

# Single Survey

survey report on:

|                    |                                                                                                         |
|--------------------|---------------------------------------------------------------------------------------------------------|
| Property address   | 3 Doug Ford Street<br>Arbroath<br>DD11 3FD                                                              |
| Customer           | Scotia Homes Limited                                                                                    |
| Customer address   | Scotia Homes Ltd<br>Caledonia House<br>Castle Street, Castlepark Industrial Estate<br>Ellon<br>AB41 9RF |
| Prepared by        | Shepherd Chartered Surveyors                                                                            |
| Date of inspection | 29/07/2026                                                                                              |



[www.shepherd.co.uk](http://www.shepherd.co.uk)

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

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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.

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

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<sup>2</sup>.

## **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

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

they assign the same to any other party in writing.

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

### 2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments

being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

*"Market Value" 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

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communal grounds, parking areas, and other facilities;

- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

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

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

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

## 1. Information and scope of inspection

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

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

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

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

|                                                  |                                                                                                                                                                                                                           |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>                               | The subjects comprise a detached, two-storey house built by Persimmon Homes to the 'Fortrose' specification.                                                                                                              |
| <b>Accommodation</b>                             | Ground Floor: Entrance Hallway, Lounge, Kitchen and WC Compartment.<br><br>First Floor: Main Bedroom with En-suite Shower Room, Two Further Bedrooms and Bathroom.                                                        |
| <b>Gross internal floor area (m<sup>2</sup>)</b> | The gross internal floor area extends to approximately 76m <sup>2</sup> .                                                                                                                                                 |
| <b>Neighbourhood and location</b>                | The property forms part of a modern private residential development of similar style dwellings which lies to the northwest of central Arbroath, where a wide range of local amenities and facilities can be found nearby. |
| <b>Age</b>                                       | Built in 2017.                                                                                                                                                                                                            |
| <b>Weather</b>                                   | Dry and bright.                                                                                                                                                                                                           |
| <b>Chimney stacks</b>                            | <b>Visually inspected with the aid of binoculars where appropriate.</b><br><br>None.                                                                                                                                      |

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Roofing including roof space        | <p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</b></p> <p><b>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p>membrane and externally clad in concrete tiles, incorporating tiled detailing at the ridge line with PVC caps at the verges.</p> <p>Access to the roof space can be obtained via the ceiling hatch located on the first floor landing. Full and safe access was not available at the time of inspection due to the presence of a thick layer of insulation throughout and the absence of flooring or crawl boards.</p> |
| Rainwater fittings                  | <p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>PVC gutters and downpipes.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Main walls                          | <p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are of load bearing timber frame construction, with a masonry outer leaf finished in harling and facing blockwork at the base course.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Windows, external doors and joinery | <p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are of PVC double glazed design.</p> <p>Access at the front and rear elevations is via composite style double glazed entrance doors with a timber effect finish.</p> <p>PVC fascia boarding forms part of the external fabric.</p>                                                                                                                                                                                                                                                                                                                                                                                                     |

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| External decorations               | <b>Visually inspected.</b><br><br>Low maintenance PVC finishes.                                                                                                                                                                                                                                                                                                                                                                           |
| Conservatories / porches           | <b>Visually inspected.</b><br><br>Not applicable.                                                                                                                                                                                                                                                                                                                                                                                         |
| Communal areas                     | <b>Circulation areas visually inspected.</b><br><br>None apparent.                                                                                                                                                                                                                                                                                                                                                                        |
| Garages and permanent outbuildings | <b>Visually inspected.</b><br><br>Integral to the main dwelling is a single garage with access via a manual up and over door. An electrical supply provides light and power.                                                                                                                                                                                                                                                              |
| Outside areas and boundaries       | <b>Visually inspected.</b><br><br>The full extent of the site pertaining to the property should be outlined and confirmed with reference to the Title Deeds.<br><br>The front garden is utilised for off street parking and is laid in chips and mono block paving, while the rear garden is set out with a paved patio, grass and a low maintenance area laid in shredded rubber. Boundaries, where determined, comprise timber fencing. |
| Ceilings                           | <b>Visually inspected from floor level.</b><br><br>Ceilings are of plasterboard construction with a painted finish throughout.                                                                                                                                                                                                                                                                                                            |
| Internal walls                     | <b>Visually inspected from floor level.</b><br><br><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b><br><br>Internal partitions are of timber stud construction overlaid in plasterboard with painted and decorated finishes.                                                                                                                                                          |
| Floors including sub floors        | Flooring at ground floor level is of solid concrete construction and suspended timber at first floor level. Due to fitted carpets and floor coverings, no detailed inspection of the floors was possible and accordingly no comment can be made on their condition.                                                                                                                                                                       |

