

# Single Survey

survey report on:

<b>Property address</b>	157 HIGH STREET NEWBURGH CUPAR KY14 6DY
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<b>Customer</b>	Ms A Riley
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<b>Customer address</b>	
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<b>Prepared by</b>	Walker Fraser Steele
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<b>Date of inspection</b>	5th December 2023
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**Walker Fraser Steele**  
**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 Property<sup>1</sup>.

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.

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<sup>1</sup> 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 Report<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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<sup>2</sup> 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;

- 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.

## 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.

<b>Description</b>	The property comprises a first floor purpose built flat within a two storey mid terrace block.
<b>Accommodation</b>	First floor: Porch, entrance hall, lounge, two bedrooms, bathroom and kitchen.
<b>Gross internal floor area (m<sup>2</sup>)</b>	68sqm gross ext.
<b>Neighbourhood and location</b>	Established mixed residential/commercial area convenient for local amenities.
<b>Age</b>	Built circa 1880, and porch added at the rear.
<b>Weather</b>	Dry/sunny.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  Two gable end shared stone stacks with cement and lead flashings and clay pots.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>  <b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b>  <b>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.</b>  <b>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.</b>



# Single Survey

	<p>Natural slate roof coverings over a pitched roof structure to the shared block. Flat felt roof to the porch. Stone party walls in the roof void. Roof void mainly lined out.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Rainwater fittings are formed in plastic and cast iron.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The external walls measure approximately 600mm thick and are assumed to be of solid stone construction.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The window frames are of timber casement and sash and case type with sealed unit glazing. The entrance door is of UPVC.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>Painted render cast iron rainwater goods, and external joinery. Painted steel railings to steps.</p>
<b>Conservatories / porches</b>	<p><b>Visually inspected.</b></p> <p>Porch: timber framed and uPVC panels, with flat felt roof and UPVC entrance. Concrete base supported by steel posts.</p>
<b>Communal areas</b>	<p><b>Circulation areas visually inspected.</b></p> <p>Access passageway is shared , with plaster painted walls and lath and plaster ceilings.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>No garage. Outbuilding: stone walls and timber framed pitched frame with clay pantile roof coverings, and timber framed door.</p>

# Single Survey

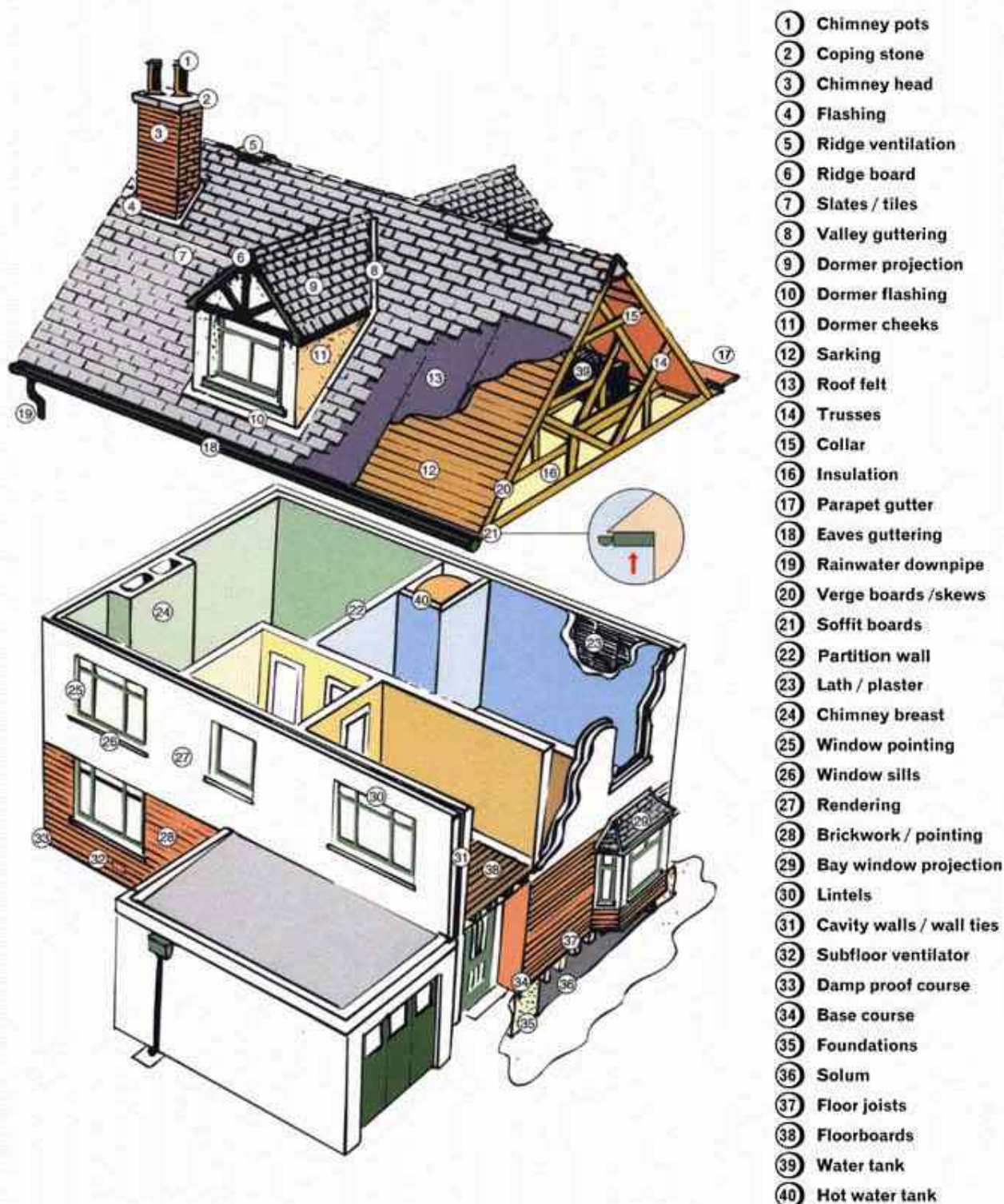
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b> Rear garden laid to lawn. Boundaries of timber and stonework.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b> Ceilings are a mix of lath and plaster and plasterboard.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b> <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b> Internal walls and partitions are of mixed solid construction and stud partition. The walls and partitions are finished with a mix of plaster and plasterboard.
<b>Floors including sub floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b> <b>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.</b> The floors are of suspended timber construction.
<b>Internal joinery and kitchen fittings</b>	<b>Built-in cupboards were looked into but no stored items were moved.</b> <b>Kitchen units were visually inspected excluding appliances.</b> The kitchen fittings comprise a range of wall and base units. Solid painted timber interior doors fitted.
<b>Chimney breasts and fireplaces</b>	<b>Visually inspected.</b> <b>No testing of the flues or fittings was carried out.</b> Original fireplace removed and openings concealed to the bedroom. Timber surround and electric fire in the lounge.
<b>Internal decorations</b>	<b>Visually inspected.</b> Paper and painted surfaces.
<b>Cellars</b>	<b>Visually inspected where there was a safe and purpose-built access.</b> Not applicable.

