

YOUR ONESURVEY HOME REPORT

ADDRESS

8 Glen Nevis Drive
Dunfermline
KY11 4QT

PREPARED FOR

Alexandra Forrest

INSPECTION CARRIED OUT BY:



SELLING AGENT:



HOME REPORT GENERATED BY:



P A R T 1 .

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.





SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

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.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.

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

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 expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

- 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.

2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

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

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

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

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

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



5DLQZDWHU ILWV	7KH SURSHUW\ LV ILWWHG ZLWK X39& JXWWHUV D 5DLQZDWHU ILWWLQJV ZHUH YLVXDOO\ LQVSHFWH UHTXLUHG
0DLQ ZDOOV	7KH PDLQ EXLOGLQJ ZDOOV DUH RI FDYLW\ FRQV EORFN PDWHULDOV DQG SDUW URXJKFDVW H[WHU)RXQGDWLRQV DQG FRQFHDOHG SDUWV ZHUH QRW : DOOV ZHUH YLVXDOO\ LQVSHFWHG ZLWK WKH DL
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)ORRUV LQFOXGLQJ	QHVORRUV RI VXVSHQGHG WLPEHU FRQVWU 6XUIDFHV RI H[SRVHG IORRUV ZHUH YLVXDOO\ LQ FRYHULQJV ZHUH OLIVHG

<p>,QWHUQDO MRLQ ILWWLQJV</p>	<p>7KH DQG WKH FKHFQ XUHV IORRU ZDOO PRXQVHG X VWHHO VLQN 3DVV GRRUV VNLUWLDQV WKH LVLV DGHTXDWH VWRUDJH SURYLVLQRQ WKURXJKRXW ,QWHUQDO MRLQHUI\ DQG NLWFKHQ ILWWLQJV ZHU LWHPV ZHUH PRYHG GXULQJ WKH LQVSHFWLRQ</p>
<p>&KLPQH\ EUHDVW ILUHSODFHV</p>	<p>1RW DSSOLFDEOH</p>
<p>,QWHUQDO GHFRU ILWWLQJV</p>	<p>7KH SURSHUW\ LV VHUYHG E\ D PDLQV FRPHFWUL EHLQJ ORFDWHG ZLWKLQ D KDOO FXSERDUG \$FFHVVLEOH SDUWV RI WKH ZLULQJ ZHUH YLVXDO ILWWLQJV 1R WHVWV ZKDWRHYHU ZHUH FDUULH 9LVXDO LQVSHFWLRQ GRHV QRW DVVHV DQ\ VHU SURSHUW\ DQG PHHW PRGHUQ VWDQGDUG WXUQH\ 6XUYH\RU ZLOO VWDWH WKDW LQ WKH RQ ,W LV UHFRPPHQGHG JRRG SUDFWLFH WKDW DOO FKHFNG SHU\SURLO\WHO\ HYHU\ WHQ\ HDUV R FKDQJHV WKDW WKRXOG EH UHJDUGHG DV D URXW PDLQWHQDQFH FKHFN</p>
<p>&HOODUV</p>	<p>1RW DSSOLFDEOH</p>
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<p>*DV</p>	<p>1RW DSSOLFDEOH</p>
<p>: DWHSXPQLQJ D EDWKURRP ILWWLQJV</p>	<p>7KH SURSHUW\ LV VHUYHG E\ D PDLQV FRPHFWUL EHLQJ ORFDWHG ZLWKLQ D KDOO FXSERDUG \$FFHVVLEOH SDUWV RI WKH ZLULQJ ZHUH YLVXDO ILWWLQJV 1R WHVWV ZKDWRHYHU ZHUH FDUULH 9LVXDO LQVSHFWLRQ GRHV QRW DVVHV DQ\ VHU SURSHUW\ DQG PHHW PRGHUQ VWDQGDUG WXUQH\ 6XUYH\RU ZLOO VWDWH WKDW LQ WKH RQ ,W LV UHFRPPHQGHG JRRG SUDFWLFH WKDW DOO FKHFNG SHU\SURLO\WHO\ HYHU\ WHQ\ HDUV R FKDQJHV WKDW WKRXOG EH UHJDUGHG DV D URXW PDLQWHQDQFH FKHFN</p>
<p>+HDWLQJ DQG KR ILWWLQJV</p>	<p>7KH SURSHUW\ LV VHUYHG E\ D PDLQV FRPHFWUL EHLQJ ORFDWHG ZLWKLQ D KDOO FXSERDUG \$FFHVVLEOH SDUWV RI WKH ZLULQJ ZHUH YLVXDO ILWWLQJV 1R WHVWV ZKDWRHYHU ZHUH FDUULH 9LVXDO LQVSHFWLRQ GRHV QRW DVVHV DQ\ VHU SURSHUW\ DQG PHHW PRGHUQ VWDQGDUG WXUQH\ 6XUYH\RU ZLOO VWDWH WKDW LQ WKH RQ ,W LV UHFRPPHQGHG JRRG SUDFWLFH WKDW DOO FKHFNG SHU\SURLO\WHO\ HYHU\ WHQ\ HDUV R FKDQJHV WKDW WKRXOG EH UHJDUGHG DV D URXW PDLQWHQDQFH FKHFN</p>
<p>'UDLQDJH</p>	<p>7KH SURSHUW\ LV VHUYHG E\ D PDLQV FRPHFWUL EHLQJ ORFDWHG ZLWKLQ D KDOO FXSERDUG \$FFHVVLEOH SDUWV RI WKH ZLULQJ ZHUH YLVXDO ILWWLQJV 1R WHVWV ZKDWRHYHU ZHUH FDUULH 9LVXDO LQVSHFWLRQ GRHV QRW DVVHV DQ\ VHU SURSHUW\ DQG PHHW PRGHUQ VWDQGDUG WXUQH\ 6XUYH\RU ZLOO VWDWH WKDW LQ WKH RQ ,W LV UHFRPPHQGHG JRRG SUDFWLFH WKDW DOO FKHFNG SHU\SURLO\WHO\ HYHU\ WHQ\ HDUV R FKDQJHV WKDW WKRXOG EH UHJDUGHG DV D URXW PDLQWHQDQFH FKHFN</p>