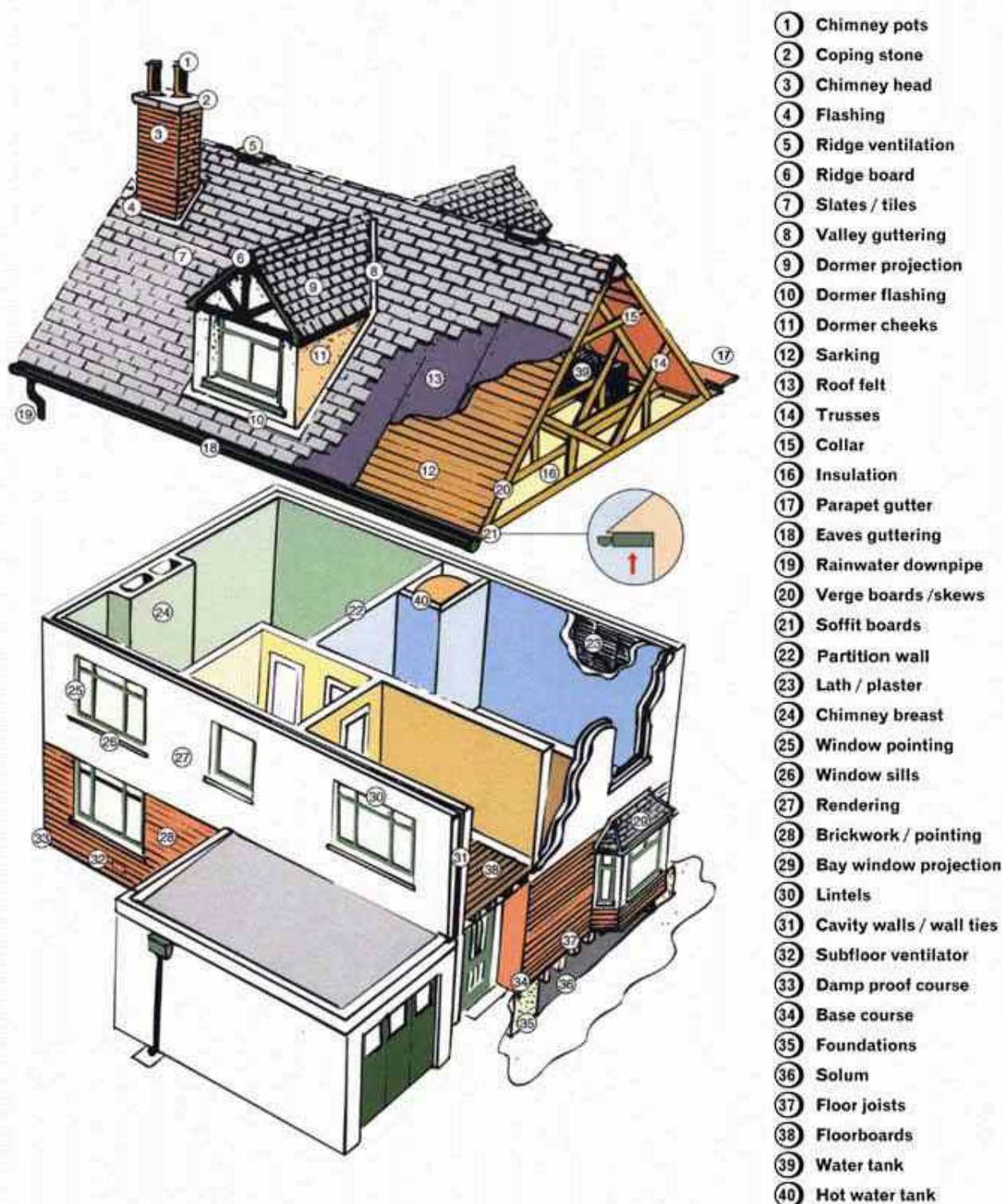
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| Internal joinery and kitchen fittings | <p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Kitchen units comprise wall and base mounted fixtures and fittings.</p> <p>Internal doors are of timber panel construction with skirtings and facings throughout.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Chimney breasts and fireplaces        | <p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>Not applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Internal decorations                  | <p><b>Visually inspected.</b></p> <p>Painted and decorated finishes.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Cellars                               | <p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>Not applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Electricity                           | <p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>There is a mains supply of electricity, with the consumer unit and meter located in the garage.</p> <p>Photovoltaic panels were fitted when new and there is presumed to be a feed in tariff associated with the installation. It is assumed the panels are fully owned and are not subject to a third party finance agreement. This should be confirmed prior to purchase.</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>There is a mains supply of gas, with the meter boxed in externally.</p>                                                                                  |
| Water, plumbing, bathroom fittings | <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a mains supply of water with plumbing, where seen of PVC and copper type.</p> <p>Sanitary fittings are of a modern white design and comprise a two piece WC compartment at ground floor level. At first floor level there is a three piece bathroom suite, while the main bedroom benefits from a three piece en-suite shower room.</p> |
| Heating and hot water              | <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Gas fired central heating and hot water system via the 'Ideal Logic' combination boiler located in the garage. Radiators in the main apartments are fitted with individual thermostatic control valves and the pipework, where seen, is of PVC construction.</p>                                                                                 |
| Drainage                           | <p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>All foul and surface water drainage is presumed to be connected to the main public sewer. The system was not tested.</p>                                                                                                                                                                                                                                                                                                                       |

