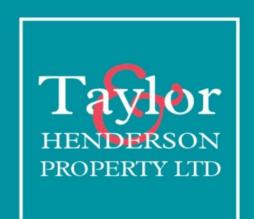
OLLIC 1



41 Ivanhoe Drive Saltcoats KA21 6LX 07/05/2024

eport Inde Home

Single Survey Energy Report Property Questionnaire

survey report on:

Property address 41 Ivanhoe Drive, Saltcoats, KA21 6LX
--

Customer	Mr J Mclellan
----------	---------------

Customer address	

Prepared by	Walker Fraser Steele

Date of inspection	1st May 2024
--------------------	--------------

WALKER FRASER STEELE LLP 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 Company.

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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 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.

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



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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein

Terms and Conditions

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 etc. will not be inspected or reported on.

Description	Mid terraced house
Accommodation	Ground floor: Hall, lounge/dining room and kitchen
	First floor: Landing, three bedrooms and bathroom/wc

Gross internal floor area (m²)	78 SQM

Neighbourhood and location	The property is located in a local authority built estate with good local amenities. Neighbouring properties comprise mainly houses of a similar age and design.
----------------------------	--

Age	Estimated 1963

Weather	Dry and bright
Chimney stacks	Not applicable.
Ommiley Stacks	Not applicable.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof is pitched, timber framed and covered with concrete tiles.
	The roof space is partially floored with insulation laid between the ceiling joists.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The gutters and downpipes are formed with pvc and cast iron sections.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of traditional cavity brick walls partially rendered externally. There is evidence to suggest that cavity wall insulation has been installed.

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows and doors are of double glazed upvc construction,

External decorations	Visually inspected.
	Painted cast iron and joinery.

Conservatories / porches	Visually inspected.
	Not applicable.

Communal areas Cir	rculation areas visually inspected.
No	ot applicable.

Garages and permanent outbuildings	Visually inspected.
	There is a single detached garage to the rear of the property and this is of timber construction with a pitched and corrugated asbestos cement roof covering.

Outside areas and boundaries	Visually inspected.
	There are gardens to the front and rear of the property and the boundaries are partially formed with timber fencing and hedging. There is a driveway leading to the garage. Access to the rear is gained via a shared footpath and access road. There is a timber shed and a greenhouse to the rear garden.

Ceilings	Visually inspected from floor level. The ceilings are formed with plasterboard and some rooms have a textured/artex coating.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are of brick and timber studwork construction

with plaster finishes.

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 ground floor is of solid concrete construction and the first floor is of suspended timber construction.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Timber and glass panel doors, skirting and framework. The kitchen comprises a range of base and wall units.

Chimney breasts and fireplaces	Not applicable.
Internal decorations	Visually inspected.
	Painted and papered surfaces.

Cellars	Not applicable.

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

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 is connected and the meter is located in an external cupboard to the rear of the property.

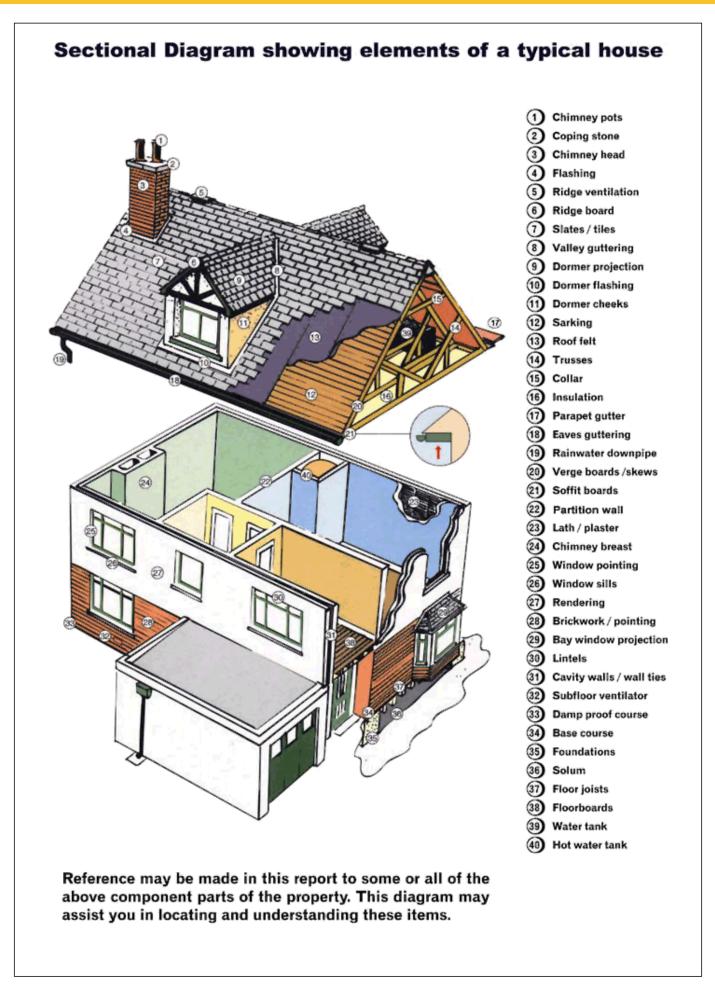
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains water is connected and the visible pipework is in copper and pvc. The bathroom comprises a white three piece suite with electric shower above the bath.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	Heating and hot water are provided via a gas fired combination boiler located in the rear bedroom and a system of radiators.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is assumed to be connected to the mains sewer.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	A smoke alarm has been fitted to the property but no tests were carried out.
	For both new and existing homes, from February 2022 The Fire and Smoke Alarm Standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. You can obtain further details from the Scottish Government web site www.mygov.scot (search Smoke Alarm).
	Different home insurance policies will have different terms and conditions which a homeowner must comply with in order for their home insurance to be valid. If you are not sure how the new fire and smoke alarm requirements affect your policy, get in touch with your insurer to find out.