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7KHUH DDUH VPRNH DODUPV RQ FHLQHWZLWKLQ
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LQ OLQH ZLWK FXUUHQW 6DIHW\ 6WDQGDUGV

1R WHVW ZKDWVRHYHU ZHUH FDUULHG RXW WR D

7KHUH LV QRZ D UHTXLUHPHQW LQ SODFH IRU FR
DQG KHDW GHWHFWRUV LQKHUHQZHQWHDOPSNRSDQ
DODUP VWDQGDUG FDPH LQWR IRUFH LQ 6FRWODQ
VPRNH DODUP WR EH LQVWDOOHG LQ WKH URRP P
SXUSRVHV DQG LQ HYHU\ FLUFXS DW DRQDOSDUPH DQ
UHTXLUHV WR EH LQVWDOOHG LQ PDGHGLWIRKEH
PRXQWHG DQG LQWHUOLQNHG :KHUH WKHUH LV D
DV D ERRSHO ILUH RU ZRRG EXUQHU HWF D FDUE
DOVR UHTXLUHG

7KH VXUYH\RU ZLOO RQO\ FRPPHQW RQ WKH SUHV
EXW ZLOO QRW WHVW WKHP DVFHUWDEULO LQKHU
DQG RU IXOO\ FRPSOLDQW ZLWK WKH ILUH DQG
LQWURGXFHGLQDYH IRU WKH SXUSRVHV RI WKH U
V\VWHP LV IXOO\ FRPSOLDQW LI QRW WKHQ WKH
UHTXLUHG WR EH LQVWDOOHG SNRHWRRXDCHEH
E\ \RXU OHJDO DGYLVRU

\$Q\ DGGLWLRQDO,
LQVSHFWLRQ

WLDLWQRWR SRVVLEOH WR LQVSHFW IORRU VXUID
IORRU FRYHULQJV KHDY\ IXUQLWXUH DQG QR VXE
FDUULHG RXW DV WKHUH ZDV QRHNXQZDODFWHRVJD
DFFHVV WR DQ\ DUHD RI URRI YRLG DERYH WKH V
RXU LQVSHFWLRQ 6WRUDJH DUHDV WKURXJKRXW
QXPEHU RI KR XVHKROG LWHPV 2XU H[WHUQDO LG
UHVWULFWHG E\ WKH WRSRJUDSK\ RI WKH VLWH S
SURSHUWLHV

