CHARTERED SURVEYORS

Member Firm of
FIRST SURVEYORS SCOTLAND
National Valuation & Property Consultancy Service

# SINGLE SURVEY REPORT

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| **PROPERTY ADDRESS** | **Drem Farmhouse<br>Drem<br>North Berwick<br>East Lothian<br>EH39 5AP** |
| **CLIENT** | **Mr & Mrs H Smith** |
| **CLIENT ADDRESS** | **Drem Farmhouse<br>Drem<br>North Berwick<br>East Lothian<br>EH39 5AP** |
| **DATE OF INSPECTION** | **11th May 2021** |
| **PREPARED BY** | **DHKK Ltd<br>Chartered Surveyors<br>54 Corstorphine Road<br>Edinburgh<br>EH12 6JQ<br>Tel: 0131 313 0444<br>Fax: 0131 313 0555<br>Email: survey@dhkk.co.uk** |

## 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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.**

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

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

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| **Description** | The subjects comprise a detached two storey house with a lodge house, outbuildings and grounds. |
| **Accommodation** | Ground Floor: Reception Hall, Drawing Room, Dining Room, Sittingroom, Kitchen/Breakfast Room, Utility Room, Garden Room with adjoining Kitchenette, Laundry Room and Cloakroom with WC and wash hand basin.<br><br>Upper Floor: Landing, Principal Bedroom with En-suite Bathroom, 5 further Bedrooms with two having En-suite Shower Rooms, Bathroom and Shower Room.<br><br>In addition there is a self-contained flat comprising:<br><br>Ground Floor: Livingroom/Kitchen and Shower Room.<br><br>Upper Floor: 2 Bedrooms. |
| **Gross internal floor area ($m^2$)** | 584 $m^2$ approximately, excluding the outbuildings. |
| **Neighbourhood and location** | The property is situated in the village of Drem which lies close to the coastal towns of Gullane and North Berwick where all amenities and facilities are available. Edinburgh is within comfortable commuting distance either by road or rail, with the station lying across the road from the subject property. |

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| **Age** | It is understood that the property was built in the late 18th century and extended in the 19th century. |
| **Weather** | It was dry at the time of inspection. |
| **Chimney stacks** | *Visually inspected with the aid of binoculars where appropriate.*<br><br>There are several chimney stacks positioned around the roof structure which are of masonry construction with some being rendered externally. |
| **Roofing including roof space** | *Sloping roofs were visually inspected with the aid of binoculars where appropriate.*<br>*Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.*<br>*Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.*<br><br>The roof is of multi pitched timber truss design and covered with slates and incorporating a centre valley gutter. In addition there is a flat and lead covered roof over the bay window projection and a couple of small flat roofs which are covered with mineral felt.<br><br>Access is available into the main roof space from a ceiling hatch. It was only possible to carry out a limited inspection of this area. |
| **Rainwater fittings** | *Visually inspected with the aid of binoculars where appropriate.*<br><br>The rainwater fittings are of cast iron manufacture. |
| **Main walls** | *Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.*<br><br>The main walls are of traditional solid stone construction. |

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| **Windows, external doors and joinery** | *Internal and external doors were opened and closed where keys were available.*<br>*Random windows were opened and closed where possible.*<br>*Doors and windows were not forced open.*<br><br>The window frames are mostly of traditional timber single glazed double hung and sash and casement design with some replacement timber casement double glazed units and some being fitted with secondary glazing. The entrance doors are of timber/timber and glazed construction. |
| **External decorations** | *Visually inspected.*<br><br>The rainwater fittings, window frames and doors have a paint finish. |
| **Conservatories / porches** | *Visually inspected.*<br><br>Not applicable. |
| **Communal areas** | *Circulation areas visually inspected.*<br><br>Not applicable. |
| **Garages and permanent outbuildings** | *Visually inspected.*<br><br>There is a range of outbuildings comprising stables, a tack room, large garage, tool shed and wood store which are centred around a courtyard on the east side of the house. In addition, there is a further courtyard accessed from the house off which there is a boiler room and bin store. These buildings are of traditional stone construction with a mixture of slated, pantiled and asbestos cement roofs.<br><br>There is a greenhouse in the garden. |

**Outside areas and boundaries**

*Visually inspected.*

There is an area of well-established garden ground which mostly extends on the west side of the house within which there remains the west gable of St John's Chapel, together with a paddock on the south side within which there is stabling.

