

Home Report



Glasgow: 0141-632-6589 - Edinburgh: 0131-341-1733









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Property address	Flat 5 1 Riverside Court Balloch G83 8LN
Customer	Client of Future Property Auctions
Customer address	241 Kilmarnock Road Shawlands Glasgow G41 2JF
Prepared by	Select Surveyors Ltd
Date of Inspection	23 rd May 2024

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.

Description	The property is a purpose built first floor flat in a three storey converted dye works building containing nine flats at the subject end.
Accommodation	The accommodation comprises of : entrance hall, living room, kitchen, two bedrooms and bathroom.
Gross internal floor area (m²)	Approximately 54 M ²
Neighbourhood and location	The property is situated in an established residential area of Balloch. Surrounding properties are of a similar age and type. Local amenities, schooling and transport links are available.
Age	Built circa 1850. Converted circa 1984
Weather	Weather was dry/sunny at the time of inspection. During dry weather we cannot confirm that the rainwater goods are totally serviceable or that flashings etc are water tight.
Chimney Stacks	Visually inspected with the aid of binoculars where appropriate. Not applicable.

Roofing including roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The main roof is timber framed, pitched and finished with slate roof coverings.

Flashings to roof are lead.

Roof eaves have been finished with timber fascias.

Limited rear view. No roof void inspection undertaken due to access hatch being external of the subject flat and (over 3m/padlocked etc) As such no comment can be passed on the condition of the roof structure, timbers or insulation materials etc.

As per our inspection, we assume that the roof and subsequent roof void areas are maintained by the building factors. It would be prudent to have your legal advisor determine this prior to legal commitment to purchase.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings are formed in UPVC & cast iron construction, of half round design leading to downpipes.

Main walls

Visually inspected with the aid of binoculars where appropriate.

Foundations and concealed parts were not exposed or inspected.

The main walls are approximately 500mm solid brick construction.

A solid brick wall is typically two bricks wide with each row of bricks interlocking to form a completely solid 9 inch brick wall. There is no gap (cavity) and so must be insulated internally or externally.

Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available.

Random windows were opened and closed where

	possible.
	Doors and windows were not forced open.
	The windows are UPVC, double glazed in casement style.
	External doors are timber.
	External joinery is formed in timber and PVC materials.
External decorations	Visually inspected.
	External decorations comprise of render finish to external walls and pointed brickwork.
Conservatories / porches	Visually inspected.
	Not applicable.
Communal areas	Circulation areas visually inspected.
	Communal areas include drying area, parking area and shared access to other flats via the secure entry system at the communal stairwell.
Garages and permanent outbuildings	Visually inspected.
	Not applicable.
Outside areas and boundaries	Visually inspected.
	Property stands on an adequate residential site with outside areas and boundaries comprising of:
	Legal adviser to verify all communal grounds, stairwells, parking and drying areas prior to purchase
Ceilings	Visually inspected from floor level.
	Ceilings are plasterboard or similar.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are solid masonry finished with lath & plaster and timber framed partitions finished with plasterboard.
	The different walls above will give different standards of sound and thermal insulation.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted,
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The floors are of solid concrete on the first floor.
	Most floors were covered with carpets or fixed floor coverings which were not lifted. Consequently floor surfaces and sub floor areas could not be inspected.
	1
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal joinery is of conventional type and design.
	Kitchen units comprise wall and base units with integrated oven and hob. Built in appliances have not been inspected or tested.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	Not applicable.
Internal decorations	Visually inspected.
	Internal decorations comprise of paint on the woodwork, walls and ceilings. Wall paper has been applied to one or more walls.
	Tiled finishes have been applied to splash areas in the kitchen and bathroom.
Cellars	Visually inspected where there was a safe and purpose-built access.
	purpose-built docess.
	Not applicable.

Electricity

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

The property is served by a mains 13amp electricity supply. The meter and consumer unit is in hall cupboard.