2QO\ WKH VXEMHFW IODW DQG LQWHUQDO FRPPXC
ZHUH LQVSHFWHG

,I WKH URRI VSDFH RU XQGHU EXLOGGLQJ EDVHPH
DQG VDIH DFFHVV LV QRW DOZD\ SRVVLEOH

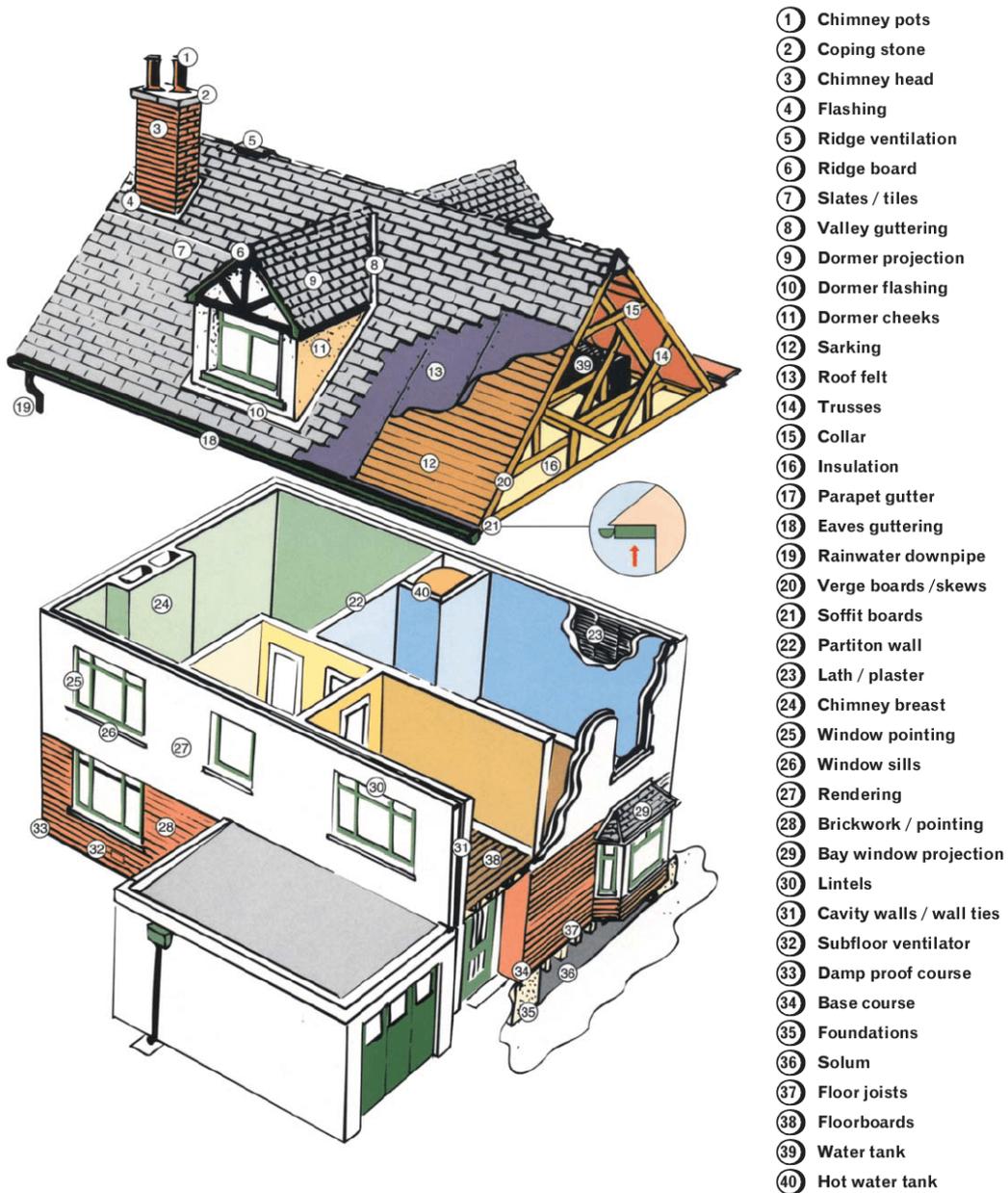
,I QR LQVSHFWLRQ ZDV SRVVLEOH WKLV ZLOO EH
SRVVLEOH WKH 6XUYH\RU ZLOO DVVXPH WKDW W
D PDWHUHQDWORQ WKH YDOXDWLRQ

