home report

Flat 2
34 Bank Street
Lochgelly
Fife
KY5 9QQ

Aberdein Considine

property | legal | financial

Energy Performance Certificate



Energy Performance Certificate (EPC)

Dwellings

Scotland

Flat 2, 34 Bank Street, Lochgelly, KY5 9QQ

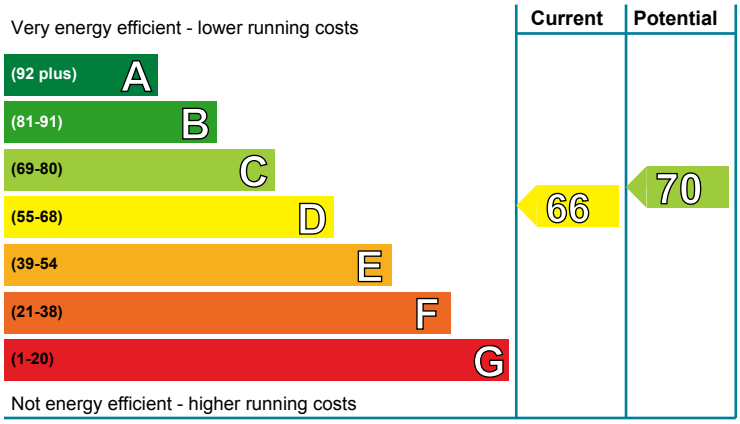
Dwelling type:	Top-floor flat	**Reference number:**	5916-2720-6639-2830-8272
Date of assessment:	30 October 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	18 November 2026	**Approved Organisation:**	ECMK
Total floor area:	78 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	268 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£4,068**	See your recommendations report for more information
Over 3 years you could save*	**£615**	

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

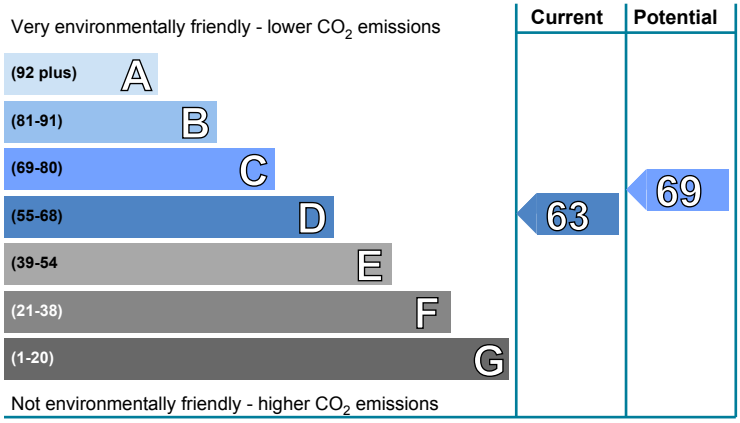


Energy Efficiency Rating

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

Your current rating is **band D (66)**. 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 (CO_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (63)**

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 Internal wall insulation	£7,500 - £11,000	£447.00
2 Heating controls (room thermostat)	£220 - £250	£168.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, insulated (assumed)	★★★☆☆	★★★☆☆
Floor	(other premises below)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Excellent 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, CO_2 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 49 kg $CO_2/m^2/yr$.

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 3.8 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,327 over 3 years	£2,712 over 3 years	You could save £615 over 3 years
Hot water	£597 over 3 years	£597 over 3 years	
Lighting	£144 over 3 years	£144 over 3 years	
Totals	**£4,068**	**£3,453**	

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	Internal wall insulation	£7,500 - £11,000	£149	C 69	D 68
2	Upgrade heating controls	£220 - £250	£56	C 70	C 69

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.

energy saving trust

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 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

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)	11,915.38	N/A	N/A	N/A
Water heating (kWh per year)	2,553.49			

About this document

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

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

Assessor's name:	Steven Page
Assessor membership number:	ECMK304051
Company name/trading name:	Walker Fraser Steele
Address:	27 Waterloo Street Glasgow G2 6BZ
Phone number:	07776655692
Email address:	steven.page@esurv.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.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

