

Single Survey

Survey report on:

Property Address	60 McGregor Crescent Whitburn Bathgate EH47 0AH
Customer	AMG
Date of Inspection	06/06/2024
Prepared by	A Little Connells Survey & Valuation Ltd

TERMS AND CONDITIONS

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 will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property. ¹

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers

without the prior written consent of the Surveyors.

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "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.

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

- 2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The property comprises a detached house.
Accommodation	Ground Floor: Entrance Hallway, Lounge, Kitchen/Dining Area, Utility Room and W.C. First Floor: Five Bedrooms, Bathroom and En-Suite Shower Room.
Gross internal floor area (sqm)	117
Neighbourhood and location	The property is located in an established residential area within reasonable access of amenities.
Age	C. 2018
Weather	At the time of inspection it was dry.
Chimney stacks	None

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Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</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 concrete tiled. There are solar panels to the rear roof slope.</p> <p>Only a limited inspection of the main roof space was undertaken from a ceiling hatch at the upper floor level. Restricted accessibility due to size/nature of the roof space, flooring and insulation.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>These are of PVC.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls are of cavity timber frame construction with a brick outerleaf.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible. Doors and windows were not forced open.</p> <p>The windows are of PVC double glazed units.</p> <p>Modern style main entrance doors.</p> <p>PVC and timber external joinery.</p>
External decorations	<p>Visually inspected.</p> <p>PVC and painted timber external decorations.</p>
Conservatories / porches	<p>None</p>

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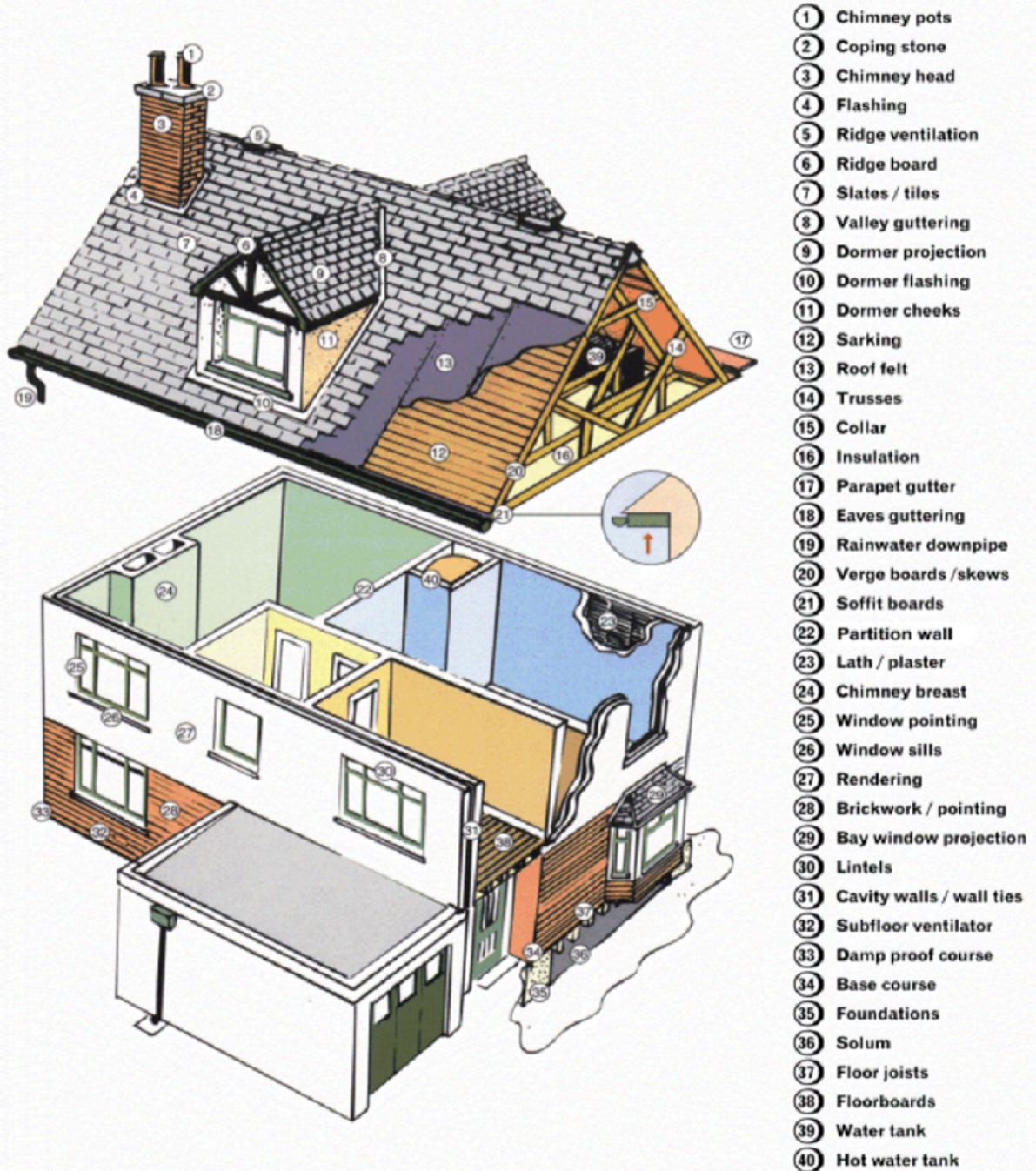
Communal areas	None
Garages and permanent outbuildings	Visually inspected. There is a single integral garage.
Outside areas and boundaries	Visually inspected. Areas of garden ground are provided. Off street car parking. Boundaries are in timber.
Ceilings	Visually inspected from floor level. Ceilings are predominantly finished with plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are predominantly finished with plasterboard.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. The floors are of solid concrete and timber construction.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Timber internal joinery work. Wall and floor mounted kitchen units.
Chimney breasts and fireplaces	None
Internal decorations	Visually inspected. There are decorative finishes to walls, ceilings and woodwork.
Cellars	None