It is understood that the policies extend to approximately 5.23 acres.

Access is from the main road along a tarmac surfaced driveway to a gravel sweep in front of the house.

The boundaries are defined by a mixture of stone walls, hedging and fencing.

**Ceilings**

*Visually inspected from floor level.*

The ceilings are mostly of lath and plaster constuction with some plasterboard lined sections.

**Internal walls**

*Visually inspected from floor level.*
*Using a moisture meter, walls were randomly tested for dampness where considered appropriate.*

The internal walls are mostly of solid construction and plastered on the hard with some stud framed and plasterboard lined sections.

**Floors including sub floors**

*Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.*
*Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.*
*Physical access to the sub floor area may be taken if the Surveyor deems it 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.*

The floors are mostly of suspended timber construction with some solid sections on the ground floor.

**Internal joinery and kitchen fittings**

*Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.*

The internal joinery in terms of doors, facings, skirtings etc is in keeping with the style and character of the property.

The kitchen is fitted with a range of wall and base units and work surfaces and incorporates an Aga.

**Chimney breasts and fireplaces**

*Visually inspected. No testing of the flues or fittings was carried out.*

There are fireplaces in the reception hall, drawing room, dining room and sittingroom.

**Internal decorations**

*Visually inspected.*

The walls are lined with either patterned paper or plain paper with emulsion painted finishes. The woodwork has either a natural or paint finish.

**Cellars**

*Visually inspected where there was safe and purpose-built access.*

There is no cellarage.

**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.*

Mains electricity is connected to the property.

**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.*

No mains gas is connected to the property.

**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.*

Mains water is connected to the property.

The plumbing system, where visible, is to modern standards.

The bath/shower rooms and WC compartments are fitted with white sanitaryware.

**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 biomass central heating system with a Ponast boiler housed in the outbuilding off the courtyard which uses pellets fed from a hopper and serving panel radiators in all rooms. Hot water is supplied by the central heating boiler to two hot water with back up immersion heaters. In addition, there is a tank of LPG which serves the Aga.

**Drainage**

*Drainage covers etc were not lifted.*
*Neither drains nor drainage systems were tested*.

Drainage is to a private septic tank which is understood to be shared by the housing development on the north side of the subjects.

**Fire, smoke and burglar alarms**

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

There is a burglar alarm system. Smoke detectors have been fitted.

**Any additional limits to inspection:**

*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. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.*

*The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.*

*A structural survey was not instructed and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.*

*It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.*

The roof and other external areas were viewed from ground floor level only.

No access was available to any sub floor areas.

The cupboards and other storage areas were fully stocked with household effects.

## 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. Partiton 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 terms.**

## 2. CONDITION

**This section identifies problems and tells you about the urgency of any repairs by using one of three categories.**

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| **Structural movement** | |
| **Repair category** | 1 |
| **Notes:** | There is some evidence of old settlement to the building, however, this is considered to be of a longstanding nature rather than of recent origin and is not serious or progressive. |
| **Dampness, rot and infestation** | |
| **Repair category** | 1 |
| **Notes:** | The walls were tested for dampness, where access was available, and no significantly high dampness readings were obtained, although some slightly high readings were recorded to the walls in the storage areas within the rear quarters. This is not considered, however, to be a particularly serious problem as the adjoining flooring here is of solid construction.<br><br>It was noted that there is some evidence of woodworm infestation to the roof timbers and other sections of woodwork, however, this appears to be of a longstanding nature. |
| **Chimney stacks** | |
| **Repair category:** | 1 |
| **Notes:** | The chimney stacks, as viewed from ground level, appear to be in satisfactory condition but nevertheless it should be anticipated that regular ongoing maintenance will always be necessary. |
| **Roofing including roof space** | |
| **Repair category:** | 2 |
| **Notes:** | The roof coverings, from the limited view available from ground level, appear to be in reasonable condition but nevertheless it should be anticipated that a roof of this type will always require a high level of ongoing maintenance on a frequent basis. It should be noted that there is a central valley gutter and these types of detail can often be problematical if not maintained in sound watertight condition. In the circumstances it is recommended that regular inspections are undertaken and any clearing of vegetation debris should be undertaken in order to facilitate the efficient dispersal of water to the outfalls on each gable. |