Greener Scotland
Scottish Government

Scottish Single Survey



Single Survey

Property Address	Flat 2 34 Bank Street Lochgelly Fife KY5 9QQ
Customer	Aberdein, Considine & Company
Date of Inspection	30/10/2026
Prepared by	Steven Page Walker Fraser Steele

TERMS AND CONDITIONS

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property. [1]

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

☑

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

1.2 THE REPORT

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

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as

detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the “Lender” is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the “Transcript Mortgage Valuation Report for Lending Purposes” means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the “Market Value” is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the “Property” is the property which forms the subject of the Report;
- the “Purchaser” is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "prospective Purchaser" is anyone considering buying the Property.
- the “Report” is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the “Seller” is/are the proprietor(s) of the Property;
- the “Surveyor” is the author of the Report on the Property; and
- the “Surveyors” are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the “Surveyors” means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

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

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

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is

made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The property is a purpose built flat.
Accommodation	1 Floor(s), 1 Reception room(s), 2 Bedroom(s), 1 Kitchen(s), 1 Bathroom(s) with WC.
Gross internal floor area (sqm)	78
Neighbourhood and location	The property is in a predominantly mixed area made up of residential and commercial properties in a town location. There are average local residential amenities and the road is believed to be adopted.
Age	1900
Weather	At the time of the inspection, it was dry.
Chimney stacks	**Visually inspected with the aid of binoculars where required.** The property benefits from having brick and stone rendered chimney stacks.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where required.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defines as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.** **Roofs are prone to water penetration in extreme storms but it is not always possible for surveyors to identify this likelihood in good or dry weather. All slated roofs in particular should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.** The roof is pitched, hipped and clad with slates. The ridge is formed in metal. No access to the roof space due to health and safety. There is a timber velux window incorporated into the roofs design. Flat roof sections were unseen.

Rainwater fittings	**Visually inspected with the aid of binoculars where required.** Gutters and downpipes are formed in metal and PVC.

Main walls	**Visually inspected with the aid of binoculars where required.** **Foundations and concealed parts were not exposed or inspected.** Main walls are of solid stone construction having a pointed and rendered outer leaf.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible. Doors and windows were not forced open.** Windows are of PVC double glazed casement type. External door is of timber type.

External decorations	**Visually inspected** Painted and PVC finishes noted.

Conservatories / porches	None

Communal areas	**Circulation areas visually inspected** There is a communal hallway leading to flat. Secure entry door system noted.

Garages and permanent outbuildings	None

Outside areas and boundaries	None

Ceilings	**Visually inspected from floor level** Ceilings are of plasterboard construction and lath and plaster construction with a painted plaster finish.

Internal walls	**Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Walls are of plaster or plaster on the hard.

Floors including sub floors	**Surface of exposed floors were visually inspected. No carpets or floor covering were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** **Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.** Flooring throughout is of suspended timber. No sub floor hatch was accessible.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** Doors are of timber panel type. Kitchen units are provided by a range of floor and wall fitted units.

Chimney breasts and fireplaces	None

Internal decorations	**Visually inspected** Walls are generally painted and tiled.

Cellars	None

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.** Main supply. The meter and consumer unit are located within the hallway.

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

Water, plumbing and bathroom fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** Sanitary ware: The bathroom comprises a 3 piece suite with WC, wash hand basin, bath with mixer shower over head.

