

**FAIRHAVEN COLDINGHAM SANDS ROAD,
SCOTTISH BORDERS BORDERS
EYEMOUTH
TD14 5PA**



Home Report

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Energy Performance Certificate

Energy Performance Certificate

Address of dwelling and other details


Fairhaven Coldingham
Sands Road
Scottish Borders
EYEMOUTH
TD14 5PA

Dwelling type: Detached house
Name of approved organisation: RICS
Membership number: RICS124117
Date of certificate: 10 May 2012
Reference number: 0160-2578-7050-9402-1295
Type of assessment: RdSAP, existing dwelling
Total floor area: 245 m²
Main type of heating and fuel: Boiler and radiators, mains gas

This dwelling's performance ratings

This dwelling has been assessed using the RdSAP 2009 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO₂) emissions. CO₂ is a greenhouse gas that contributes to climate change.

Energy Efficiency Rating

	Current	Potential
Very energy efficient - lower running costs		
(92 plus) A		
(81-91) B		
(69-80) C		
(55-68) D		
(39-54) E	40	53
(21-38) F		
(1-20) G		
Not energy efficient - higher running costs		
Scotland	EU Directive 2002/91/EC	

The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.

Approximate current energy use per square metre of floor area: 283 kWh/m² per year

Approximate current CO₂ emissions: 57 kg/m² per year


Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above.

- 1 Cavity wall insulation
- 2 Low energy lighting for all fixed outlets
- 3 Upgrade heating controls

A full energy report is appended to this certificate

Environmental Impact (CO₂) Rating

	Current	Potential
Very environmentally friendly - lower CO ₂ emissions		
(92 plus) A		
(81-91) B		
(69-80) C		
(55-68) D		
(39-54) E	40	52
(21-38) F		
(1-20) G		
Not environmentally friendly - higher CO ₂ emissions		
Scotland	EU Directive 2002/91/EC	

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating the less impact it has on the environment.



Remember to look for the energy saving recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market.

Information from this EPC may be given to the Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

N.B. THIS CERTIFICATE MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED VERSION

Energy Report



The Energy Performance Certificate and Energy Report for this dwelling were produced following an energy assessment undertaken by a member of RICS. This is an organisation which has been approved by the Scottish Ministers. The certificate has been produced under the Building (Scotland) Amendment Regulations 2006 and a copy of the certificate and this energy report have been lodged on a national register.

Assessor's name: Gordon Stuart
Company name/trading name: DM Hall
Address: 35, Bridge Street, Musselburgh,
EH21 6AA
Phone number: 0131 665 6782
Fax number: 0131 653 6485
E-mail address: gordon.stuart@dmhall.co.uk
Related party disclosure: No related party

Estimated energy use, carbon dioxide (CO₂) emissions and fuel costs of this home

	Current	Potential
Energy use	283 kWh/m ² per year	213 kWh/m ² per year
Carbon dioxide emissions	14 tonnes per year	11 tonnes per year
Lighting	£145 per year	£87 per year
Heating	£2772 per year	£2128 per year
Hot water	£111 per year	£111 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperatures, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.

About the building's performance ratings

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used.

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings in the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. 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 physical condition of any element. '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	Current performance	
		Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed) Sandstone, as built, no insulation (assumed)	★☆☆☆☆ ★★☆☆☆	★☆☆☆☆ ★★☆☆☆
Roof	Pitched, 100 mm loft insulation Pitched, no insulation (assumed)	★★★☆☆ ★☆☆☆☆	★★★☆☆ ★☆☆☆☆
Floor	Suspended, no insulation (assumed)	-	-
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas Boiler and radiators, LPG	★★★★☆ ★★☆☆☆	★★★★☆ ★★☆☆☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	-	-
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 34% of fixed outlets	★★★☆☆	★★★☆☆
Current energy efficiency rating		E 40	
Current environmental impact (CO ₂) rating		E 40	

Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

Recommended measures to improve this home's energy performance

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

Lower cost measures	Indicative cost	Typical savings per year	Ratings after improvement	
			Energy efficiency	Environmental impact
1 Cavity wall insulation	£100 - £300	£601	E 51	E 50
2 Low energy lighting for all fixed outlets	£93	£46	E 52	E 51
3 Upgrade heating controls	£350 - £450	£55	E 53	E 52
Total		£702		
Potential energy efficiency rating			E 53	
Potential environmental impact (CO ₂) rating			E 52	

Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. Some of these measures may be cost-effective when other building work is being carried out such as an alteration, extension or repair. Also they may become cost-effective in the future depending on changes in technology costs and fuel prices. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

4 50 mm internal or external wall insulation	£5,500 - £14,500	£148	D 56	D 55
5 Solar photovoltaic panels, 2.5 kWp	£11,000 - £20,000	£219	D 61	D 59
6 Wind turbine	£1,500 - £4,000	£78	D 62	D 60
Enhanced energy efficiency rating			D 62	
Enhanced environmental impact (CO ₂) rating			D 60	

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO₂) emissions.

About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

Lower cost measures

These measures are relatively inexpensive to install and are worth tackling first. The indicative costs of measures included earlier in this EPC include the costs of professional installation in most cases. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

1 Cavity wall insulation

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

2 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

3 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 may apply to this work, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

4 Internal or external wall insulation

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

5 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 restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a suitably qualified electrician. 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.

6 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning restrictions and/or building regulations may apply and you should check this with the 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 a wind turbine, 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.

What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO₂ emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.
- Check the draught-proofing of windows and replace it if appropriate.
- If you have unused open chimneys consider blocking them off (making provision for a ventilation opening and a cowl on top of the chimney to avoid dampness).

For advice on how to take action and to find out about offers available to help make your home more energy efficient, call 0800 512 012 or visit www.energysavingtrust.org.uk.



Single Survey

Single Survey

survey report on:

Property address	Fairhaven Coldingham Sands Road Scottish Borders EYEMOUTH TD14 5PA
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Customer	MR JOHN HORNE
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Customer address	
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Prepared by	DM Hall
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Date of inspection	8th May 2012
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chartered surveyors

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 Property¹.

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.

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 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.

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

Terms and Conditions

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

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

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;

Terms and Conditions

- 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.

Single Survey

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 etc. will not be inspected or reported on.

Description	The subjects comprise a detached two storey villa with cottage annexe at rear.
Accommodation	GROUND FLOOR: HALL, LOUNGE/DININGROOM, KITCHEN, BEDROOM 5 and WC APARTMENT. FIRST FLOOR: LANDING, FOUR BEDROOMS, TWO EN SUITE SHOWER ROOMS and TWO EN SUITE BATHROOMS. COTTAGE: LOUNGE/DININGROOM, KITCHEN, BEDROOM and EN SUITE BATHROOM.
Gross internal floor area (m²)	House - 184 Square Metres approx. Cottage - 61 Square Metres approx.
Neighbourhood and location	The property is situated in a coastal location with sea views. The adjacent properties are of mixed age, type and design. Immediate facilities are limited although some basic residential amenities including local primary school can be found in the nearby village of Coldingham.
Age	Around 107 years.
Weather	At time of inspection it was overcast but dry.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The main chimney stack is of pointed blockwork construction with single clay pot and vents multi fuel stove in lounge. Also brick/block stack to side which is roughcasted over with plain concrete cope, aluminium copex vent and lead flashings. Presumably vents central heating boiler. There is a brick/stone chimney stack to cottage which is roughcasted with stone cope, clay chimney pots and lead flashings.

<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>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.</p> <p>The main roof is pitched and slated with angular tile ridging. Valley gutters to front and rear are lead lined. Also appears lead to small flat roof areas over window projections and to watergates.</p> <p>Flat platform at rear is understood to be metal covered.</p> <p>The roof to cottage is pitched and "modern" pantiled with half round tile ridging. The roof skews are cement pointed and watergates lead lined.</p> <p>Access to main roof space is through hatch in landing ceiling and aluminium "Ramsay" type ladder is fitted. The roof is timber framed and tongue and groove sarked. Chipboard flooring has been laid for storage purposes and there is glasswool insulation between ceiling joists.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater gutters are cast iron half round type with both UPVC and cast iron downpipes.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>Mains walls appear to be of stone and brick cavity construction roughcasted "wet dash" externally and painted over. There are synthetic stone sills and window surrounds.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Replacement windows are provided throughout with UPVC framed double glazed top sash and full opening type to main house.</p> <p>Windows to cottage are UPVC framed double glazed top opening</p>