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| | In addition, it should be ensured that the watergates at the sides of the dormer window projection on the east side are kept in good watertight condition and also the wallhead gutter below this dormer window is kept watertight.<br><br>Furthermore, the flat roof over the bay window and also the small flat and felt covered sections will always require a high level of attention since the feltwork, in particular, will only tend to have a limited lifespan.<br><br>No signs of any significant defects were noted within the roof space, on the basis of a limited inspection, although there is evidence of old water staining to the timbers. |
| **Rainwater fittings** | |
| **Repair category:** | 1 |
| **Notes:** | The rainwater fittings, as viewed from ground level, appear to be in satisfactory condition with no signs of any water staining being noted to the external walls which would indicate that there are any current leaks. Nevertheless, it should be anticipated that a high level of ongoing attention will be required in terms of cleaning out gutters and hoppers, checking joints etc. |
| **Main walls** | |
| **Repair category:** | 1 |
| **Notes:** | The stonework and pointing to all elevations is generally in satisfactory condition with only typical signs of weathering being noted. It should be ensured that the climbing creeper plants are kept under control. |
| **Windows, external doors and joinery** | |
| **Repair category:** | 1 |
| **Notes:** | The window frames and other external areas of external joinery are generally in reasonable condition although it should be anticipated that regular maintenance will always be necessary to prevent weathering. There is a cracked pane of glass to the vestibule window frame and some of the frames are paint fast. |
| **External decorations** | |
| **Repair category:** | 2 |
| **Notes:** | The external paintwork is in generally satisfactory condition although it is beginning to deteriorate in places and will require attention in the foreseeable future. It is understood, however, that some repair and repainting works will be undertaken by the vendor. |

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| **Conservatories / porches** | |
| **Repair category:** | Not applicable |
| **Notes:** | Not applicable |
| **Communal areas** | |
| **Repair category:** | Not applicable |
| **Notes:** | Not applicable |
| **Garages and permanent outbuildings** | |
| **Repair category:** | 1 |
| **Notes:** | The outbuildings are generally in reasonable condition commensurate with their age and type, although regular maintenance should be anticipated. It was noted that the tool shed has a corrugated asbestos cement roof. This is not causing a problem whilst it remains insitu, however, if it is ever removed then this work will need to be carried out by a licensed contractor. |
| **Outside areas and boundaries** | |
| **Repair category:** | 1 |
| **Notes:** | The outside areas and boundaries have been well maintained.<br><br>The mature trees will always require careful management. It was noted that the branches of the tree close to the garden room are overhanging the roof and therefore this situation should be monitored and some lopping works may considered necessary.<br><br>The stone walls will always require a degree of typical routine repointing works.<br><br>The gates and railings at the entrance are being repainted by the vendor. |
| **Ceilings** | |
| **Repair category:** | 1 |
| **Notes:** | The ceiling surfaces are in reasonable condition although superficial plaster cracks may require to be cut back and refilled prior to any redecoration. |

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| **Internal walls** | |
| **Repair category:** | 1 |
| **Notes:** | The internal walls are in reasonable condition although general cosmetic repairs may be required prior to commencement of any redecoration programme. |
| **Floors including sub-floors** | |
| **Repair category:** | 1 |
| **Notes:** | The floors, where visible, were found to be in satisfactory condition although there are a few loose boards. |
| **Internal joinery and kitchen fittings** | |
| **Repair category:** | 1 |
| **Notes:** | The internal joinery is in good order.<br><br>The kitchen fitments are in serviceable condition. It is assumed that the Aga is in satisfactory working order. |
| **Chimney breasts and fireplaces** | |
| **Repair category:** | 1 |
| **Notes:** | No signs of any defects were noted although the flues were not checked and tested. It is understood that the flue to the fireplace in the dining room will require to be lined. |
| **Internal decorations** | |
| **Repair category:** | 1 |
| **Notes:** | The internal décor is well presented. |
| **Cellars** | |
| **Repair category:** | Not applicable |
| **Notes:** | Not applicable |