7KH EXLOGGLQJ FRQWDLQLQJ WKH IODW LQFOXGLQ
ZDV YLVXDOO\ LQVSHFWHG RQO\ WR WKH H[WHUQW
DQ RSLQLRQ RQ WKH JHQHUDO FRQGLWLRQ DQG V

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ZKLFK LV VXEMHFW WR FRQWURO UHJXODWLRQ L
RQH ZKLFK FDQ UHQGHU D SURSHU\ XQVXLWDEO
LV WKHUHIRUH DVVXPHG WKDW WKHUH LV QR -DS
ERXQGDULHV RI WKH SURSHU\ R,GHQWLQHWLWERY
-DSDQHVH .QRWZHHG LV EHVW XQGHUWDNHQ E\ D
H[LVVU UHPRYDO PXVW EH XQGHUWDNHQ LG D FR
FRQWUDFKWRUFDQ SURYH WR EH H[SHQVLYH

1RUPDO PDLQWHQDQFH LV QRW WUHDWHG DV D U
6LQJOH 6XUYH\ D FDWHJRU\ UDWLQJ LV SURYLGH
SURSHU\ PXVW FRQLQXH WR EH PDLQWDLQHG

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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7KLV VHFWRQRQ LGHQWLILHV SUREOHPV DQG WHOOV \RX DERXW
DERYH FDWHJRULHV

&DWHJRU\	&DWHJRU\	&DWHJRU\
8UJHQW UHSDLUV RU UHSODFHPSDQWVDEHQHSIGIRGHRIRZGLDWH)DLOXUH WR GHDO ZLWK WKHPHFDLFDQVHXSWURLEHWRWVWQRWLRHS WR RWKHU SDUWV RI WKH SURSWUHWWRUPFDXVHDHGHGHWDO KDJDUG (VWLPDWHV IRU UHSDDGMVVRHG UHSODFHPHQW DUH QHHGHG QRZ		

6WUXFWXUDO PRYHPHQW	
5HSDLU FDW\RU\	1
1RWHV	7KHUH LV QR HYLGHQFH RI DQ\ VLJQLILFDQW XQV PRYHPHQW KDFWOLG DWKH DFFHVVLEOH DUHDV RI V

'DPSQHVV URW DQG LQIHVWDWLRQ	
5HSDLU FDW\RU\	1
1RWHV	7KHUH LV QR VLJQ RI DQ\ RI WKHVH GHIHFWM WR WKH SURSHDGL\QJV WDNHQ ZLWK DQ HOHFWRQLF UHWXUQ DQ\ SRVLWLYH UHJLVWHUV

&KLPQH\ VWDFNV	
5HSDLU FDW\HJRU\	
1RWHV	1RW DSSOLFDEOH

5RRILQJ LQFOXGLQJ URRI VSDFH	
5HSDLU FDW\RU\	2
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PART 2.

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.



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PART 3.

ENERGY REPORT

A report on the energy efficiency of the property.