Single Survey

	<p>type with false astricles.</p> <p>The front door is UPVC panel type with double glazed inserts and dead light. The rear door is UPVC panel type with double glazed insert.</p> <p>The front door to the cottage is UPVC framed and fully double glazed. Also UPVC panel doors with double glazed inserts to kitchen and bedroom.</p> <p>Exposed joist ends and roof fascias are formed in timber.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>External masonry and cast iron rainwater goods are painted over.</p>
<p>Conservatories / porches</p>	<p>None.</p>
<p>Communal areas</p>	<p>None.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>There is a log cabin to side of the property although rear section appears to be partly constructed in brick. The roof is pitched, corrugated asbestos with flat fibreglass roof at rear. Internally the accommodation comprises entrance hall, livingroom/kitchen, two bedrooms and bathroom with WC. There is solid fuel fired central heating and windows are mainly double glazed.</p> <p>There is a large double garage of brick construction roughcasted "wet dash" and painted over with pitched pantile roof and concrete floor. There are two sets of double timber doors allowing access. Electric light and power are provided.</p> <p>Also large brick store again roughcasted "wet dash" and painted over with corrugated asbestos roof and concrete floor. Timber stable door provides access.</p> <p>There is a semi derelict brick and asbestos outhouse to rear of garage.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>Garden grounds are located to front, sides and rear. There is a recently built stone and blockwork wall to front and car park side. There is a hedge and timber fencing to other side. Open to adjacent fields at rear. There is a rough tarmac driveway to garage providing parking for numerous vehicles.</p>

Single Survey

Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings to main house are formed in plasterboard or similar type material. Ceilings to rear hall and kitchen are timber lined.</p> <p>Ceilings to cottage are also mainly timber lined.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls within main house and cottage are a mixture of solid plastered on the hard and dry lined with plasterboard finish. Similarly internal partitions are both solid and timber stud again with plasterboard finish. Walls are partly tiled to wet areas.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Floors to main house are suspended timber and where accessible were seen to be laid with traditional tongue and groove floorboards. Laminate flooring is provided to majority although there are fitted carpets to entrance vestibule, hall and ground floor bedroom. Kitchen and wet areas are mainly tiled.</p> <p>Floors to cottage are of solid construction to lounge, kitchen and WC apartment with timber floor to bedroom. Fitted carpets are provided to majority although floor to en suite bathroom is tiled.</p> <p>No access available to any sub floor areas.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>There are replacement high timber skirtings and moulded door frames throughout main house and cottage. Internal doors are mainly timber flush panel veneer type to house with traditional panel doors to cottage. Timber linings are provided to dado rail in cottage and to stair, rear hall and WC apartment in main house.</p> <p>Both kitchens are provided with a range of fitted floor and wall mounted units.</p> <p>Timber stair with timber balustrade provides access to first floor areas. Built in cupboard to bedroom 1 is shelved internally.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are recessed multi fuel stoves to both lounge in main house and lounge in cottage.</p>

Single Survey

Internal decorations	Visually inspected. Ceilings are papered and/or emulsioned over. Timber ceilings are varnished. Walls are also papered and/or emulsioned over. Internal woodwork is mainly varnished.
Cellars	None.
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 supply with modern digital meter and circuit breaker fuseboxes located in entrance hall cupboard. Visible wiring is of UPVC coated cabling with 13 amp power sockets throughout the property. There is a separate power supply with single rate meter with circuit breaker fusebox located in cottage. Visible wiring is again of UPVC coated cabling with 13 amp power sockets.
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. LPG supply with storage tank located in rear garden.
Water, plumbing, 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 with stopcock to main house located behind panel in WC apartment. Visible pipework is of copper and UPVC materials. There is an unlagged UPVC cold water storage tank in roof space. Modern sanitary fittings are provided to all shower/bathrooms. There is a stainless steel sink and drainer unit in kitchen. Visible pipework is again of copper and UPVC materials. Modern white sanitary fittings are also provided within cottage and there is a stainless steel sink and drainer unit in kitchen.

Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Gas fired central heating is provided in main house with floor standing Ideal Mexico boiler located in ground floor bedroom cupboard which supplies radiators throughout the property which are fitted with thermostatic valves. The boiler also provides domestic hot water supplemented by electric immersion heater with standard factory insulated hot water cylinder located in roof space.</p> <p>Gas fired central heating is also provided within cottage with wall mounted Worcester boiler located in lounge cupboard which supplies radiators throughout the cottage which are fitted with thermostatic valves. The boiler is combination type and also provides instantaneous domestic hot water.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is understood to be to main public sewer.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke alarms are fixed to ceilings in entrance hall, inner hall and upper landing in main house. There are no smoke alarms in cottage.</p>
Any additional limits to inspection	<p>At time of inspection the subjects were fully furnished, occupied and all floors covered. My visual inspection of roof areas was restricted by the storage of personal effects, flooring and insulation materials.</p> <p>I have not disturbed insulation in accordance with Health and Safety guidelines and furniture, personal effects (particularly in cupboards) and floor coverings have not been moved.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties.</p>

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.


Single Survey


2. Condition


This section identifies problems and tells you about the urgency of any repairs by using one of the following three 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	No obvious evidence of movement was noted within the limitations of my inspection.

 Dampness, rot and infestation	
Repair category	2
Notes	Dampness was seen to be affecting some walls within cottage. it is understood that this has been investigated although no solution has been found. The eradication of dampness and any associated decay requires specialist repair using guaranteed methods. Slight woodworm infestation was noted to some roof timbers although it would appear to be old and inactive.

 Chimney stacks	
Repair category	1
Notes	No significant defects noted.

 Roofing including roof space	
Repair category	1
Notes	Roof coverings to both main house and cottage are understood to have been renewed in recent years.

Single Survey



Rainwater fittings

Repair category	1
Notes	No significant defects noted.



Main walls

Repair category	1
Notes	External roughcasting has been previously patched and was found to be cracked and boss in some places.



Windows, external doors and joinery

Repair category	1
Notes	Where tested windows and doors appear to function satisfactorily.



External decorations

Repair category	1
Notes	External paintwork is weathered and peeling in places.



Conservatories/porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	1
Notes	No serious defects considering use and age.

Single Survey



Outside areas and boundaries

Repair category	1
Notes	General deterioration was noted to timber fencing and brick walls to rear of property. Surface to driveway at parking area is well worn.



Ceilings

Repair category	1
Notes	<p>Cracking was noted along the line of some plasterboard joints although this is considered to be cosmetic and can usually be made good during the normal course of redecoration.</p> <p>It should be ensured that timber linings to ceiling in kitchen are treated with fire retardant varnish as otherwise this constitutes a fire hazard.</p>



Internal walls

Repair category	1
Notes	Cracking was noted to some wall surfaces. Again, this is considered to be cosmetic and would normally be repaired at time of redecoration.



Floors including sub-floors

Repair category	1
Notes	Sections of timber flooring are loose and creak when weight tested.



Internal joinery and kitchen fittings

Repair category	1
Notes	Internal joinery finishes have been replaced throughout both the main house and the cottage.



Chimney breasts and fireplaces

Repair category	1
Notes	No visual defects identified.

Single Survey



Internal decorations

Repair category	1
Notes	No significant defects although an incoming occupier may wish to redecorate in accordance with personal taste and requirements.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	1
Notes	Fuseboxes to main house are older style. It is recommended that all electrical installations be checked every five years or at change of ownership to keep up to date with frequent changes in safety regulations.



Gas

Repair category	1
Notes	No significant defects identified. Industry best practice directives suggest annual checks are desirable.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No visual evidence of water leakage from plumbing.



Heating and hot water

Repair category	1
Notes	No visual defects identified. Annual central heating checks should ensure efficient usage.



Drainage

Repair category	1
Notes	No obvious surface evidence of chokage or leakage.