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Electricity	<p>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.</p> <p>Electricity is from the mains supply.</p>
Gas	<p>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.</p> <p>Gas is from the mains supply.</p>
Water, plumbing and bathroom fittings	<p>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.</p> <p>Mains water supply.</p> <p>There are three piece suites within the bathroom and en-suite shower room.</p> <p>Plumbing pipework where visible is formed in copper and PVC.</p> <p>Concealed areas around the bath cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.</p> <p>Heating and hot water is provided by way of a gas fired central heating system.</p>
Drainage	<p>Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested.</p> <p>The property is connected to the mains drainage system.</p>

Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>A smoke alarm was noted. See further comments made in section 'Matters for solicitor or licensed conveyancer'.</p> <p>No comments made on security systems for security purposes.</p>
Any additional limits to inspection	<p>The property was vacant and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition.</p> <p>No access was available beneath sanitary or kitchen fittings.</p> <p>This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect. The report is based on the condition of the property at the time of our inspection and no liability can be accepted for any deterioration in its condition after that date.</p> <p>Windows and external doors were not all fully opened or tested.</p> <p>No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</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.

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2. CONDITION

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

Category 3 3	Category 2 2	Category 1 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 signs of significant movement noted.

Dampness, rot and infestation	
Repair category:	1
Notes	Within the limits of the inspection, no obvious signs of significant dampness, rot or infestation was noted.

Chimney stacks	
Repair category:	
Notes	Not Applicable

Roofing including roof space	
Repair category:	1
Notes	No immediate action or repair needed.

Rainwater fittings	
Repair category:	1
Notes	No immediate action or repair needed.

Single Survey

Main walls	
Repair category:	1
Notes	No immediate action or repair needed.

Windows, external doors and joinery	
Repair category:	1
Notes	No obvious significant defects noted.

External decorations	
Repair category:	1
Notes	No immediate action or repair needed.