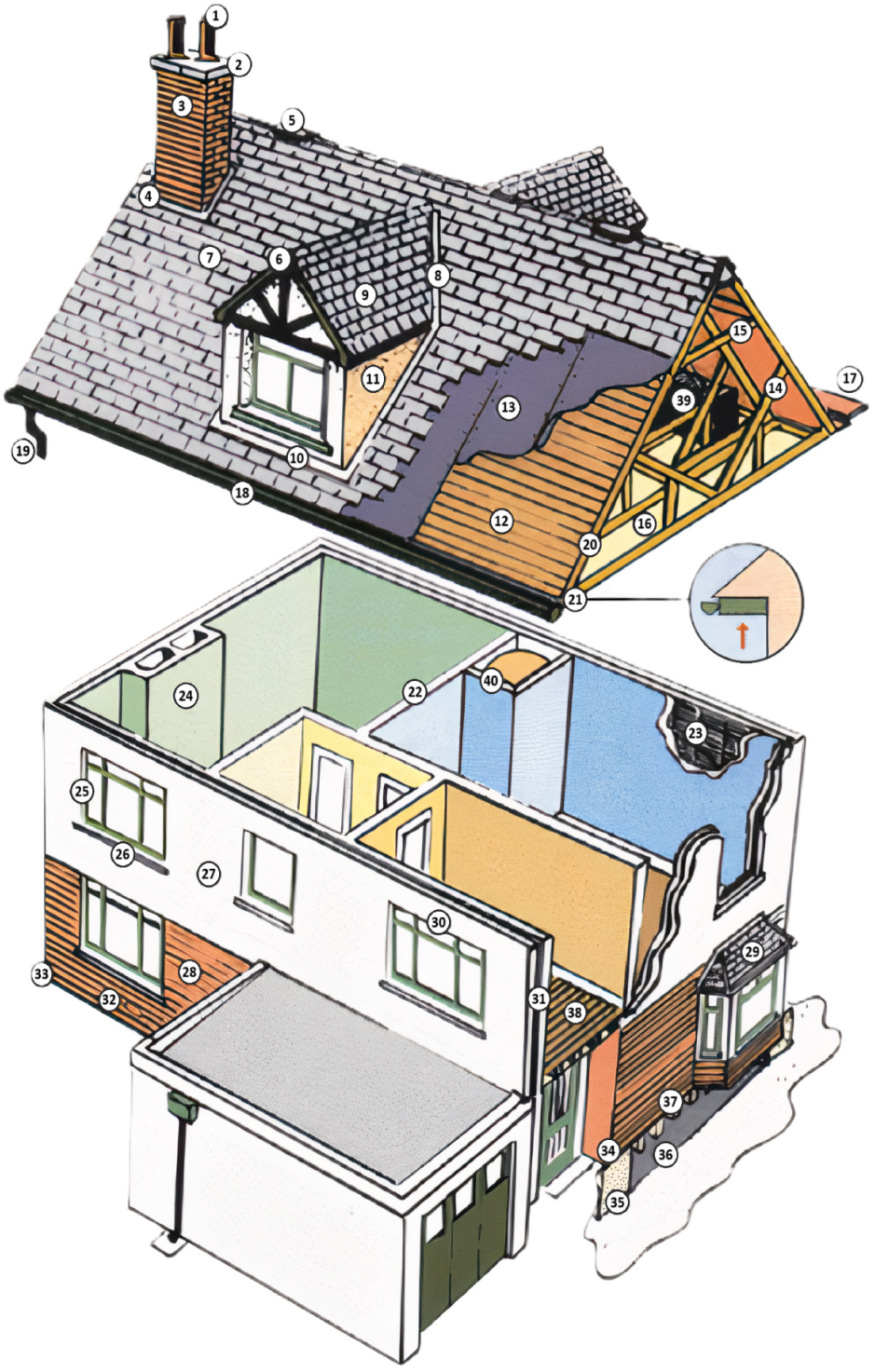
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** There is a combination boiler located within the kitchen which supplies steel panelled radiators and also appears to provide domestic hot water to the property.

Drainage	**Drainage covers etc were not lifted. Neither drains nor drainage system were tested.** Drainage is assumed to connect into the public sewer.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Smoke detectors noted. There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring 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 requires 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 etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022. We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection	The property was part 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. No access was available beneath sanitary or kitchen fittings. Windows and external doors were not all fully opened or tested. No access was available to any sub-floor areas. Full and safe access was not available to the roof void area due to health and safety. Some areas of the external building fabric including some roof pitches/chimneys/elevations were not fully or closely inspectable from the surrounding ground level. No inspection has been possible to flooring timbers beneath sanitary fittings or kitchen appliances and timbers are assumed to be in a satisfactory condition. Flat roof coverings were not inspectable. 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.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards / skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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

2. CONDITION

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

Category 1	Category 2	Category 3
No immediate action or repair is needed.	Repairs or replacement requiring future attention, but estimates are still advised.	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.