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| **Electricity** | |
| **Repair category:** | 1 |
| **Notes:** | The electrical wiring installation serves 13 amp sockets and there is a modern circuit breaker system. The installation generally appears up-to-date, however, regulations with regard to electrical installations are constantly upgraded and it is always prudent to have an electrical system checked and tested on a periodic basis by an electrical contractor to ensure compliance with the latest regulations. |
| **Gas** | |
| **Repair category:** | Not applicable |
| **Notes:** | Not applicable |
| **Water, plumbing and bathroom fittings** | |
| **Repair category:** | 1 |
| **Notes:** | The plumbing system, where visible, appears to run using modern materials. There was no obvious signs of leakage from the pipework.<br><br>The sanitary fitments are of modern style. It should be ensured that the splash protection finishes, particularly around the showers, are kept watertight otherwise any leaks/spillage could lead to future problems. |
| **Heating and hot water** | |
| **Repair category:** | 1 |
| **Notes:** | The Biomass central heating system appears to be in serviceable condition with no obvious signs of any defects being noted. It is recommended, however, that the system is checked and tested as a matter of routine by a registered engineer to ensure safe operation and compliance with the latest regulations. |
| **Drainage** | |
| **Repair category:** | 1 |
| **Notes:** | The foul and surface water drainage appears to be satisfactory. The system was not inspected although we noted no surface defects at the time of visit. |

**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.**

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

**Repair Categories**

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

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

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

**Remember**

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

**Warning**

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

## 3. ACCESSIBILITY INFORMATION

**Guidance Notes on Accessibility Information**

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

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

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| 1. | Which floor(s) is the living accommodation on? | Ground & First |
| 2. | Are there three steps or fewer to a main entrance door of the property? | Yes |
| 3. | Is there a lift to the main entrance door of the property? | No |
| 4. | Are all door openings greater than 750mm? | 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? | No |
| 8. | Is there unrestricted parking within 25 metres of an entrance door to the building? | Yes |

## 4. VALUATION AND CONVEYANCER ISSUES

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

### Matters for a solicitor or licensed conveyancer

It is apparent that alteration works have been carried out to form the existing layout and accommodation and in this connection it is assumed that all appropriate permissions and consents have been obtained from the Council and are in order.

It is understood that the property is a Category B Listed building.

All matters in respect of the private drainage system should be established.

It should be noted that it was only possible to carry out a limited "walk round" inspection of the lodge, which is tenanted, and therefore no detailed comments can be made on its overall condition. Full details on the tenancy arrangement should be established.

It is understood that the owner of this property has some responsibility for the upkeep of the village green.

### Estimated re-instatement cost for insurance purposes

£2,750,000 (TWO MILLION SEVEN HUNDRED AND FIFTY THOUSAND POUNDS), excluding the lodge house.

**Valuation and market comments**

The market value of the heritable property to include the house, lodge, outbuildings and policies, as described above, reflecting current market conditions, is reasonably stated at £1,750,000 (ONE MILLION SEVEN HUNDRED AND FITY THOUSAND POUNDS).

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

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| **Report author:** | **JOHN B DIXON**<br>**Ref: 18080/JBD/SMD** |
| **Address:** | **DHKK Limited**<br>**54 Corstorphine Road, Edinburgh EH12 6JQ** |
| **Signed:** | |
| **Date of report:** | **17th May 2021** |

DHKK
CHARTERED SURVEYORS

## 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 assessment company.

The surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on a 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 Single Survey 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 Single Survey 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 Single Survey Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the seller to ensure that the amended Single Survey Report and generic Mortgage Valuation Report are transmitted to every prospective purchaser.

The individual surveyor will be a member or fellow 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 seller's 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 Single Survey Report on the Property, except to correct factual inaccuracies.

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

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

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 normally obtained their own report from their chosen surveyor. By contrast, a Single Survey is instructed by the seller and made available to all potential purchasers in the expectation that the successful purchaser will have relied upon it. The Royal Institution of Chartered Surveyors' rules require disclosure of any potential conflict of interest when acting for the seller and the purchaser in the same transaction. The Single Survey may give rise to 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 the 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 adviser 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[2] will be prepared from information contained in the report and the generic Mortgage Valuation Report.

## 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Single Survey 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.

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

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 the light of the final paragraph of this section.

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

- the "report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in Part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "seller" is/are the proprietor(s) of the property;
- the "surveyor" is the author of the report on the property; and
- the "surveyors" are the firm or company of which the surveyor is an employee, director, member or partner (unless the surveyor is not an employee, director, member or partner, when the surveyors means the surveyor) whose details are set out at the head of the report.
- The "energy report" is the advice given by the accredited energy assessment 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 are in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

## 2.3 THE REPORT

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

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

A section is included that makes provision for an energy report, relative to the property. The surveyor will collect physical data from the property and provide such data in a format required by an accredited energy company.