Conservatories / porches	
Repair category:	
Notes	Not Applicable

Communal areas	
Repair category:	
Notes	Not Applicable

Garages and permanent outbuildings	
Repair category:	1
Notes	No immediate action or repair needed.

Outside areas and boundaries	
Repair category:	1
Notes	No immediate action or repair needed.

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Ceilings	
Repair category:	1
Notes	Some plaster repairs are required.

Internal walls	
Repair category:	1
Notes	Areas of defective plasterwork were noted.

Floors including sub floors	
Repair category:	1
Notes	Whilst the flooring is generally in adequate condition, sections are noisy when walked on.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	Some general wear and tear noted to the kitchen units and internal joinery.

Chimney breast and fire places	
Repair category:	
Notes	Not Applicable

Internal decorations	
Repair category:	2
Notes	Internal decoration requires upgrading.

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Cellars	
Repair category:	
Notes	Not Applicable

Electricity	
Repair category:	3
Notes	All electrical services have been disconnected. These should be re-instated under professional supervision with any associated repairs or upgrading carried out in full by a registered electrical contractor.

Gas	
Repair category:	3
Notes	All gas services have been disconnected. These should be re-instated under professional supervision with any associated repairs or upgrading carried out in full by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category:	3
Notes	<p>The water supply and plumbing system have been disconnected/drained down. These should be re-instated under professional supervision with any required repairs or upgrading carried out by a reputable contractor.</p> <p>Some wear and tear noted to the bathroom fittings.</p>

Heating and hot water	
Repair category:	3
Notes	The heating boiler and system were drained down. This should be tested prior to recommissioning. Any work considered necessary should be implemented.

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Drainage	
Repair category:	2
Notes	The soil vent pipe to the rear is damaged.

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

Structural movement	1	Category 3 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.
Dampness, rot and infestation	1	
Chimney stacks		
Roofing including roof space	1	Category 2 2 Repairs or replacement requiring future attention, but estimates are still advised.
Rainwater fittings	1	
Main walls	1	Category 1 1 No immediate action or repair is needed.
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	2	
Chimney breasts and fireplaces		
Internal decorations	2	
Cellars		
Electricity	3	
Gas	3	
Water, plumbing and bathroom fittings	3	
Heating and hot water	3	
Drainage	2	

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

The Valuation below is made on the assumption that full certification has been obtained in respect of any alterations which may have been carried out to the property. We are not aware of any alterations.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

The tenure is understood to be Absolute Ownership.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

As of February 2022, it is now a legal requirement to have interlinked smoke and heat alarms, and where appropriate, a carbon monoxide detector. This report and the valuation assumes full compliance with these requirements and your Legal Adviser should confirm. In the event of non-compliance, the value will not be materially affected as this is regarded as a legal matter.

There are no obvious indications of any adverse easements, servitudes or way leaves affecting the property but this needs to be clarified.

Solar panels have been fitted to the roof.

The property is less than 10 years old. Confirmation should be made that the unexpired term of the NHBC Guarantee or other form or new build warranty is available.

It is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notices and planning proposal.

Estimated re-instatement cost (£) for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £355,000.

Valuation (£) and market comments

After consideration, we can confirm the current open market value of the property as £270,000.

Single Survey

Report author:	A Little
Company:	Connells Survey & Valuation Ltd
Address:	Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street, Leighton Buzzard, LU7 1GN
Electronically Signed By:	A Little
Date of report:	07/06/2024

Mortgage Valuation Report

CASE DETAILS

Seller Name(s):	AMG		
Property Address:	60 Mcgregor Crescent		
	Whitburn		
Town:	Bathgate	County:	
Postcode:	EH47 0AH		
Date of Inspection (dd/mm/yyyy):	06/06/2024		

PROPERTY DETAILS

Property Type:	House		
Property Style:	Detached		
Was the property built for the public sector?	No		
For Flats and Maisonettes:	Floor the Property is on:	Number of Floors in the Block:	
Number of Units in the Block:	Does the Block have a Lift?		

TENURE

Tenure:	Absolute Ownership		
If leasehold:			
Unexpired term (Years):		Ground Rent (pa):	£

ACCOMODATION

No. of Living Room(s):	1	No. of Bedroom(s):	5	No. of Kitchen(s):	1
No. of Bathroom(s):	2	No. of WC(s):	1	No. of Other room(s):	1
Description of Other room(s) :	1 utility room				
Floor Area (m ²):	117	Floor Area type:	Internal		

GARAGES & OUTBUILDINGS

Garages:	1 single garage.
Permanent Outbuildings:	None.

CONSTRUCTION

Wall Construction:	Timber Frame		
Roof Construction:	Pitched tile		
Approximate Year of Construction:	2018	Any evidence of alterations or extensions?	No
Alterations / Extensions details:			

RISKS

Is there evidence of movement to the property?	No	If Yes, does this appear longstanding?	
Are there any other risk matters?	No		
If yes to any of the above, please provide details:			

SERVICES

Electricity:	Mains	Gas:	Mains	Water:	Mains
Central Heating:	Full	Drainage:	Mains		
Provide comments:	Gas fired boiler to radiators				

LEGAL MATTERS

Are there any apparently legal issues to be verified by the conveyancer?	Yes
If yes, please provide details:	The original year of construction is less than 10 years old. The legal advisor should confirm that an appropriate warranty is in force.

LOCATION

Location details:	The property is situated within a mainly residential area with an average level of local amenities.
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ROADS

Road description:	The road has been adopted.
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GENERAL REMARKS

Our valuation reflects the general condition of the property in its present state, although certain repairs and/or improvements, which do not directly affect mortgageability, are required.

Solar panels have been fitted to the roof.

ESSENTIAL REPAIRS

None

MORTGAGEABILITY REMARKS

The property generally provides adequate security for normal lending purposes.

VALUATION

Market Value in present condition:	£ 270000
Market Value after essential repairs:	£
Insurance reinstatement value:	£ 355000

DECLARATION

Surveyor's Name	A Little	Surveyor's Qualifications	MRICS	Report Date (dd/mm/yyyy):	06/06/2024
Company Name	Connells Survey & Valuation Ltd	Address	Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street, Leighton Buzzard, LU		
Telephone Number	01525218647	Email Address	Customercare@connells.co.uk		

Surveyor's Signature

Energy Performance Certificate (EPC)

Scotland

Dwellings

60 MCGREGOR CRESCENT, WHITBURN, BATHGATE, EH47 0AH

Dwelling type: Detached house
Date of assessment: 06 June 2024
Date of certificate: 06 June 2024
Total floor area: 117 m²
Primary Energy Indicator: 108 kWh/m²/year

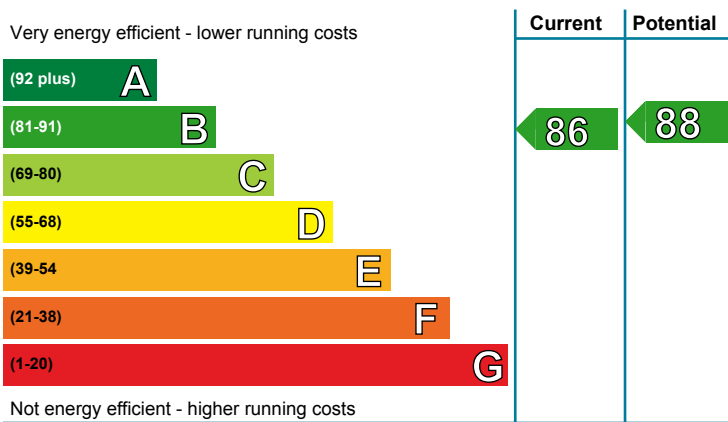
Reference number: 0663-1051-7236-3214-6224
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,579	See your recommendations report for more information
Over 3 years you could save*	£351	