Energy Performance Certificate (EPC)

Scotland

Dwellings

8 GLEN NEVIS DRIVE, DUNFERMLINE, KY11 4QT

Dwelling type: Mid-floor flat
Date of assessment: 19 February 2026
Date of certificate: 19 February 2026
Total floor area: 37 m²
Primary Energy Indicator: 171 kWh/m²/year

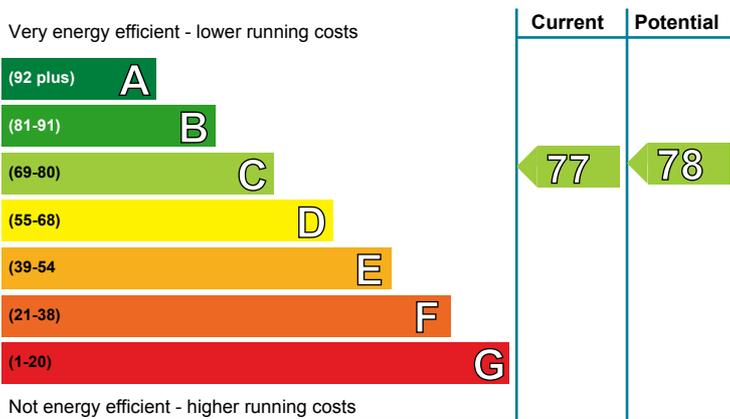
Reference number: 1516-3422-2000-0181-1296
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Electric storage heaters

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*	£2,547	See your recommendations report for more information
Over 3 years you could save*	£72	

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

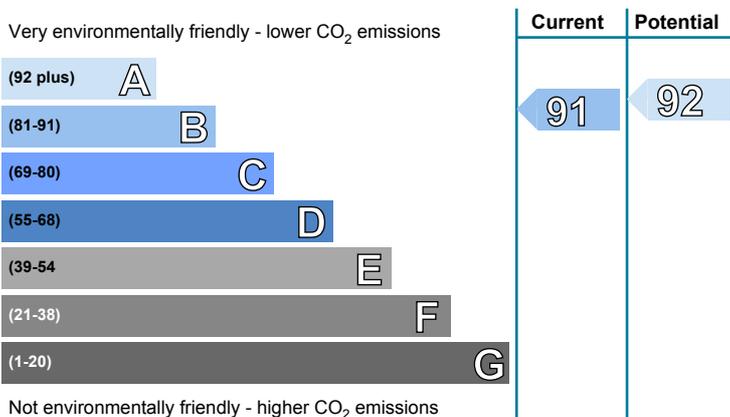


Energy Efficiency Rating

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 C (77)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band B (91)**

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 Add additional 80 mm jacket to hot water cylinder	£20 - £40	£72.00

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	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	(another dwelling above)	—	—
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Electric storage heaters	★★★★☆	★★★★★
	Electric storage heaters	★★★★☆	★★★★★
Main heating controls	Controls for high heat retention storage heaters	★★★★☆	★★★★☆
	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	None	—	—
Hot water	Electric immersion, off-peak	★★★☆☆	★★★★★
Lighting	Good lighting efficiency	★★★★☆	★★★★☆

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 16 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 0.6 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£1,284 over 3 years	£1,329 over 3 years	
Hot water	£1,158 over 3 years	£1,041 over 3 years	
Lighting	£105 over 3 years	£105 over 3 years	
Totals	£2,547	£2,475	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Add additional 80 mm jacket to hot water cylinder	£20 - £40	£24		

Choosing the right improvement package

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



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

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

1 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

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)	2,374.41	N/A	N/A	N/A
Water heating (kWh per year)	1,796.14			

About this document

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

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

Assessor's name:	Mr. Jonathan Combe
Assessor membership number:	EES/020089
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	18a Dickson Street Dunfermline KY12 7SL
Phone number:	01383 738 585
Email address:	dunfermline@alliedsurveyorsscotland.com
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



P A R T 4 .

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



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F	WKDW UHTXLUHV \RX WR GR DQ\ PDLQWHQDQFH UHSDLVV \RXU SURSHU\"	> @<(6 >[@12
	,I \RX KDYH DQVZHUG \HV WR DQ\ RI D F DERYH SOHDVH JLYH WR \RXU VROLFLWRU RU HVWDWH DJHQW LQFOXGLQJ DQ\ DQ\ WLPH EHIRUH WKH GDWH RI HQWU\ RI WKH SXUFKDVHU	

6LJQDWXUH	\$OH[DQGU D)RUUHVW
&DSDFLW\	>[@2ZQHU > @/H\$DSDFLWIRU 2ZQHU
'DWH	