The surveyor cannot of course accept liability for any advice given by the energy company.

## 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the report contains matters considered relevant to the conveyancer (solicitor). It also contains the surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" 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.* 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 should note that the Single Survey is valid for 12 weeks from the date of inspection. 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.

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**DREM FARMHOUSE, VILLAGE GREEN ROAD, ATHELSTANEFORD, NORTH BERWICK, EH39 5AP**

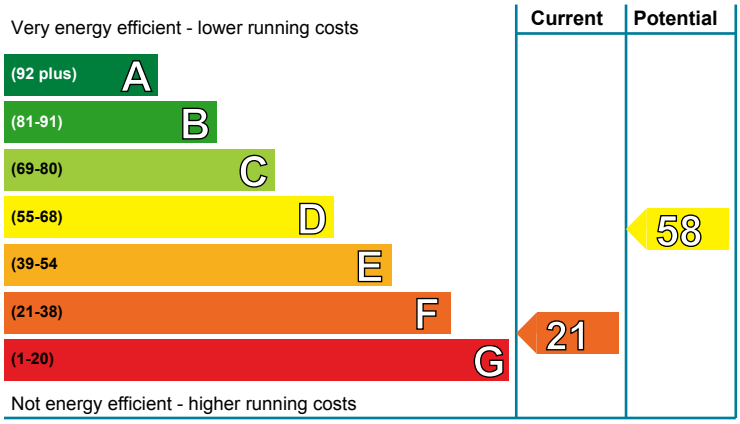
| | | | |
|---|---|---|---|
| **Dwelling type:** | Detached house | **Reference number:** | 0100-2729-1050-2899-5131 |
| **Date of assessment:** | 11 May 2021 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 16 May 2021 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 584 m² | **Main heating and fuel:** | Boiler and radiators, wood pellets |
| **Primary Energy Indicator:** | 424 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*** | **£33,270** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£14,106** | |

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

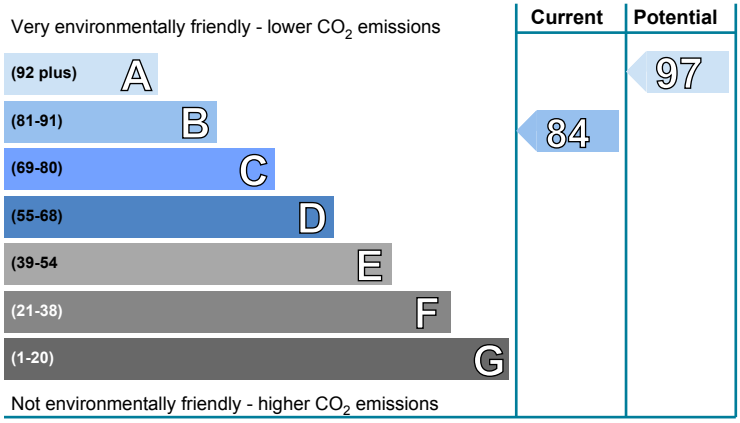



## Energy Efficiency Rating

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 F (21)**. 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 B (84)**. The average rating for EPCs in Scotland is **band D (59).**

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

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

| Recommended measures | Indicative cost | Typical savings over 3 years |
|---|---|---|
| 1 Internal or external wall insulation | £4,000 - £14,000 | £7545.00 |
| 2 Floor insulation (suspended floor) | £800 - £1,200 | £2583.00 |
| 3 Draughtproofing | £80 - £120 | £1929.00 |

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 or limestone, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| Roof | Pitched, 300 mm loft insulation | ★★★★★ | ★★★★★ |
| Floor | Suspended, no insulation (assumed) | — | — |
| Windows | Some double glazing | ★★☆☆☆ | ★★☆☆☆ |
| Main heating | Boiler and radiators, wood pellets | ★★☆☆☆ | ★★★★★ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | Room heaters, wood logs | — | — |
| Hot water | From main system | ★★☆☆☆ | ★★★★★ |
| Lighting | Low energy lighting in 7% of fixed outlets | ★☆☆☆☆ | ★☆☆☆☆ |