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<b>Electricity</b>	<p><b>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.</b></p> <p>Mains electricity is connected with the meter and the consumer unit in the kitchen cupboard.</p>
<b>Gas</b>	<p><b>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.</b></p> <p>Mains gas supply is connected with a meter connected in a kitchen cupboard.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains water supply is connected. White ceramic and plastic sanitary fittings installed. Mains connected shower fitted. UPVC cold water tank in the loft.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Central heating is provided by a wall mounted gas fired boiler in the kitchen supplying radiators. Immersion cylinder assumed located in the locked cupboard above the boiler.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is assumed to connect into the public sewer. Cast iron soil/vent pipe provided.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Battery operated smoke detectors fitted.</p>

<b>Any additional limits to inspection</b>	<b>For flats / maisonettes</b>  <b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b>  <b>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.</b>  <b>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.</b>  When visually inspected the property insulation was not disturbed, furniture and personal effects (particularly in cupboards) and floor coverings have not been moved.  The heating system and gas and electricity appliances and supplies were not tested.  External/common parts of the building were visually inspected where possible from ground level within the property boundaries and adjacent public areas.  The building containing the flat including external common areas has been visually inspected only to the extent that an opinion can be given on the general condition and the standard of maintenance.  Limited sight of roof void structure as lined out with timber boarding.  No sight of the immersion cylinder.
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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.

# 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

<b>Repair category</b>	1
<b>Notes</b>	There are signs that the property has been affected by past structural movement as evidenced by cracking through the stone joints on the front elevation and uneven/off level flooring and localised cracking to plasterwork internally. So far as can be seen from this single inspection the movement appears to be long standing and does not appear to be progressive.



### Dampness, rot and infestation

<b>Repair category</b>	1
<b>Notes</b>	There is no evidence indicating any significant dampness, rot or infestation within the limitations and scope of the inspection and report.



### Chimney stacks

<b>Repair category</b>	2
<b>Notes</b>	Stonework is marked and weathered. Open joints to stacks noted. Vegetation growth noted to stack. Temporary flashband repairs noted. Pots off level. Localised heavy erosion of stonework evident.



### Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	There are cracked/slipped/broken/missing/misaligned roof coverings. Signs of water staining/penetration to roof void areas. Vegetation growth noted to parapet areas.

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## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	Signs of leakage and corrosion evident.



## Main walls

<b>Repair category</b>	1
<b>Notes</b>	Sections of the stonework are noted to be marked and weathered/cracked. Hairline cracks are evident to sections of the external masonry. There are no significant defects affecting the external walls.



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	There are no obvious or significant defects affecting the external windows/doors/joinery.



## External decorations

<b>Repair category</b>	2
<b>Notes</b>	Paintwork to cast ironware is peeling/weathered.



## Conservatories/porches

<b>Repair category</b>	1
<b>Notes</b>	There are no obvious or significant defects affecting the porch. Minor wear and tear to entrance door.



## Communal areas

<b>Repair category</b>	2
<b>Notes</b>	Damaged lath and plaster to ceiling with detached section evident.