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

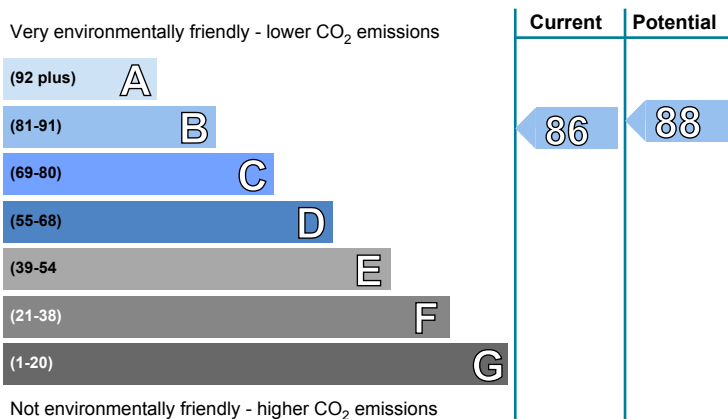


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band B (86)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (86)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Low energy lighting	£40	£186.00
2 Solar water heating	£4,000 - £6,000	£168.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
Floor	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Time and temperature zone control	★★★★★	★★★★★
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 47% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 19 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.2 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

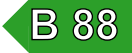

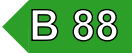
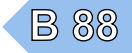
Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,493 over 3 years	£2,526 over 3 years	
Hot water	£459 over 3 years	£294 over 3 years	
Lighting	£627 over 3 years	£408 over 3 years	
Totals	£3,579	£3,228	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Low energy lighting for all fixed outlets	£40	£62		
2 Solar water heating	£4,000 - £6,000	£56		

Choosing the right improvement package

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



About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

2 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present:

- Solar photovoltaics

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,302	N/A	N/A	N/A
Water heating (kWh per year)	1,854			

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Andrew Little
Assessor membership number:	EES/021268
Company name/trading name:	Connells Survey & Valuation
Address:	16-20 Hockliffe St Bedfordshire Leighton Buzzard LU7 1GN
Phone number:	01525 218601
Email address:	umc@connells.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Property Questionnaire

**PROPERTY
ADDRESS:**

60 McGregor Crescent
Whitburn
Bathgate
EH47 0AH

SELLER(S):

Asset Management Group

**COMPLETION
DATE OF
PROPERTY
QUESTIONNAIRE:**

12/06/2024

>> 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?

The Seller is not the registered owner, but is selling the property as mortgagee in possession, under powers of sale conferred by the original mortgage

2. Council Tax

Which Council Tax band is your property in? *please circle*

The Seller, as mortgagee in possession does not know. Please enquire at the Council.

A B C D E F G H

3. Parking

What are the arrangements for parking at your property? *tick all that apply*

The Seller, as mortgagee in possession has no personal knowledge of the property. The buyer must rely on their own enquiries and inspection.

Garage

Allocated parking space

Driveway

Shared parking

On street

Resident permit

Metered parking

Other *please specify*

4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?

**Don't know.
Please rely
on own
enquiries**

5. Listed Buildings

Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?

**Don't know.
Please rely
on own
enquiries**

6. Alterations / additions / extensions		
a	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p>	<p>As mortgagee in possession the seller has no personal knowledge, Please rely on own inspection</p>
<p>If you have answered yes, please describe the changes which you have made:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>		
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p>	<p>Not known. Please rely on own enquiries</p>
<p>If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div>		
b	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p>If you have answered yes, please answer the three questions below:</p>	<p>As mortgagee in possession the seller has no personal knowledge, Please rely inspection</p>
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<p>As above</p>
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<p>As above</p>
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p><i>please give any guarantees which you received for this work to your solicitor or estate agent.</i></p>	