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



2. Condition

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

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

Structural movement	
Repair category	1
Notes	No evidence of significant structural movement was noted affecting the property within the limitations and scope of the inspection and report.
	There are a number of minor cracks in the external walls attributed to thermal expansion. These are not structurally serious but filling of cracks and/or minor repairs to masonry to prevent water penetration and frost deterioration is necessary.

Dampness, rot and infestation	
Repair category	1
Notes	There is no evidence indicating any significant dampness, rot or infestation within the limitations and scope of the inspection and report.

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space	
Repair category	2
Notes	There are no obvious or significant defects affecting the roof coverings, however, weathering consistent with age was noted. Given the age of the property, regular maintenance and repair will be required.

Rainwater fittings	
Repair category	1
Notes	There are no obvious or significant defects affecting the rainwater conductors.

Main walls	
Repair category	2
Notes	Sections of the render are noted to be weathered/cracked/bossed.

Windows, external doors and joinery	
Repair category	1
Notes	There are no obvious or significant defects affecting the external windows/doors/joinery.

External decorations	
Repair category	1
Notes	There are no obvious or significant defects affecting external decorations.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	2
Notes	Joinery is weathered/decayed/damaged.

Garages and permanent outbuildings	
Repair category	2
Notes	The garage roof is believed to contain asbestos. Visible parts do not appear damaged, but this material can be a health hazard. Specialist advice should be obtained before carrying out any works affecting these components.

Outside areas and boundaries	
Repair category	2
Notes	Outside areas have been maintained to an acceptable standard.
	Some paving and fencing was noted to be weathered/damaged.

Ceilings	
Repair category	1
Notes	Parts of the ceiling exhibit deterioration consistent with age.
	Some ceilings have a textured coating, there is the possibility that these finishes may contain some degree of asbestos fibre content. Textured coatings in good condition and left undisturbed poses no risk to health however, should you wish to remove or drill specialist advice should be sought prior to carrying out such work.

Internal walls	
Repair category	1
Notes	There are no obvious or significant defects affecting the internal walls.

Floors including sub-floors	
Repair category	1
Notes	There are no obvious or significant defects affecting flooring.

Internal joinery and kitchen fittings	
Repair category	1
Notes There are no obvious or significant defects affecting internal joinery.	

Chimney breasts and fireplaces	
Repair category	-
Notes	Not applicable.

Internal decorations	
Repair category	1
Notes Internal decoration is generally acceptable although some wear and tear is evident in places.	

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	Alterations have been made to the system and it is recommended that all electrical installations be checked every ten years or upon change of ownership to keep up to date with frequent changes in safety regulations.

Gas	
Repair category	1
Notes	There are no obvious defects affecting the gas installation but this should be confirmed by an approved Gas Safe contractor prior to use. See section Heating and hot water.

► Water, plumbing and bathroom fittings	
Repair category	1
Notes	There are no obvious defects affecting the visible plumbing apparatus.

Heating and hot water	
Repair category	1
Notes There are no obvious or significant defects affecting the heating/hot water syst but no tests were carried out. See section Gas.	

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 previous comments for detailed information.

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The property is assumed to be held in 'Absolute Ownership' and unaffected by any onerous burdens or title restrictions.

Pedestrian and vehicular access to the rear of the property is shared.

Estimated reinstatement cost for insurance purposes

£220,000 (TWO HUNDRED AND TWNETY THOUSAND POUNDS).

Valuation and market comments

In its present condition and with the current state of the property market, my valuation of the property is £105,000 (ONE HUNDRED AND FIVE THOUSAND POUNDS).