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|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Fire, smoke and burglar alarms</b>      | <p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>All Scottish homes require a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Any additional limits to inspection</b> | <p>The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.</p> <p>No access was available to any sub-floor areas.</p> <p>Windows were not all fully opened or tested.</p> <p>Access to the roof space can be obtained via the ceiling hatch located on the first floor landing. Full and safe access was not available at the time of inspection due to the presence of a thick layer of insulation throughout and the absence of flooring or crawl boards.</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 three categories:

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



### Structural movement

|                 |                                                                                                    |
|-----------------|----------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                  |
| Notes           | There was no evidence of significant structural movement within the limitations of our inspection. |



### Dampness, rot and infestation

|                 |                                                                                                                                                  |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                |
| Notes           | Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range. |



### Chimney stacks

|                 |                 |
|-----------------|-----------------|
| Repair category | N/A             |
| Notes           | Not applicable. |



### Roofing including roof space

|                 |                                                                                                                                                                                   |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                                 |
| Notes           | No significant defects were noted at the time of inspection. Roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight. |

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## Rainwater fittings

|                 |                                                                                                                                                                                                                                                                                                                                   |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                                                                                                                                                                                 |
| Notes           | <p>Within the limitations of our inspection rainwater goods were seen to be free from significant defect.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p> |



## Main walls

|                 |                                                                                                                                                                                                                                                     |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 2                                                                                                                                                                                                                                                   |
| Notes           | <p>Localised bossed harling was noted, particularly at the rear and gable elevations where tap tested. Although the harling remains intact, future maintenance, repair and reharling works will be required. Further advice should be obtained.</p> |



## Windows, external doors and joinery

|                 |                                                                                                                                                                                                                                     |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                                                                                   |
| Notes           | <p>Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted.</p> |



## External decorations

|                 |                                                 |
|-----------------|-------------------------------------------------|
| Repair category | 1                                               |
| Notes           | <p>No immediate action or repair is needed.</p> |



## Conservatories/porches

|                 |                        |
|-----------------|------------------------|
| Repair category | N/A                    |
| Notes           | <p>Not applicable.</p> |



## Communal areas

|                 |                        |
|-----------------|------------------------|
| Repair category | N/A                    |
| Notes           | <p>Not applicable.</p> |

# Single Survey



## Garages and permanent outbuildings

|                 |                                                    |
|-----------------|----------------------------------------------------|
| Repair category | 1                                                  |
| Notes           | Normal maintenance will be required to the garage. |



## Outside areas and boundaries

|                 |                                                                                    |
|-----------------|------------------------------------------------------------------------------------|
| Repair category | 1                                                                                  |
| Notes           | Boundary areas and fences should be regularly checked and maintained as necessary. |



## Ceilings

|                 |                                                                             |
|-----------------|-----------------------------------------------------------------------------|
| Repair category | 1                                                                           |
| Notes           | Within the limitations of our inspection no significant defects were noted. |



## Internal walls

|                 |                                                                             |
|-----------------|-----------------------------------------------------------------------------|
| Repair category | 1                                                                           |
| Notes           | Within the limitations of our inspection no significant defects were noted. |



## Floors including sub-floors

|                 |                                                                                                                                                    |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                  |
| Notes           | Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. |



## Internal joinery and kitchen fittings

|                 |                                                                             |
|-----------------|-----------------------------------------------------------------------------|
| Repair category | 1                                                                           |
| Notes           | Within the limitations of our inspection no significant defects were noted. |



## Chimney breasts and fireplaces

|                 |                 |
|-----------------|-----------------|
| Repair category | N/A             |
| Notes           | Not applicable. |

# Single Survey



## Internal decorations

|                 |                                           |
|-----------------|-------------------------------------------|
| Repair category | 1                                         |
| Notes           | The property is in good decorative order. |



## Cellars

|                 |                 |
|-----------------|-----------------|
| Repair category | N/A             |
| Notes           | Not applicable. |