Single Survey

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

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

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.

Single Survey

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 floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

Various alterations have obviously been carried out to the property in the past. In general terms, extending or structurally altering a property requires Local Authority permission and consents. Retaining all necessary Local Authority documentation with Titles can be advantageous.

Estimated reinstatement cost for insurance purposes

FIVE HUNDRED AND SIXTY THOUSAND POUNDS (£560,000).

Valuation and market comments

FIVE HUNDRED AND SEVENTY FIVE THOUSAND POUNDS (£575,000).

There has been a well reported downturn in the housing market in recent times although over the past few months there has been an increase in market activity which hopefully will continue.

Signed	Security Print Code [455764 = 8963] Electronically signed
Report author	Gordon Stuart
Company name	DM Hall
Address	35 Bridge Street, Musselburgh, EH21 6AA
Date of report	11th May 2012

Mortgage Valuation Report

DM HALL

chartered surveyors

Property Address

Address Fairhaven, Coldingham Sands Road, Scottish Borders, EYEMOUTH, TD14 5PA
Seller's Name MR JOHN HORNE
Date of Inspection 8th May 2012

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

Attached annexe cottage comprising lounge, kitchen, bedroom, en suite bathroom and WC apartment.
Also large brick store and three apartment log cabin.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

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 Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

LP gas fired with panel radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The subjects would appear to have been adequately maintained in the past with various improvement and upgrading works having been fairly recently carried out. Consequently the property was considered to be in a satisfactory condition consistent with age and type and whilst some repairs are required these are considered to be of fairly minor nature and would normally be remedied during the course of routine maintenance works.

The annexe cottage is of stone construction roughcasted externally under a pitched and "modern" pan tile roof.

Various alterations have been carried out to the property over the years. In general terms extending or structurally altering a property require Local Authority permission and consents. Retaining all necessary Local Authority documentation with the Titles can be advantageous.

At the time of my inspection the subjects were occupied, furnished and floors were covered. My inspection was consequently restricted.

Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? Yes

No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for normal mortgage purposes.

Valuations

Market value in present condition £
Market value on completion of essential repairs £
Insurance reinstatement value £
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [455764 = 8963]
Electronically signed by:-
Surveyor's name Gordon Stuart
Professional qualifications MRICS
Company name DM Hall
Address 35 Bridge Street, Musselburgh, EH21 6AA
Telephone 0131 665 6782
Fax 0131 653 6485
Report date 11th May 2012



Property Questionnaire

property questionnaire

Property address	'FAIR HAVEN' COLDINGHAM SANDS COLDINGHAM BERWICKSHIRE TD14 5PA.
Seller(s)	EVAN D. AITCHISON RETTIE & Co.
Completion date of property questionnaire	06/05/2012

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 OCTOBER 1997
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	<input checked="" 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):	<input type="text"/>
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ Don't know NO

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)?	Yes/No 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)? <u>If you have answered yes</u> , please describe below the changes which you have made:	Yes/No No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? <u>If you have answered yes</u> , 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:	Yes/No
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? <u>If you have answered yes</u> , please answer the three questions below:	Yes/No- YES
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No No
	(ii) Did this work involve any changes to the window or door openings?	Yes/No No
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): WOODEN FRAMED WINDOWS & WOODEN DOORS WITH PVCU UNITS DECEMBER 1998 Please give any guarantees which you received for this work to your solicitor or estate agent.	

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).</p> <p><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).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes/No/ Partial YES</p> <p>LPG GAS</p>
	i) When was your central heating system or partial central heating system installed?	1998
	<p>(ii) Do you have a maintenance contract for the central heating system? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes/No NO</p>
	(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?	<p>Yes/No YES</p>
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?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes/No NO</p> <p>Yes/No</p>
b.	<p>Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:</p>	<p>Yes/No NO</p>

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	✓	FLO-GAS
Water mains or private water supply	✓	SCOTTISH WATER
Electricity	✓	SCOTTISH & SOUTHERN ENERGY
Mains drainage	✓	SCOTTISH WATER
Telephone	✓	BT.
Cable TV or satellite	✓	SKY.
Broadband		

b.	Is there a septic tank system at your property?	Yes/No <i>NO</i>
	<u>If you have answered yes, please answer the two questions below:</u>	
	(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
	<u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u>	