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, $CO_2$ 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 14 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 8.2 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 6.3 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** | £31,182 over 3 years | £17,643 over 3 years | You could save £14,106 over 3 years |
| **Hot water** | £882 over 3 years | £882 over 3 years | |
| **Lighting** | £1,206 over 3 years | £639 over 3 years | |
| **Totals** | **£33,270** | **£19,164** | |

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 or external wall insulation | £4,000 - £14,000 | £2515 | F 36 | B 88 |
| 2 | Floor insulation (suspended floor) | £800 - £1,200 | £861 | E 42 | B 89 |
| 3 | Draughtproofing | £80 - £120 | £643 | E 46 | B 89 |
| 4 | Low energy lighting for all fixed outlets | £260 | £138 | E 46 | B 90 |
| 5 | Secondary glazing to single glazed windows | £1,000 - £1,500 | £546 | E 51 | B 91 |
| 6 | Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £337 | E 53 | A 93 |
| 7 | Wind turbine | £15,000 - £25,000 | £676 | D 58 | A 97 |

## 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 or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside 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. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

### 2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 3 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

### 4 Low energy lighting

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

### 5 Secondary glazing

Secondary glazing is the addition of a second pane of glass inside the existing window. Adding secondary glazing will improve comfort in the home by reducing draughts and cold spots near windows. It may also reduce noise and combat problems with condensation. Installation can be carried out by a competent DIY enthusiast. Building regulations may apply to this work, so it is best to check with your local authority building standards department.

### 6 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

**7 Wind turbine**

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

## Low and zero carbon energy sources

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

**LZC energy sources present:**

- Biomass main heating
- Biomass secondary heating

## Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|---|---|---|---|---|
| Space heating (kWh per year) | 105,705 | N/A | N/A | (25,632) |
| Water heating (kWh per year) | 3,200 | | | |

## Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

## 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. John Dixon |
| Assessor membership number: | EES/009580 |
| Company name/trading name: | DHKK Limited |
| Address: | 54 Corstorphine Road<br>Edinburgh<br>EH12 6JQ |
| Phone number: | 0131 313 0444 |
| Email address: | survey@dhkk.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

FIRST SURVEYORS SCOTLAND
National Valuation & Property Consultancy Service

# MORTGAGE VALUATION REPORT

DHKK CHARTERED SURVEYORS

| | | | |
|---|---|---|---|
| Property Address | Drem Farmhouse, Drem, North Berwick, East Lothian, EH39 5AP | Ref No | 18080/JBD/SMD |
| Seller's Name(s) | Mr & Mrs H Smith | | |
| Date of Inspection | 11th May 2021 | | |

## Property Details

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Property Type | House | ☒ | Detached | ☒ | If Flat/Maisonette | Purpose Built | ☐ |
| | Bungalow | ☐ | Semi Detached | ☐ | | Converted | ☐ |
| | Flat | ☐ | Mid Terrace | ☐ | Floor of subject property | | |
| | Maisonette | ☐ | End Terrace | ☐ | No of floors in block | | |
| | Other* | ☐ | *Specify under General Comments | | No of Flats in block | | |

Type of Construction (*Specify under General Comments) Traditional ☒ *Non Traditional ☐

## Tenure

Absolute Owner ☒ Leasehold ☐ Age 200 years approximately

## Accommodation – (specify number of rooms)

Living Rooms 4 Bedrooms 6 Kitchens 1 Bathrooms 4 WCs 1 Other (Specify in General Remarks)

Gross Floor Area (excluding garages & outbuildings) Internal 584 m² External 672 m²

Garage(s) / Outbuildings 2 Parking Space 0 Garden Yes ☒ No ☐

Residential Element – greater than 40% Yes ☒ No ☐

## Construction

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

## Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement, subsidence, flooding, mining?

If yes, please clarify Yes ☒ No ☐

There is some evidence of old settlement to the building, however, this is considered to be of a longstanding nature rather than of recent origin and is not serious or progressive.