## Electricity

|                 |                                                                                                                                                                                                                                                                                                                    |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                                                                                                                                                                  |
| Notes           | The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations. |



## Gas

|                 |                                                                                                                                                           |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                         |
| Notes           | In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor. |



## Water, plumbing and bathroom fittings

|                 |                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                                                                                                                                                                                                                                           |
| Notes           | No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas. |

# Single Survey



## Heating and hot water

|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Repair category</b> | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Notes</b>           | It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system. |



## Drainage

|                        |                                                                                                           |
|------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Repair category</b> | 1                                                                                                         |
| <b>Notes</b>           | All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested. |

# Single Survey

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

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

## Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

## Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

## 3. Accessibility information

### Guidance notes on accessibility information

*Three steps or fewer to a main entrance door of the property:*

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

*Unrestricted parking within 25 metres:*

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

The property was built in 2017 by Persimmon Homes, a national builder registered with Premier Guarantee. The remainder of the warranty should be available and full details should be confirmed.

It is understood that there is a factoring charge for the maintenance of the green space within the development and all details, including the associated costs, should be confirmed.

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.

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.

### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £265,000 (TWO HUNDRED AND SIXTY-FIVE THOUSAND POUNDS).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £200,000 (TWO HUNDRED THOUSAND POUNDS).

|                      |                                                                |
|----------------------|----------------------------------------------------------------|
| <b>Signed</b>        | <i>Barry Reid</i><br>Electronically signed :- 31/07/2026 09:21 |
| <b>Report author</b> | Barry Reid                                                     |
| <b>Company name</b>  | J & E Shepherd Chartered Surveyors                             |

# Single Survey

|                       |                                                     |
|-----------------------|-----------------------------------------------------|
| <b>Address</b>        | 13 Albert Square<br>Meadowside<br>Dundee<br>DD1 1XA |
| <b>Date of report</b> | 29/07/2026                                          |

# Mortgage Valuation Report



www.shepherd.co.uk

## Property Address

Address 3 Doug Ford Street, Arbroath, DD11 3FD  
Seller's Name Scotia Homes Limited  
Date of Inspection 29/07/2026

## Property Details

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

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

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

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

Approximate Year of Construction

## Tenure

☒ Absolute Ownership ☐ Other

## Accommodation

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

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)  
Residential Element (greater than 40%) ☒ Yes ☐ No

## Garage / Parking / Outbuildings

☒ Single garage ☐ Double garage ☐ Parking space ☐ No garage / garage space / parking space

Available on site? ☒ Yes ☐ No

Permanent outbuildings:

No permanent outbuildings.

# Mortgage Valuation Report

## Construction

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

## Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No

If Yes, is this recent or progressive? ☐ Yes ☐ No

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

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

## Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks

Drainage ☒ Mains ☐ Private ☐ None Water ☒ Mains ☐ Private ☐ None  
Electricity ☒ Mains ☐ Private ☐ None Gas ☒ Mains ☐ Private ☐ None  
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating and any non mains services:

Gas fired central heating system.

## Site

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

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

## Location

☐ Residential suburb ☒ Residential within town / city ☐ Mixed residential / commercial ☐ Shared service connections  
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

The subjects comprise a detached, two-storey house built by Persimmon Homes to the 'Fortrose' specification. The property forms part of a modern private residential development of similar style dwellings which lies to the northwest of central Arbroath, where a wide range of local amenities and facilities can be found nearby.

At the time of inspection the property was found to be in a condition consistent with its age and type of construction.

The property was built in 2017 by Persimmon Homes, a national builder registered with Premier Guarantee. The remainder of the warranty should be available and full details should be confirmed.

It is understood that there is a factoring charge for the maintenance of the green space within the development and all details, including the associated costs, should be confirmed.

## Essential Repairs

None.

Estimated cost of essential repairs

Retention recommended? ☐ Yes ☒ No

Retention amount

## Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

## Valuation

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary? ☐ Yes ☒ No

# Mortgage Valuation Report

## Declaration

|                             |                                                                |
|-----------------------------|----------------------------------------------------------------|
| Signed                      | <i>Barry Reid</i><br>Electronically signed :- 31/07/2026 09:21 |
| Surveyor's name             | Barry Reid                                                     |
| Professional qualifications | MRICS                                                          |
| Company name                | J & E Shepherd Chartered Surveyors                             |
| Address                     | 13 Albert Square, Meadowside, Dundee, DD1 1XA                  |
| Telephone                   | 01382 200454                                                   |
| Email Address               | dundeeresidential@shepherd.co.uk                               |
| Date of Inspection          | 29/07/2026                                                     |