Structural movement	
Repair category:	1
Notes	Evidence of settlement/movement has affected the building reflected by internal and external cracking and uneven flooring. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Dampness, rot and infestation	
Repair category:	3
Notes	Damp and rot related defects were found within the property including high damp readings to ceilings and internal walls, a reputable timber specialist should carry out a full and thorough inspection of the entire property prior to purchase. Our damp inspection was limited due to the presence of wall linings and fittings. No comment can be made upon the condition of any fabric behind any wall linings.

Chimney stacks	
Repair category:	2
Notes	Weathered and defective chimney masonry is visible, and repairs are require Our inspection of the chimney was limited but they are of an age and style where a degree of regular ongoing maintenance should be anticipated.

Roofing including roof space	
Repair category:	3
Notes	A number of loose or broken roof slates and components were visible. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work may be required in future. There was evidence of previous water ingress, which would suggest that roof coverings require upgrading and at least a degree of regular ongoing maintenance or possible replacement/overhaul. The advice of a reputable roofing contractor should be obtained prior to purchase. Roof coverings slates are now due for replacement. Estimates from a reputable roofing contractor should be obtained prior to purchase.

Rainwater fittings	
Repair category:	2
Notes	Rainwater goods are of an older style/may be defective/have suffered corrosion. Maintenance is required and gutters/downpipes checked during heavy rainfall. 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.

Main walls	
Repair category:	2
Notes	Weathered/worn/cracked/damaged stonework/mortar joints were noted to external walls and repairs are required. Damaged and missing sills noted. Repairs to traditional stone materials can be expensive, particularly to ornate finishes.

Windows, external doors and joinery	
Repair category:	2
Notes	Windows and door are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms. A precautionary check of all windows and doors is advised. Seals should be regularly monitored to ensure water tightness.

External decorations	
Repair category:	1
Notes	Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories / porches	
Repair category:	
Notes	Not Applicable

Communal areas	
Repair category:	2
Notes	Double glazed units within communal hallway is defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units, will be required. General wear and tear noted. Communal areas leading to and surrounding the subject property have been visually inspected where possible, however it should be appreciated that there may be a common repairing liability in respect of other parts of the building outwith the scope of our inspection and this should be confirmed.

Garages and permanent outbuildings	
Repair category:	
Notes	Not Applicable

Outside areas and boundaries	
Repair category:	
Notes	Not Applicable

Ceilings	
Repair category:	3
Notes	Evidence of plaster cracking/loose/stained plaster work was noted requiring repair. See Dampness, Rot and Infestation section.

Internal walls	
Repair category:	2
Notes	See Dampness, Rot and Infestation section.

Floors including sub floors	
Repair category:	2
Notes	Floor timbers are noted to be loose/uneven in some areas.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	Internal joinery is generally serviceable however some wear and tear items were noted to kitchen fittings/internal doors/facings. and future maintenance or upgrading should be anticipated.

Chimney breast and fire places	
Repair category:	
Notes	Not Applicable

Internal decorations	
Repair category:	2
Notes	Upgrading required.

Cellars	
Repair category:	
Notes	Not Applicable

Electricity	
Repair category:	3
Notes	All electrical services have been disconnected. These should be re-instated under professional supervision with any associated repairs or upgrading carried out in full by a registered electrical contractor. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC / SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.