## Garages and permanent outbuildings

<b>Repair category</b>	3
<b>Notes</b>	Collapsed area of roof and general disrepair noted.

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## Outside areas and boundaries

<b>Repair category</b>	2
<b>Notes</b>	Outside areas are suffering from a lack of maintenance/attention.



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	There are no obvious or significant defects affecting ceilings. Parts of the ceiling exhibit deterioration consistent with age. Cracking is evident in sections of the lath ceiling. Lath and plaster ceilings are prone to loss of key. Previous/historic damp to bedroom area noted.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	There are no obvious or significant defects affecting the internal walls.



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	There are no obvious or significant defects affecting flooring. Localised loose flooring and uneven/off level areas.



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	Kitchen units are serviceable but some wear and tear is noted and some attention is required. The fittings are somewhat dated by present day standards.



## Chimney breasts and fireplaces

<b>Repair category</b>	2
<b>Notes</b>	No ventilation to redundant flues noted.




## Internal decorations


<b>Repair category</b>	2
<b>Notes</b>	Internal decoration is poor in places.





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 Cellars	
Repair category	-
Notes	Not applicable.

 Electricity	
Repair category	2
Notes	It is recommended that all electrical installations be checked every five years to keep up to date with frequent changes in safety regulations. Parts of the system are old and likely defective requiring replacement. The smoke alarm system does not comply with current statutory conditions.

 Gas	
Repair category	1
Notes	There is no obvious defects affecting the gas installation but this should be confirmed by an approved Gas Safe contractor.

 Water, plumbing and bathroom fittings	
Repair category	2
Notes	There are no obvious reportable defects affecting sanitary ware. No insulation evident to the cold water tank in the loft.

 Heating and hot water	
Repair category	1
Notes	We found no signs of any significant disrepair to the central heating or radiators although as the system was not tested, this being out with our remit we cannot comment on its effectiveness. Service records should be transferred. No sight of immersion cylinder.

 Drainage	
Repair category	1
Notes	There are no obvious defects affecting the foul or surface water drainage systems.

# 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	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	1
External decorations	2
Conservatories/porches	1
Communal areas	2
Garages and permanent outbuildings	3
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	2
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
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.

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

The property is assumed to be held in 'Absolute Ownership' and unaffected by any onerous burdens or title restrictions.

The rear of the property is accessed by a shared passageway. Confirm the ownership and rights of access. The valuation assumes that there are no onerous restrictions or liabilities.

The property may be Listed and located within a Conservation Area. Legal Advisers to confirm details.

### Estimated reinstatement cost for insurance purposes

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

### Valuation and market comments

£126,000 (ONE HUNDRED AND TWENTY SIX THOUSAND POUNDS).

<b>Signed</b>	Security Print Code [504796 = 7061 ] Electronically signed
<b>Report author</b>	S Wallace
<b>Company name</b>	Walker Fraser Steele
<b>Address</b>	Cadell House, 23-31 Waterloo Street, Glasgow, G2 6BZ
<b>Date of report</b>	5th December 2023

# Mortgage Valuation Report

## Walker Fraser Steele Chartered Surveyors

### Property Address

Address 157 HIGH STREET, NEWBURGH, CUPAR, KY14 6DY  
Seller's Name Ms A Riley  
Date of Inspection 5th December 2023

### 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

Outbuilding: detached stone built store in rear garden.

# 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:

Gas fired boiler to 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

This is a well presented property in a condition consistent with its age and type of construction.

The property may be Listed and is in a Conservation Area. This could have significant implications in respect of the cost of repairs/alterations/improvements. Legal Advisers to confirm details.

The property is located in a Conservation Area and falls outside the BCIS tables. The insurance figure is for guidance purposes only as it has been calculated on the basis of equivalent modern reinstatement. The building insurance figure is for the subject property only and is given as a guide.

There are signs that the property has been affected by past structural movement as evidenced by cracking through the stone joints on the front elevation and uneven off level flooring and localised cracking to plasterwork internally. So far as can be seen from this single inspection the movement appears to be long standing and does not appear to be progressive.

The property is accessed by a shared passageway. Confirm the ownership and rights of access. The valuation assumes that there are no onerous restrictions or liabilities.

The property has been the subject of alterations in the distant past - including the porch and internal layout changes.

A flat felt roof covering is provided to the porch. Such roof coverings have a limited life and are prone to sudden failure. The risk of such problems is reflected in the mortgage valuation.

## Essential Repairs

None required for mortgage purposes.

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

# Mortgage Valuation Report

## Comment on Mortgageability

In our opinion the subjects would form suitable mortgage security by a lending institution.

## Valuations

Market value in present condition £ 126000  
Market value on completion of essential repairs £   
Insurance reinstatement value £ 190000  
(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 [504796 = 7061 ]  
Electronically signed by:-  
Surveyor's name S Wallace  
Professional qualifications MRICS  
Company name Walker Fraser Steele  
Address Cadell House, 23-31 Waterloo Street, Glasgow, G2 6BZ  
Telephone 0141 221 0442  
Fax 0141 258 5976  
Report date 5th December 2023