Signed	Security Print Code [323521 = 6238]
	Electronically signed

Report author	S Doogan
---------------	----------

Company name	Walker Fraser Steele

Address	1st Floor, Suite 1/3, 23-31 Waterloo Street, Cadell House,
	Glasgow, G2 6BZ

Date of report	7th May 2024

WALKER FRASER STEELE LLP CHARTERED SURVEYORS

Property Address				
Address Seller's Name Date of Inspection	41 Ivanhoe Drive Mr J Mclellan 1st May 2024	, Saltcoats, KA21	6LX	
Property Details				
Property Type	X House Purpose built flat	Bungalow Converted flat	Purpose built maiso	onette Converted maisonette Flat over non-residential use Other (specify in General Remarks)
Property Style	Detached Back to back	Semi detached	X Mid terrace	End terrace Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m		erty was built for	the public sector,	X Yes No
Flats/Maisonettes onl		located	No. of floors in block No. of units in block	
Approximate Year of	Construction 1963	3		
Tenure				
X Absolute Ownership	Leasehold	Ground rent £	Unexpire	ed years
Accommodation				
Number of Rooms	1Living room(s)1Bathroom(s)	3 Bedroom(s) 1 WC(s)	1Kitchen(s)0Other (Specify in	General remarks)
Gross Floor Area (exc Residential Element (m ² (Internal)	90 m ² (External)
Garage / Parking /	Outbuildings			
X Single garage Available on site?	Double garage	Parki	ng space	No garage / garage space / parking space
Permanent outbuildin	gs:			

Mortgage Valuation Report

Construction							
Walls	X Brick	Stone	Concrete	Timber frame	Other	(specify in Gen	eral Remarks)
Roof	X Tile	Slate	Asphalt	Felt	Other	(specify in Gen	eral Remarks)
Special Risks							
Has the property s	suffered struct	ural moveme	ent?			Yes	XNo
If Yes, is this receiption	nt or progress	ive?				Yes	No
Is there evidence, immediate vicinity		ason to antici	pate subsidence	, heave, landslip o	or flood in the	Yes	X No
If Yes to any of the	e above, provi	de details in	General Remark	S.			
Service Connec	tion						
Based on visual in of the supply in Ge			ces appear to be	non-mains, pleas	e comment o	n the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description o	f Central Heat	ting:					
Site							
Apparent legal iss	ues to be veri	fied by the co	onveyancer. Plea	ase provide a brief	description in	n General R	emarks.
Rights of way	X Shared drive	es / access	Garage or other	amenities on separate	e site	ed service conr	ections
Ill-defined boundari	ies	Agricult	ural land included wi	th property	Othe	r (specify in Ge	neral Remarks)
Location							
Residential suburb	X Res	idential within to	wn / city 🗌 Mixe	ed residential / comme	rcial Mainl	ly commercial	
Commuter village		note village		ated rural property		-	neral Remarks)
Planning Issues	;						
Has the property b If Yes provide deta			/ altered?	Yes X No			
Roads							
X Made up road	Unmade road	d Partly	completed new road	Pedestrian a	access only	Adopted	Unadopted

General Remarks

The property appears to be in a condition consistent with its age and construction although some routine repair and maintenance is required.

Shared vehicular and pedestrian access to the rear of the property.

Essential Repairs

None.			
Estimated cost of essential repairs £	Retention recommended?	X No	Amount £

Mortgage Valuation Report

Comment on Mortgageability

In our opinion the subjects would form suitable mortgage security by a lending institution.

Valuations	
Market value in present condition	£ 105,000
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)	£ 220,000
Is a reinspection necessary?	Yes X No
Buy To Let Cases	
What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No
Declaration	

Signed	Security Print Code [323521 = 6238] Electronically signed by:-
Surveyor's name	S Doogan
Professional qualifications	BSc MRICS
Company name	Walker Fraser Steele
Address	1st Floor, Suite 1/3, 23-31 Waterloo Street, Cadell House, Glasgow, G2 6BZ
Telephone	0141 221 0442
Fax	0141 258 5976
Report date	7th May 2024

Energy Performance Certificate (EPC)

Scotland

Dwellings

41 IVANHOE DRIVE, SALTCOATS, KA21 6LX

Dwelling type:	Mid-terrace house
Date of assessment:	01 May 2024
Date of certificate:	01 May 2024
Total floor area:	79 m²
Primary Energy Indicator:	208 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel:

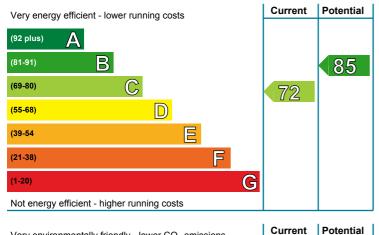
7014-6425-0200-0399-4202 RdSAP, existing dwelling ECMK Boiler and radiators, mains gas

You can use this document to:

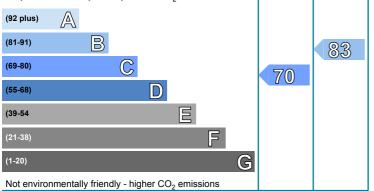
- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,585	See your recommendations
Over 3 years you could save*	£357	report for more information

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



Very environmentally friendly - lower CO₂ emissions



Energy Efficiency Rating

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

Your current rating is band C (72). The average rating for EPCs in Scotland is band D (61).