Wiring where seen is sheathed in PVC.

No tests have been carried out confirming adequate smoke and fire detection measures are in place to comply with Scottish Government standards. Applicable from February 2022.

Gas

Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

The property is not served by a mains gas supply.

Water, plumbing, bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.

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

Mains water supply.

Sanitary fittings have chrome fittings and include WC, wash hand basin and bath. Electric shower fitted over the bath.

Plumbing where seen is run using modern polythene and copper pipe work using push and fit connectors.

Internal stopcock was not located. If discovered one does not exist you should arrange for its installation.

Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

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

Heating is provided by wall mounted convector/panel heaters.

Hot water is provided by independent electric and immersion water heating. No access to the hot water

tank at the time of survey.

Drainage

Drainage covers etc. were not lifted.

Neither drains nor drainage systems were tested.

Drainage is assumed to connect to the main public sewers.

No evidence of leakage or blockage at the time of inspection.

Fire, smoke and burglar alarms

Visually inspected.

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

Smoke alarm noted.

Secure Entry System.

Any additional limits to inspection

For flats / maisonettes. Only the subject flat and internal communal areas giving access to the flat were inspected. If the roof space or under-building / basement is communal, reasonable and safe access is not always possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation. The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

The property was occupied and access was limited by furniture and contents.

The presence of floor coverings throughout prevented a full inspection. Floor coverings were not lifted.

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.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified

asbestos surveyor.

Where walls are lined internally with tiling, plasterboard or timber the structure behind cannot be seen or tested. Consequently the condition of such hidden areas cannot be confirmed an inspection is recommended to be made before your Legal commitment to purchase.

Only a limited view of upper elements was available from the ground.

Limited sight of roof.

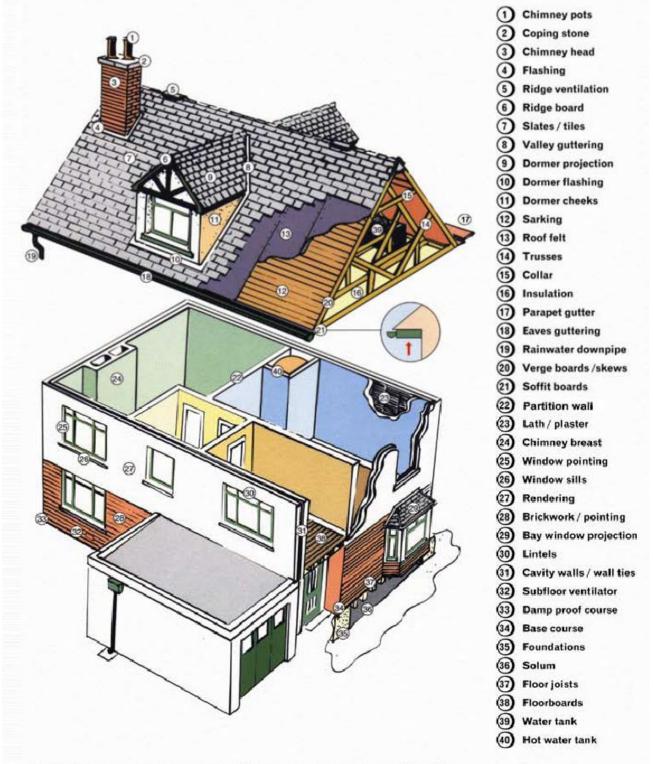
No roof void inspection undertaken due to access hatch being external of the subject flat and (over 3m/padlocked etc) As such no comment can be passed on the condition of the roof structure, timbers or insulation materials etc.

As per our inspection, we assume that the roof and subsequent roof void areas are maintained by the building factors. It would be prudent to have your legal advisor determine this prior to legal commitment to purchase.

Limited view of elements at roof level.

Internal walls are dry lined preventing a detailed inspection.

Sectional Diagram showing elements of a typical house



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

2. Condition

This section identified problems and tells you about the urgency or any repairs by using one of the following three categories:

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

Structural Movement	
Repair Category	Category 1
Notes	There are signs that the property has been affected by past structural movement as evidenced by repairs at the end, side and rear elevations. So far as can be seen from this single inspection the movement appears to be longstanding. We would not expect it to be progressive beyond acceptable tolerances. All paperwork relating to the past repairs should be obtained prior to legal commitment to purchase if available.
Dampness, rot and infestation	n
Repair Category	Category 2
Notes	Random checks for damp were made wherever possible using an electronic damp meter.
	Evidence of high moisture. Dampness is likely to areas concealed by dry lining and further specialist investigation is required. Where there are built in fitments dampness will be difficult to trace. This needs to be rectified and any surrounding timbers examined for dampness or rot. The management company should be approached
	A check by a British Wood Preservation and Damp Proofing (BWPDA) registered person is required.
Chimney Stacks	
Repair Category	
Notes	Not applicable.
Roofing including roof space)
Repair Category	Category 2
Notes	The slate roof coverings are showing signs of deterioration consistent with age. Proper maintenance may be required including replacing slipped or damaged slates.

	No roof void inspection undertaken due to access hatch being external of the subject flat and (over 3m/padlocked etc) As such no comment can be passed on the condition of the roof structure, timbers or insulation materials etc. This area should be checked prior to purchase and any repair costs obtained at this stage. As per our inspection, we assume that the roof and subsequent roof void areas are maintained by the building factors. It would be prudent to have your legal advisor determine this prior to legal commitment to purchase.
Rainwater Fittings	
Repair Category	Category 2
Notes	Rain water fittings are showing signs corrosion to the cast iron sections. General overhaul is now required to prevent further deterioration.
Main Walls	
Repair Category	Category 2
Notes	Cracking and exposed masonry was noted at the external walls. Repairs are required to alleviate the effects of water penetration and frost damage, and provide adequate protection to the underlying brickwork. Further enquiries with the Management Company are recommended.
Windows, external doors and	d joinery
Repair Category	Category 2
Repair Category Notes	Blown panes were observed. A blown window may be particularly bad when temperatures drop. The non-toxic gas that is sealed between the two window panes is the key to the glazing's energy efficiency, so if you have a blown window, your double-glazing will not be functioning properly either.
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Communal areas	
Repair Category	Category 2
Notes	Communal areas are affected by elevated moisture Further enquiries with the Management Company are recommended.
Garages and permanent outl	buildings
Repair Category	
Notes	Not applicable.
Outside areas and boundarie	es
Repair Category	Category 1
Notes	Outside areas/boundaries appear to be reasonably maintained with no visual sign of major defects. Routine expenditure should be anticipated to boundary fences to maintain them in serviceable condition.
Ceilings	
Repair Category	Category 1
Notes	The ceilings are in adequate condition for age and type. Minor undulations and irregularities are not considered unusual for the age and type of the subjects.
Internal Walls	
Repair Category	Category 2
Notes	Plaster repairs are now required.
	There is a risk of dry linings may conceal dampness or defects which would otherwise be identified.
Floors including sub-floors	
Repair Category	Category 1
Notes	Within the limits of inspection, no significant defects noted.
	Suspended floor surfaces where walked on were found to be generally firm and even to the tread with no signs of excessive spring or distortion.
Internal joinery and kitchen fittings	
Repair Category	Category 2
Notes	Internal joinery and kitchen fittings require modernisation.
Chimney breasts and firepla	ces

Repair Category	-
Notes	Not applicable.
Internal decorations	
Repair Category	Category 1
Notes	Internal decorations are in acceptable condition. Internal decorations are a matter of personal taste and you may wish to redecorate regardless.
Cellars	
Repair Category	
Notes	Not applicable.
Electricity	
Repair Category	Category 2
Notes	Mains electricity. (Not tested) It is recommended that all electrical installations should be checked at least once every 5 years in order to keep up to date with frequent changes in safety regulations. You are advised to arrange for a test and report to be carried out by a qualified NICEIC registered electrician prior to purchase.
Gas	
Repair Category	
Notes	Not applicable.
Water, plumbing and bathroo	om fittings
Repair Category	Category 1
Notes	Mains water. (Not tested) Sanitary installations are in a condition consistent with their age and type. The plumbing installation appeared generally satisfactory and commensurate with its age and type. No inspection possible underneath bath or shower appliances and it is common for leaks to go undetected due to condensation build up or damage to mastic/tiling. Normal repairs are to be expected in this regard.
Heating and hot water	

Repair Category	Category 2
Notes	The heating / hot water system is dated and you are recommended to have it tested by a competent person prior to commitment to purchase as repairs and / or servicing are likely to be required. Comprehensive renewal may prove more economic.
Drainage	
Repair Category	Category 1
Notes	Mains drainage. (Not tested.) No visual evidence of leakage or blockage at the time of inspection. The above ground drainage pipes appear satisfactory.

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

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

3. Accessibility information

Guidance notes for 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?	First
2. Are there three steps or fewer to a main entrance door of the property?	No
3. Is there a lift to the main entrance door of the property?	No
4. Are all door openings greater than 750mm?	No
5. Is there a toilet on the same level as the living room and kitchen?	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?	Yes
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes

4. Valuation and conveyance issues

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

Matters for a solicitor or licensed conveyancer

The tenure is understood to be in outright ownership. The management and service charge details have not been inspected and it is assumed it does not contain onerous provisions which would adversely affect the valuation.

The legal adviser should check existence and details of acceptable management arrangements service charges and block insurance.

The property has been converted circa 1984. The valuation is given on the assumption that full certification in respect of the planning permissions, building warrants and completion certificates were issued for these works.

In line with our normal practice, 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.

The Legal Advisors should check whether there are any proposed works that will incur significant charges. It would be advisable to contact the common factors to verify if there are any outstanding repairs or statutory notices affecting the property at this time.

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

Your Legal Adviser should be asked to verify existing guarantees/contracts and their validity in respect of the following:

- Builders warranty for the structural movement repairs.

Where defects or repairs have been identified within this report either at category 2 or 3 level, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors 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. Valuation assumes no significant repair costs.

Estimated reinstatement cost for insurance purposes

The estimated rebuilding cost of the Property for insurance purposes is £216,000 (Two Hundred and Sixteen Thousand Pounds Sterling).

This figure is calculated on the basis of equivalent modern reinstatement using the BCIS House Rebuilding Cost Index.

This figure is for guidance only as it is assumed the building is insured under a single policy.

Valuations and market comments

It is necessary for applicants to satisfy themselves that suitable lending for mortgage is available for the subject property prior to purchase, as no checks have been made by us in this regard. Should the property be deemed unsuitable for Mortgage purposes this may impact the valuation figure below and we reserve the right to adjust the valuation accordingly.

Where defects or repairs have been identified within this report **either at category 2 or 3 level,** it is recommended that, **prior to entering into any legally binding sale or purchase contract**, further specialists or contractors 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. Valuation assumes no significant repair costs.

In accordance with prevailing market conditions, taking account of our general observations on site, we are of the opinion that the current market value of the subject property in their present condition is approximately: £100,000 (One Hundred Thousand Pounds Sterling).

Signed	2521		
Report author	Thomas Baird - Chartered Surveyor, Director		
Topon usuno:	BSc (Hons), MRICS & RICS Registered Valuer		
Address	Select Surveyors Ltd. Building One, Burnfield		
Address	Avenue, Giffnock, Glasgow, G46 7TL		
Date of report	23 rd May 2024		



Terms and Conditions

PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and Energy Performance Certificate in the format prescribed by the accredited Energy Company.

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

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



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

1.2 THE REPORT

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

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

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 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 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.

1.5 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.

1.6 CANCELLATION

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

1.7 PRECEDENCE

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

1.8 **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 "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 arms-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.

1.9 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.

1.10 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 or 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.

PART 2 – DESCRIPTION OF THE REPORT

2.0 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 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. <u>Category 3:</u> 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. <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.
- 3. <u>Category 1:</u> 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 exposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.1 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 a cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.2 ACCESSIBILITY

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

2.3 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.

2.4 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 arms-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of 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 amongst 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.

Select Surveyors Limited

Chartered Surveyors

Building One

Burnfield Avenue

Giffnock

Glasgow

G46 7TL







Energy Performance Certificate



Glasgow: 0141-632-6589 - Edinburgh: 0131-341-1733





Energy Performance Certificate (EPC)

Dwellings

Scotland

FLAT 5 1 RIVERSIDE COURT, DALVAIT ROAD, BALLOCH, ALEXANDRIA, G83 8LN

Dwelling type:Mid-floor flatReference number:0170-2347-1050-2024-8381Date of assessment:23 May 2024Type of assessment:RdSAP, existing dwellingDate of assessment:RdSAP, existing dwelling

Date of certificate: 27 May 2024 **Approved Organisation:** ECMK **Total floor area:** 54 m² **Main heating and fuel:** Room heaters, electric

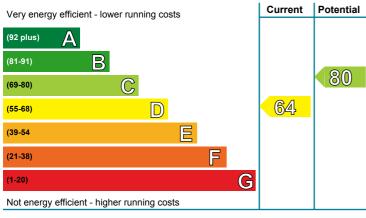
Primary Energy Indicator: 285 kWh/m²/year

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*	£4,695	See your recommendations
Over 3 years you could save*	£2,115	report for more information

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

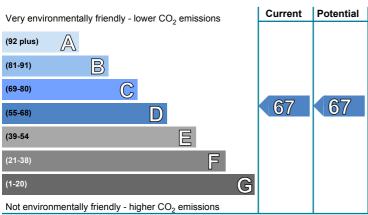


Energy Efficiency Rating

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 D (64)**. 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 (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (67)**. 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	£15	£60.00
2 High heat retention storage heaters	£1,200 - £1,800	£2055.00

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	Solid brick, as built, insulated (assumed)	****	★★★★☆
Roof	(another dwelling above)	<u>—</u>	_
Floor	(another dwelling below)	_	_
Windows	Fully double glazed	***	★★★☆☆
Main heating	Room heaters, electric	****	***
Main heating controls	Programmer and appliance thermostats	★★★★☆	★★★★ ☆
Secondary heating	None	_	_
Hot water	Electric immersion, standard tariff	****	***
Lighting	Low energy lighting in 57% 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 48 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 2.6 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

L-CE vv94.0.1.1 (SAP 9.94) Page 1 of 5

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,586 over 3 years	£1,458 over 3 years	
Hot water	£1,749 over 3 years	£825 over 3 years	You could
Lighting	£360 over 3 years	£297 over 3 years	save £2,115
Tota	s £4,695	£2,580	over 3 years

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.

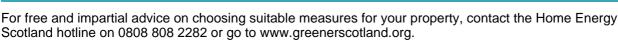
Recommended measures		Indiantive and	Typical saving	Rating after improvement		
		Indicative cost	per year	Energy	Environment	
1	Low energy lighting for all fixed outlets	£15	£20	D 64	D 68	
2	High heat retention storage heaters and dual immersion cylinder	£1,200 - £1,800	£685	C 80	D 67	

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

Choosing the right improvement package





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 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

Low and zero carbon energy sources

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

LZC energy sources present: There are none provided for this home

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	2,775	N/A	N/A	N/A
Water heating (kWh per year)	1,875			