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>As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection</p>
<p>If you have answered yes/partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>		
<p>If you have answered yes, please answer the 3 questions below:</p>		
b	<p>When was your central heating system or partial central heating system installed?</p> <div style="border: 1px solid black; height: 25px; width: 100%;"></div>	
c	<p>Do you have a maintenance contract for the central heating system?</p>	<p>As mortgagee in possession, no <i>circle answer</i></p>
<p>If you have answered yes, please give details of the company with which you have a maintenance agreement:</p> <div style="border: 1px solid black; height: 45px; width: 100%;"></div>		
d	<p>When was your maintenance agreement last renewed? (Please provide the month and year).</p> <div style="border: 1px solid black; height: 25px; width: 100%;"></div>	
8. Energy Performance Certificate		
	<p>Does your property have an Energy Performance Certificate, which is less than 10 years old?</p>	<p>The Home Report will contain this</p>
9. Issues that may have affected your property		

a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection
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	<u>If you have answered yes</u> , is the damage the subject of any outstanding insurance claim?	As above
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b	Are you aware of the existence of asbestos in your property?	As above
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If you have answered yes, please give details:

10. Services

a Please tick which services are connected to your property and give details of the supplier:

The seller, as mortgagee in possession, cannot comment on arrangements made by the original owner

Services	Connected	Supplier
Gas / liquid petroleum gas		
Water mains / private water supply		
Electricity		
Mains drainage		
Telephone		
Cable TV / satellite		
Broadband		

b	Is there a septic tank system at your property?	As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection
If you have answered yes , please answer the two questions below:		
c	Do you have appropriate consents for the discharge from your septic tank?	As above
d	Do you have a maintenance contract for your septic tank?	As above
<p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p> <div data-bbox="215 813 1286 902" style="border: 1px solid black; height: 40px; width: 100%;"></div>		
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?	As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection
<p>If you have answered yes, please give details:</p> <div data-bbox="215 1361 1286 1509" style="border: 1px solid black; height: 66px; width: 100%;"></div>		
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	As above
<p>If you have answered yes, please give details:</p> <div data-bbox="215 1744 1286 1892" style="border: 1px solid black; height: 66px; width: 100%;"></div>		
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	As above

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?	As above
<p>If you have answered yes, please give details:</p> <div data-bbox="215 286 1286 456" style="border: 1px solid black; height: 76px; width: 100%;"></div>		
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?	As above
<p>If you have answered yes, please give details:</p> <div data-bbox="215 689 1286 837" style="border: 1px solid black; height: 66px; width: 100%;"></div>		
f	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	As above
<p>If you have answered yes, please give details:</p> <div data-bbox="215 1061 1286 1209" style="border: 1px solid black; height: 66px; width: 100%;"></div>		
12. Charges associated with your property		
a	Is there a factor or property manager for your property?	<p>As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries.</p>
<p>If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:</p> <div data-bbox="215 1727 1286 1852" style="border: 1px solid black; height: 56px; width: 100%;"></div>		
b	Is there a common buildings insurance policy?	As above

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, e.g. to a Residents' Association, or maintenance or stair fund.</p> <p>As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries.</p>
13. Specialist Works	
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>As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection</p>
<p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property</p> <div data-bbox="215 887 1286 969" style="border: 1px solid black; height: 37px;"></div>	
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 style="text-align: right;">As above</p>
<p>If you have answered yes, please give details</p> <div data-bbox="215 1149 1286 1256" style="border: 1px solid black; height: 48px;"></div>	
c	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p style="text-align: right;">As above</p>
<p>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p> <div data-bbox="215 1626 1286 1778" style="border: 1px solid black; height: 68px;"></div>	
14. Guarantees	
a	<p>Are there any guarantees or warranties for any of the following: <i>circle answers</i></p> <p>As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries.</p>

(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)	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? **As above**

If you have answered yes, please give details:

15. Boundaries

So far as you are aware, has any boundary of your property been moved in the last 10 years?

As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries and inspection.

If you have answered yes, please give details:

16. Notices that affect your property

In the past 3 years have you ever received a notice:

As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries

a advising that the owner of a neighbouring property has made a planning application? **As above**

b that affects your property in some other way? **As above**

c	that requires you to do any maintenance, repairs or improvements to your property?	As above
---	--	----------

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.

Declaration by the seller(s)/or other authorised body or person(s):

I / We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s) : 

On behalf of the Seller as Mortgagee in Possession

Date: As on front page