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, please give details:</u></p>
	<p>Yes/No/ Don't know <i>No</i></p>
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, please give details:</u></p>
	<p>Yes/No/ Not applicable <i>No</i></p>
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>
	<p>Yes/No <i>YES</i></p>
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, please give details:</u></p> <p><i>RIGHT OF WAY + ACCESS TO REAR OF PROPERTY</i></p>
	<p>Yes/No <i>YES</i></p>
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, please give details:</u></p>
	<p>Yes/No <i>No</i></p>
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, please give details:</u></p>
	<p>Yes/No <i>No</i></p>
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, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>
	<p>Yes/No <i>No</i></p>

property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes/No/ Don't know <i>NO</i></p> <p>Yes/No/ Don't know</p>
c.	<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>		
a.	<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>Yes/No <i>NO</i></p>
b.	<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>Yes/No <i>NO</i></p>
c.	<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 please <u>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>Yes/No</p>

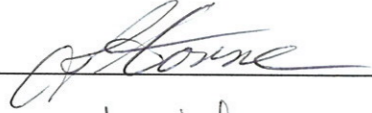
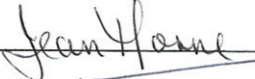
14. Guarantees						
a. Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No ✓	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	No ✓	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	No ✓	Yes	Don't know	With title deeds	Lost
(iv)	National House Building 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:						10
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:						10

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?	Yes/No NO
b.	that affects your property in some other way?	Yes/No NO
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No 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) : 


Date: 6TH MAY 2012

property questionnaire

Property address	HAVEN COTTAGE COLDINGHAM SANDS BERWICKSHIRE TD14 5PA
Seller(s)	EVAN AITCHISON & PETTIE & CO.
Completion date of property questionnaire	06/05/2012

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?	<i>SINCE OCTOBER 1997</i>
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	<input type="checkbox"/>
	• Allocated parking space	<input checked="" type="checkbox"/>
	• Driveway	<input 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):	<input type="text"/>
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ Don't know <i>No</i>

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

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).</p> <p>Yes/No/Partial <i>PARTIAL</i></p> <p>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>L.P.G.</i></p> <p>If you have answered yes, please answer the three questions below:</p>	
	i) When was your central heating system or partial central heating system installed?	<i>1998</i>
	<p>(ii) Do you have a maintenance contract for the central heating system? Yes/No <i>NO</i></p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p>	
	(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?	Yes/No <i>YES</i>
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? Yes/No <i>NO</i></p> <p>If you have answered yes, is the damage the subject of any outstanding insurance claim? Yes/No</p>	
b.	<p>Are you aware of the existence of asbestos in your property? Yes/No <i>NO</i></p> <p>If you have answered yes, please give details:</p>	

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	✓	FLO GAS
Water mains or private water supply	✓	SCOT. WATER
Electricity	✓	SCOTTISH & SOUTHERN
Mains drainage	✓	SCOT. WATER
Telephone	✓	BT.
Cable TV or satellite	✓	BT
Broadband	✓	BT HOME HUB.

b.	Is there a septic tank system at your property?	Yes/No
	<u>If you have answered yes</u> , please answer the two questions below:	No
	(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	
	<u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:	

property questionnaire

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? <u>If you have answered yes, please give details:</u>	Yes/No/ Don't know <i>NO</i>
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes, please give details:</u>	Yes/No/ Not applicable <i>NOT APPLICABLE</i>
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes/No <i>YES</i>
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? <u>If you have answered yes, please give details:</u>	Yes/No <i>YES</i> <i>RIGHT OF WAY & ACCESS TO PROPERTY OVER HAVEN DEVELOPMENT</i>
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? <u>If you have answered yes, please give details:</u>	Yes/No <i>NO</i>
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property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes/No/ Don't know <i>No</i></p> <p>Yes/No/ Don't know</p>
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a.	<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>Yes/No <i>No</i></p>
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	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:					Yes/No/Don't know <i>No</i>

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