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

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Drainage | Mains | ☐ | Private | ☒ | None | ☐ | **Water** | Mains | ☒ | Private ☐ | None ☐ |
| Gas | Mains | ☐ | Private | ☐ | None | ☒ | **Electricity** | Mains | ☒ | Private ☐ | None ☐ |
| **Central Heating** | Yes | ☒ | Partial | ☐ | None | ☐ | **Brief Description** | Biomass system | | | |

## Location

| | | | | | |
|---|---|---|---|---|---|
| Residential Suburb | ☐ | Residential within town/city | ☐ | Mixed residential/commercial | ☐ |
| Mainly commercial | ☐ | Commuter village | ☒ | Remote village | ☐ |
| Isolated rural property | ☐ | Other | ☐ | (Specify in General Remarks) | |

## Roads

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

## Planning issues

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

If yes, please comment in General Remarks

**General Remarks**

The general condition of the property appears consistent with its age and type of construction.

In addition to the accommodation described above there is also a self-contained flat comprising a livingroom/kitchen, 2 bedrooms and shower room together with a lodge house.

It is apparent that alteration works have been carried out to form the existing layout and accommodation and in this connection it is assumed that all appropriate permissions and consents have been obtained from the Council and are in order.

It is understood that the property is a Category B Listed building.

All matters in respect of the private drainage system should be established.

It should be noted that it was only possible to carry out a limited "walk round" inspection of the lodge, which is tenanted, and therefore no detailed comments can be made on its overall condition. Full details on the tenancy arrangement should be established.

It is understood that the owner of this property has some responsibility for the upkeep of the village green.

**Essential Repairs**

None.

Estimated cost of essential repairs £ Retention recommended Yes ☐ No ☐ Amount £

**Comment on Mortgageability**

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

**Valuations (Assuming Vacant Possession)**

| | |
|---|---|
| Market value in present condition | £**1,750,000** |
| Market value on completion of essential repairs | £ |
| Insurance Reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £2,750,000 excluding the lodge house |
| Is a Reinspection necessary? | Yes ☐ No ☒ |

**IMPORTANT – THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES**

Signed

| | | | |
|---|---|---|---|
| Valuers Name and Qualifications | **John B Dixon, BSc MRICS** | | |
| Date of Inspection | **11th May 2021** | Date of Report | **17th May 2021** |
| Company Name | DHKK Ltd | | |
| Address | 54 Corstorphine Road | | |
| | Edinburgh | | |
| | EH12 6JQ | Tel No | 0131 313 0444 |

# property questionnaire

| | |
|---|---|
| **Property address** | DREM FARMHOUSE<br>DREM<br>EAST LOTHIAN<br>EH39 5AP |

| | |
|---|---|
| **Seller(s)** | HUGH & MARLENE SMITH |

| | |
|---|---|
| **Completion date of property questionnaire** | 13TH MAY 2021 |

# 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?** | 19 years |
| 2. | **Council tax** | |
| | **Which Council Tax band is your property in? (Please circle)** A B C D E F G (H) | FARMHOUSE H<br>LODGE E<br>FLAT – Rates but relief claimed |
| 3. | **Parking** | |
| | **What are the arrangements for parking at your property?**<br>**(Please tick all that apply)** | |
| | • **Garage** | ☑ |
| | • **Allocated parking space** | ☐ |
| | • **Driveway** | ☑ |
| | • **Shared parking** | ☐ |
| | • **On street** | ☐ |
| | • **Resident permit** | ☐ |
| | • **Metered parking** | ☐ |
| | • **Other (please specify):** | - gravel area beside house<br>- Separate area at Lodge |
| 4. | **Conservation area** | |
| | **Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?** | (Yes)/No/ Don't know |

| | | |
|---|---|---|
| 5. | **Listed buildings** | |
| | **Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?** | Yes/No |
| 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)?**<br><br>**If you have answered yes, please describe below the changes which you have made:**<br>1. Interior changes to form Flat 2. interior changes to form 2 rear bedrooms 3. interior changes to form bathroom & shower room. 4. Boiler House 5. Exterior wall painted. 6. Removal of 2 chimneys from buildings not part of House | Yes/No |
| | **(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?**<br>LBC/Planning obtained for 5. LBC/Planning/BW obtained for 4.<br>**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.**<br><br>**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?**<br><br>**If you have answered yes, please answer the three questions below:** | Yes/No |
| | **(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):**<br><br>**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?**<br>**(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).**<br><br>**<u>If you have answered yes or partial</u> – what kind of central heating is there?**<br>**(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).**<br><br>**<u>If you have answered yes</u>, please answer the three questions below:** | **Yes/No/Partial**<br><br>WOOD PELLET BOILER. |
| | **i) When was your central heating system or partial central heating system installed?** | 2013 |
| | **(ii) Do you have a maintenance contract for the central heating system?**<br><br>**<u>If you have answered yes,</u> please give details of the company with which you have a maintenance contract:** XKY | **Yes/No**<br><br>WE USE ENERGY |
| | **(iii) When was your maintenance agreement last renewed?**<br>**(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?** BUT THE LODGE DOES | **Yes/No** |
| 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?**<br><br>**<u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?** | **Yes/No**<br><br>**Yes/No** |
| b. | **Are you aware of the existence of asbestos in your property?**<br><br>**<u>If you have answered yes</u>, please give details:** | **Yes/No** |