Gas	
Repair category:	3
Notes	All gas services have been disconnected. These should be re-instated under professional supervision with any associated repairs or upgrading carried out in full by a Gas Safe registered contractor. 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. It should be verified that the gas systems have been checked by a Gas Safe engineer within the previous 12 months. Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

Water, plumbing and bathroom fittings	
Repair category:	2
Notes	The water supply and plumbing system have been disconnected/ drained down. These should be re-instated under professional supervision with any required repairs or upgrading carried out by a reputable contractor. Staining was noted to flooring/wall linings/surfaces adjacent to the bath/shower. No access was available beneath sanitary fittings and a precautionary check for damp/rot is recommended.

Heating and hot water	
Repair category:	3
Notes	The central heating boiler/system is on semi-modern/dated lines. Further advice should be obtained from a gas safe registered contractor to fully ascertain the condition, life expectancy and efficiency of the system. Aspects of the Central Heating/Hot Water system may be nearing the end of their economic life span and replacement should be anticipated. Estimates are advised. Services off and drained down at time of inspection. No conclusive comment can be made on condition as not in regular use which may result in defects not becoming apparent until services re-connected.

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

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

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	2
Roofing including roof space	3
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	
Communal areas	2
Garages and permanent outbuildings	
Outside areas and boundaries	
Ceilings	3
Internal walls	2
Floors including sub floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	
Internal decorations	2
Cellars	
Electricity	3
Gas	3
Water, plumbing and bathroom fittings	2
Heating and hot water	3
Drainage	1

Category 1 1

No immediate action or repair is needed.

Category 2 2

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

Category 3 3

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

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

Unrestricted parking within 25 metres

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

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer
It is assumed that a Property Enquiry Certificate will be exhibited and that the property has a clear Title. The Solicitor/Conveyancer must ensure that any prospective purchaser fully understands the nature, criteria and basis of a Home Report and in particular what a Home Report is and what it is not (an exhaustive Condition Report) This should be done before any prospective purchaser makes an offer for this property based on the content of this report. If the Solicitor or purchaser requires any clarification in relation to this they must contact the surveyor or familiarise themselves with the nature and criteria of this type of report. 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 specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated re-instatement cost (£) for insurance purposes
£400,000. (Four Hundred Thousand pounds.)

Valuation (£) and market comments
£35,000. (Thirty-Five Thousand pounds.)

Report author:	Steven Page
Company:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Electronically Signed By:	Steven Page
Date of report:	30/10/2026

Mortgage Valuation

Case Details

Seller name(s):	Aberdein Considine
Address line 1:	34 Bank Street
Address line 2:	Lochgelly
Address line 3:	
Town / City:	Fife
County:	
Postcode:	KY5 9QQ
Date of inspection (dd/mm/yyyy):	30/10/2026

Property Details

Property type:	Flat
Property style:	Purpose Built
Was the property built for the public sector?	No

Specific details for: flats & maisonettes

Floor of property:	1	Number of floors in block:	2	Number of units in block:	4	Lift available in block?	No

Tenure

Tenure:	Absolute Ownership

If Leasehold:

Unexpired term (years):		Ground rent (pa):	£

Acommodation

No. of living room(s):	1	No. of bedroom(s):	2	No. of kitchen(s):	1
No. of bathroom(s):	1	No. of WC(s):	0	No. of other room(s):	0
Description of other room(s):					
Floor area (m²):	78	Floor area type:	Internal		

Garages & Outbuildings

Garages / Parking space(s):	None.
Permanent outbuildings:	None.

Construction

Wall construction:	Solid Stone
Roof construction:	Pitched slate
Approximate year of construction:	1900
Any evidence of alterations or extensions?	No
Alterations or extension details:	

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Risks

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

Services

Electricity:	Mains	Gas:	Mains	Water:	Mains
Central heating:	Full	Drainage:	Mains		
Provide comments:					

Legal Matters

Are there any apparent legal issues to be verified by the conveyancer?	No
If yes, please provide details:	

Location

Location details:	The property is situated within a mixed residential and commercial area with an average level of local amenities.

Roads

Road description:	The road has been adopted.

General Remarks

The property may not form suitable security for normal mortgage lending due to location/above commercial and the availability of finance should be fully confirmed prior to purchase. Future saleability may be affected.