FLAT 5 1 RIVERSIDE COURT, DALVAIT ROAD, BALLOCH, ALEXANDRIA, G83 8LN 27 May 2024 RRN: 0170-2347-1050-2024-8381 Recommendations Report

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 ECMK (www.ecmk.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: Thomas Baird Assessor membership number: ECMK300714

Company name/trading name: Select Surveyors Ltd Address: Select Surveyors Ltd KILMARNOCK ROAD

GLASGOW G41 3JA

Phone number: 01416326589

Email address: info@selectsurveyors.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 greeners cotland.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



Glasgow: 0141-632-6589 - Edinburgh: 0131-341-1733







PROPERTY QUESTIONNAIRE

Property Address: Flat 5 1 Riverside Court Balloch G83 8LN

Seller(s): Client of Future Property Auctions

Completion date of property questionnaire: 23/05/24



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)

3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
1. Length of ownership			
How long have you owned the property?	N/K		
2. Council tax			
Which Council Tax band is your property in?	В		
3. Parking			
What are the arrangements for parking at your property?	Residents		
4. Conservation area			
Is your property in a designated Conservation Area - that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance?			
5. Listed buildings			
Is your property a Listed Building, or contained within one - that is a building recognised and	No		

approved as being of special architectural or historical interest?



6. Alterations/additions/extensions

a) (I) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:

N/K

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:

b)

Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:

(ii) Were the replacements the same shape and type as the ones you replaced?

N/K

- (ii) Did this work involve any changes to the window or door openings?
- (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.



7. Central heating

- a) Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes or partial what kind of central heating is there? (Examples: gasfired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below:
 - (I) When was your central heating system or partial central heating system installed?
 - (ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:
 - (iii) When was your maintenance agreement last renewed? (Please provide the month and year).

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

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? If you have answered yes, is the damage the subject of any outstanding?
- **b)** Are you aware of the existence of asbestos in your property?

Electric Panel

N/K

Within Home Report

N/K



10 Please select which services are connected to

. your property

(I) Gas or Liquid Petroleum Gas:

a) If you have answered Yes, who is the supplier: --

(ii) Water Mains or Private Water Supply: Mains Scottish Water If you have answered Yes, who is the supplier:

(iii) Electricity: Mains

If you have answered Yes, who is the supplier:

If you have answered Yes, who is the supplier:

(iv) Mains Drainage: Mains Scottish Water

(v) Telephone: N/K

If you have answered Yes, who is the supplier:

(vi) Cable TV or Satellite:
If you have answered Yes, who is the supplier:

(vii) Broadband:

your septic tank?

b) Is there a septic tank system at your property?(I) Do you have appropriate consents for the discharge from your septic tank?(ii) Do you have a maintenance contract for

No



privately owned.)

11 Responsibilities for shared or common areas

a) Are you aware of any responsibility to N/K contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details: Is there a responsibility to contribute to repair N/K and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details: N/K Has there been any major repair or replacement of any part of the roof during the time you have owned the property? d) Do you have the right to walk over any of your N/K neighbours' property - for example to put out your rubbish bin or to maintain your boundaries? N/K 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? f) As far as you are aware, is there a public right of N/K way across any part of your property? (public right of way is away over which the public has a right to pass, whether or not the land is



12 Charges associated with your property

a) Is there a factor or property manager for your property?
If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:

N/K

b) Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

N/K

c) Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.

13. Specialist Works

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?

N/K



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:

As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

Guarantees

Are there any guarantees or warranties for any of the following:

Electrical work
Roofing
Central Heating
National House Building Council (NHBC)
Damp course

If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

Are there any outstanding claims under any of the guarantees listed above?

N/K

N/K



Boundaries

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

N/K			

Notices that affect your property In the past three years have you ever received a notice:

Advising that the owner of a neighbouring property has made a planning application?

N/K

that affects your property in some other way?

N/K

that requires you to do any maintenance, repairs or improvements to your property?

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

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

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

Signature(s): Client of Future Property Auctions

Date: 23/05/24