**10. Services**

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

| Services | Connected | Supplier |
|---|---|---|
| Gas or liquid petroleum gas | LPG | AVANTI |
| Water mains or private water supply | MAINS (private pipe) | SCOTTISH WATER |
| Electricity | ✓ | BULB |
| Mains drainage | | |
| Telephone | ✓ | NOT CONNECTED |
| Cable TV or satellite | | |
| Broadband | ✓ | LOTHIAN BROADBAND |

| | | |
|---|---|---|
| b. | Is there a septic tank system at your property? | Yes/No |
| | If you have answered yes, please answer the two questions below: SEPARATE TANKS FOR HOUSE + LODGE | |
| TANK SHARED BY HOUSE IS A MECHANICAL DIGESTER SYSTEM | (i) Do you have appropriate consents for the discharge from your septic tank? | Yes/No/ Don't know |
| | (ii) Do you have a maintenance contract for your septic tank? | Yes/No |
| | If you have answered yes, please give details of the company with which you have a maintenance contract: | BUT WE PAY ANNUALLY TO THE CHESTERS ASSOCIATION IN RELATION TO FARMHOUSE |

| | | |
|---|---|---|
| 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?**<br><br>**If you have answered yes, please give details:** | **Yes/No/ Don't know**<br><br>- SEPTIC TANKS<br>- REAR DRIVE |
| b. | **Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?**<br><br>**If you have answered yes, please give details:** | **Yes/No/ Not applicable**<br><br>AS ABOVE |
| 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** |
| 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?**<br><br>**If you have answered yes, please give details:** | **Yes/No**<br><br>BOUNDARY MAINTENANCE |
| 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?**<br><br>**If you have answered yes, please give details:** | **Yes/No** |
| 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.)**<br><br>**If you have answered yes, please give details:** | **Yes/No** |
| 12. | **Charges associated with your property** | |
| a. | **Is there a factor or property manager for your property?**<br><br>**If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:** | **Yes/No**<br><br>BUT SEE 10 b (ii) |

| | | |
|---|---|---|
| b. | Is there a common buildings insurance policy?<br><br>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges? | Yes/No/<br>Don't know<br><br>Yes/No/<br>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.<br>APPROX £250 P A TO CHESTERS ASSOC IN RELATION TO SHARED SEPTIC TANK FOR FARMHOUSE | |
| 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?<br><br>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 |
| 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?<br><br>If you have answered yes, please give details: | Yes/No |
| c. | If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?<br><br>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.<br><br>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 |
| (ii) | Roofing | No | Yes | Don't know | With title deeds | Lost |
| (iii) | Central heating | No | Yes | Don't know | With title deeds | Lost |
| (iv) | National House Building Council (NHBC) | No | Yes | Don't know | With title deeds | Lost |
| (v) | Damp course | No | Yes | Don't know | With title deeds | Lost |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | No | Yes | Don't know | With title deeds | Lost |
| b. | If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): Title indemnity policy in respect of Septic Tank | | | | | |
| 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 |

| 16. | Notices that affect your property | |
|---|---|---|
| | In the past three years have you ever received a notice: | |
| a. | advising that the owner of a neighbouring property has made a planning application? | Yes/No |
| b. | that affects your property in some other way? | Yes/No |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | Yes/No |
| | 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. NO LONGER HAVE THEM – ONE RELATED TO WINDOWS AND THE OTHER CREATING A BEDROOM FROM A GARAGE IN RESPECT OF HOUSES IN CHESTERS | |

**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) :** Harlene Smith

Date: 13/05/21