The property may have been repossessed by a heritable creditor. Normal warranties may not be available including utilities/services which may require to be professionally re-commissioned

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Essential Repairs

None

Mortgageability Remarks

The property is above a public house. The proximity of the commercial premises may deter some purchasers and affect marketability. This is reflected in the mortgage valuation.

Valuation

Market value in present condition:	£ 35000
Market value after essential repairs:	£
Insurance reinstatement value:	£ 400000
Retention required? No	Retention amount: £

Declaration

Surveyor name:	Steven Page
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	30/10/2026
Company name:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Telephone number:	01412210442
Email address:	Enquiries@walkerfrasersteele.co.uk
Surveyor signature:	

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Sellers Property Questionnaire



Property Questionnaire

Property address	Flat 2, 34 Bank Street, Lochgelly, Fife, KY5 9QQ

Seller(s)	Aberdein Considine

Completion date of property questionnaire	21/09/2026

Property Questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	**Length of ownership**	
	How long have you owned the property? **Cannot answer***	
2.	**Council tax**	
	Which Council Tax band is your property in? (Please circle) **A B C D E F G H** **Cannot answer***	
3.	**Parking**	
	What are the arrangements for parking at your property? **(Please tick all that apply)** • **Garage** ☐ • **Allocated parking space** ☐ • **Driveway** ☐ • **Shared parking** ☐ • **On street** ☐ • **Resident permit** ☐ • **Metered parking** ☐ • **Other (please specify):** ☐ **Cannot answer***	
4.	**Conservation area**	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	~~**Yes**~~ / ~~**No**~~ / ~~**Don't know**~~ **Cannot answer***

5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***
6.	**Alterations/additions/extensions**	
a.	**(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?** **If you have answered yes, please describe below the changes which you have made:**	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? **If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.** **If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:**	~~**Yes**~~ **/** ~~**No**~~
b.	**Have you had replacement windows, doors, patio doors or double glazing installed in your property?** **If you have answered yes, please answer the three questions below:**	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***
	(i) Were the replacements the same shape and type as the ones you replaced?	~~**Yes**~~ **/** ~~**No**~~
	(ii) Did this work involve any changes to the window or door openings?	~~**Yes**~~ **/** ~~**No**~~
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed): **Please give any guarantees which you received for this work to your solicitor or estate agent.**	

7.	**Central heating**	
a.	**Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).** **If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).** **If you have answered yes, please answer the three questions below:**	**~~Yes~~ / ~~No~~ / ~~Partial~~** **Cannot answer***
b.	**When was your central heating system or partial central heating system installed?**	
c.	**Do you have a maintenance contract for the central heating system?** **If you have answered yes, please give details of the company with which you have a maintenance contract:**	**~~Yes~~ / ~~No~~**
d.	**When was your maintenance agreement last renewed? (Please provide the month and year).**	
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	**~~Yes~~ / ~~No~~** **Cannot answer***
9.	**Issues that may have affected your property**	
a.	**Has there been any storm, flood, fire or other structural damage to your property while you have owned it?** **If you have answered yes, is the damage the subject of any outstanding insurance claim?**	**~~Yes~~ / ~~No~~** **Cannot answer*** **~~Yes~~ / ~~No~~**
b.	**Are you aware of the existence of asbestos in your property?** **If you have answered yes, please give details:**	**~~Yes~~ / ~~No~~** **Cannot answer***

10.	Services	
a.	**Please tick which services are connected to your property and give details of the supplier:** **Services** / **Connected** / **Supplier** **Gas / liquid petroleum gas** — Cannot answer* — **Water mains / private water supply** — Cannot answer* — **Electricity** — Cannot answer* — **Mains drainage** — Cannot answer* — **Telephone** — Cannot answer* — **Cable TV / satellite** — Cannot answer* — **Broadband** — Cannot answer* —	
b.	**Is there a septic tank system at your property?** **If you have answered yes, please answer the two questions below:**	~~Yes~~ / ~~No~~ Cannot answer*
c.	**(i) Do you have appropriate consents for the discharge from your septic tank?**	~~Yes~~ / ~~No~~ / ~~Don't know~~
d.	**(ii) Do you have a maintenance contract for your septic tank?** **If you have answered yes, please give details of the company with which you have a maintenance contract:**	~~Yes~~ / ~~No~~