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

Environmental Impact (CO₂) Rating

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

Your current rating is **band C (70)**. 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 Floor insulation (solid floor)	£4,000 - £6,000	£162.00
2 Solar water heating	£4,000 - £6,000	£195.00
3 Solar photovoltaic (PV) panels	£3,500 - £5,500	£1644.00

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**

41 IVANHOE DRIVE, SALTCOATS, KA21 6LX 01 May 2024 RRN: 7014-6425-0200-0399-4202

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	★★★☆☆	★★★☆☆
Roof	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
Floor	Solid, no insulation (assumed)	_	
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★☆	★★★★ ☆
Main heating controls	Programmer, room thermostat and TRVs	★★★☆	★★★★ ☆
Secondary heating	None	_	
Hot water	From main system	★★★☆	★★★★ ☆
Lighting	Low energy lighting in all fixed outlets	****	*****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 37 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 2.9 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 1.3 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

41 IVANHOE DRIVE, SALTCOATS, KA21 6LX 01 May 2024 RRN: 7014-6425-0200-0399-4202

Estimated energy costs for this home

Estimated energy costs for this nome				
	Current energy costs	Potential energy costs	Potential future savings	
Heating	£2,661 over 3 years	£2,499 over 3 years		
Hot water	£600 over 3 years	£405 over 3 years	You could	
Lighting	£324 over 3 years	£324 over 3 years	save £357	
Tota	ls £3,585	£3,228	over 3 years	

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

Recommendations for improvement

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

Recommended measures			Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Floor insulation (solid floor)	£4,000 - £6,000	£54	C 73	C 72
2	Solar water heating	£4,000 - £6,000	£65	C 75	C 74
3	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£548	B 85	B 83

Choosing the right improvement package

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



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

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

1 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect 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 and may also require a building warrant so it is best to check with your local authority building standards department.

2 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. 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 these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, 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.

3 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.

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)	8,069	(438)	N/A	N/A
Water heating (kWh per year)	2,104			

41 IVANHOE DRIVE, SALTCOATS, KA21 6LX 01 May 2024 RRN: 7014-6425-0200-0399-4202

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:	Stuart Doogan
Assessor membership number:	ECMK302870
Company name/trading name:	Walker Fraser Steele
Address:	27
	WATERLOO STREET
	GLASGOW
	G2 6BZ
Phone number:	07800705546
Email address:	stuart.doogan@walkerfrasersteele.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.





property questionnaire

Property address	Lel Ivanhoe Drive
	Saturats.

Sellers(s)	John Mechellan
•	

Completion date of property questionnaire 1/5/24	
--	--

5.	Listed buildings	Yes(No
	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)?	
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)? <u>If you have answered yes</u>, please describe below the changes which you have made: 	Yes
	 (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? <u>If you have answered yes</u>, 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?	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):	

Please give any guarantees which you received for this work to your solicitor or estate agent.



10.	Services			
a.	Please tick which services are connec	ted to your property and	d give details of th	ne supplier:
	Services	Connected	Supplier	
	Gas or liquid petroleum gas			
	Water mains or private			
	water supply			
	Electricity		Scottish	èr
	Mains drainage		•	
	Telephone		BT	
	Cable TV or satellite		Bi Sty	
	Broadband		BT	
b.	Is there a septic tank system at your p	roperty?		YesNo
	<u>If you have answered yes,</u> please answ	ver the two questions be	elow:	
	(i) Do you have appropriate consents for the discharge from your septic tank?			Yes/No/ Don't Knov
	(ii) Do you have a maintenance contract for your septic tank?			Yes/No
	<u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:			

	SEA 7	

12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? <u>If you have answered yes,</u> please provide the name and address, and give details of any deposit held and approximate charges:	Ye
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?	No/ Don't Know Yes/No/ Don't Know
с.	Please give details of any other charges you have to pay on a regular basis for the upke areas or repair works, for example to a residents' association, or maintenance or stair	•
13.	Specialist works	
а.	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? <u>If you have answered yes</u> , 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

Q	property question	onnaire
C.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:	
	\sim	
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:	
	$\mathbb{N}^{\mathbb{O}}$	
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
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes
	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.	
۱	1	

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

1-5-24

knowledge and belief. Signature(s):

Date: