[]YES []NO																							
	If you have answered yes, please give details of the company with which you have a maintenance contract:																								
11.	Responsibilities for shared or common areas																								
a	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	[]YES [x]NO []Don't know																							
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details: <i>Split between 3 properties</i>	[x]YES []NO []N/A																							
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	[]YES [x]NO																							
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details: <i>Communal access to the rear gardens via side lane</i>	[x]YES []NO																							

e	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details: <i>Communal access to the rear gardens via side lane</i>	☒ YES ☐ NO
f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately owned.) If you have answered yes, please give details:	☐ YES ☒ NO
12.	Charges associated with your property	
a	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	☐ YES ☒ NO
b	Is there a common buildings insurance policy?	☐ YES ☒ NO ☐ Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
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, for example to a residents' association, or maintenance or stair fund. <i>Our roofer checks for loose slates a few times per year for £80 and this is split between neighbours</i>	
13.	Specialist works	
a	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	☐ YES ☒ NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
b	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	☒ YES ☐ NO
	If you have answered yes, please give details: <i>All leaks repaired there and then by roofer, never allowed to develop into dampness</i>	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	☐ YES ☒ NO

	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	
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14.	Guarantees	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(ii)	Roofing	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(iii)	Central heating	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(iv)	National House Building Council(NHBC)	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(v)	Damp course	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):	
c	Are there any outstanding claims under any of the guarantees listed above?	☐ YES ☒ NO
	If you have answered yes, please give details:	

15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	☐ YES ☒ NO ☐ Don't know
	If you have answered yes, please give details:	

16.	Notices that affect your property	
In the past three years have you ever received a notice:		
a	advising that the owner of a neighbouring property has made a planning application?	[]YES [x]NO
b	that affects your property in some other way?	[]YES [x]NO
c	that requires you to do any maintenance, repairs or improvements to your property?	[]YES [x]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 purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.	
Signature(s):	James D
Capacity:	[x]Owner []Legally Appointed Agent for Owner
Date:	12/06/2023