11.	**Responsibilities for Shared or Common Areas**	
a.	**Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?** **If you have answered yes, please give details:**	~~**Yes**~~ **/** ~~**No**~~ **/** ~~**Don't Know**~~ **Cannot answer***
b.	**Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?** **If you have answered yes, please give details:**	~~**Yes**~~ **/** ~~**No**~~ **/** ~~**Not applicable**~~ **Cannot answer***
c.	**Has there been any major repair or replacement of any part of the roof during the time you have owned the property?**	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***
d.	**Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?** **If you have answered yes, please give details:**	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***
e.	**As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?** **If you have answered yes, please give details:**	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***
f.	**As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)** **If you have answered yes, please give details:**	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***
12.	**Charges associated with your property**	
a.	**Is there a factor or property manager for your property?** **If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:**	~~**Yes**~~ **/** ~~**No**~~ **Cannot answer***

b.	**Is there a common buildings insurance policy?** **If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?**	**~~Yes~~ / ~~No~~ / ~~Don't Know~~** **Cannot answer*** **~~Yes~~ / ~~No~~ / ~~Don't Know~~**
c.	**Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.**	
13.	**Specialist works**	
a.	**As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?** **If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:**	**~~Yes~~ / ~~No~~** **Cannot answer***
b.	**As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?** **If you have answered yes, please give details:**	**~~Yes~~ / ~~No~~** **Cannot answer***
c.	**If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?** **If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.** **Guarantees are held by:**	**~~Yes~~ / ~~No~~**

14.	**Guarantees**						
a.	**Are there any guarantees or warranties for any of the following:**						
(i)	**Electrical work**	~~No~~	~~Yes~~	~~Don't know~~	~~With title deeds~~	~~Lost~~	Cannot Answer*
(ii)	**Roofing**	~~No~~	~~Yes~~	~~Don't know~~	~~With title deeds~~	~~Lost~~	Cannot Answer*
(iii)	**Central heating**	~~No~~	~~Yes~~	~~Don't know~~	~~With title deeds~~	~~Lost~~	Cannot Answer*
(iv)	**NHBC**	~~No~~	~~Yes~~	~~Don't know~~	~~With title deeds~~	~~Lost~~	Cannot Answer*
(v)	**Damp course**	~~No~~	~~Yes~~	~~Don't know~~	~~With title deeds~~	~~Lost~~	Cannot Answer*
(vi)	**Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)**	~~No~~	~~Yes~~	~~Don't know~~	~~With title deeds~~	~~Lost~~	Cannot Answer*
b.	**If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):**						
c.	**Are there any outstanding claims under any of the guarantees listed above?** **If you have answered yes, please give details:**					~~Yes~~ / ~~No~~	
15.	**Boundaries**						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? **If you have answered yes, please give details:**					~~Yes~~ / ~~No~~ / ~~Don't know~~ Cannot answer*	

16.	**Notices that affect your property**	
	In the past 3 years have you ever received a notice:	
a.	**advising that the owner of a neighbouring property has made a planning application?**	~~**Yes**~~ **/** ~~**No**~~ **/** ~~**Don't know**~~ **Cannot answer***
b.	**that affects your property in some other way?**	~~**Yes**~~ **/** ~~**No**~~ **/** ~~**Don't know**~~ **Cannot answer***
c.	**that requires you to do any maintenance, repairs or improvements to your property?**	~~**Yes**~~ **/** ~~**No**~~ **/** ~~**Don't know**~~ **Cannot answer***
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Signature(s): _____

_____

Date: _____

*** This report has been completed on behalf of the lender in respect to a repossessed property and therefore some information is not available.**



property | legal | financial