



Home Report on

6 Rose Bank 29 Argyle Street

Rothesay

Isle Of Bute

PA20 0AX

Property Owner Mrs. Elizabeth Borland

Report prepared for Mrs. Elizabeth Borland



This report has been prepared for Mrs. Elizabeth Borland.



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Chartered Surveyors

Document Index

Document	Status	Prepared By	Prepared On
Index of Documents	Final		
<u>SingleSurvey</u>	Final	Dunoon - Allied Surveyors Scotland Plc	19/04/2011 09:57:09
<u>MortgageCertificate</u>	Final	Dunoon - Allied Surveyors Scotland Plc	19/04/2011 09:56:56
<u>EPC</u>	Final	Dunoon - Allied Surveyors Scotland Plc	18/04/2011 11:32:19
<u>PropertyQuestionnaire</u>	Final	Scottish Administration Centre	07/04/2011 10:57:16
Additional Documents	Final	Dunoon - Allied Surveyors Scotland Plc	19/04/2011 09:55:43

Important Notice:

This report has been prepared for the purposes of and use of Mrs. Elizabeth Borland. Should your name not be on this report then Onesurvey is unable to guarantee that this is a genuine or complete copy of the Home Report. A personalised copy of this Home Report may be obtained at www.onesurvey.org free of charge.

If you are a potential purchaser of this property you may then present your personalised copy of the report to your advisers or mortgage provider with a view to them requesting a transcription report from the appointed Chartered Surveyor.

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.



SINGLE SURVEY

single survey

survey report on:

Customer	Mrs. Elizabeth Borland
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Customer address	6 Rose Bank, 29 Argyle Street, Rothesay, Isle Of Bute, PA20 0AX
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Date of inspection:	14 Apr 2011
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Prepared by	Kenneth Noakes, BSc MRICS Dunoon - Allied Surveyors Scotland PLC
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SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or 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.

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

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

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The property comprises the Northmost Top Floor Flat in a three storey modern tenement style property.
Accommodation	Entrance Hall, Lounge, Two Bedrooms, Kitchen and Bathroom.
Gross internal floor area (m2)	62 sq m approximately
Neighbourhood and location	<p>The property is within an established residential area containing both private and public sector properties with partial views over Rothesay Bay and convenient for local facilities.</p> <p>The property is within the Rothesay Conservation Zone.</p>
Age	The property is believed to be approximately 15 years old.

Weather	Overcast but dry. Recent weather has been wet.
Chimney stacks	Visually inspected with the aid of binoculars where required. There are no chimneyheads.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required. 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 of pitched timber construction covered with tiles on plyboard sarking. The roof space above the flat is insulated with approximately 150mm of quilt.
Rainwater fittings	Visually inspected with the aid of binoculars where required. PVC gutters and downpipes.
Main walls	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected. The main walls of the property are of timber frame construction with a painted wet dashed brick/block external finish. The stairwell area is of brick/block cavity construction with a similar external finish.
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. Double glazed timber windows. Single leaf timber entrance door to the flat from the common close. Softwood and plywood fascias and soffits.

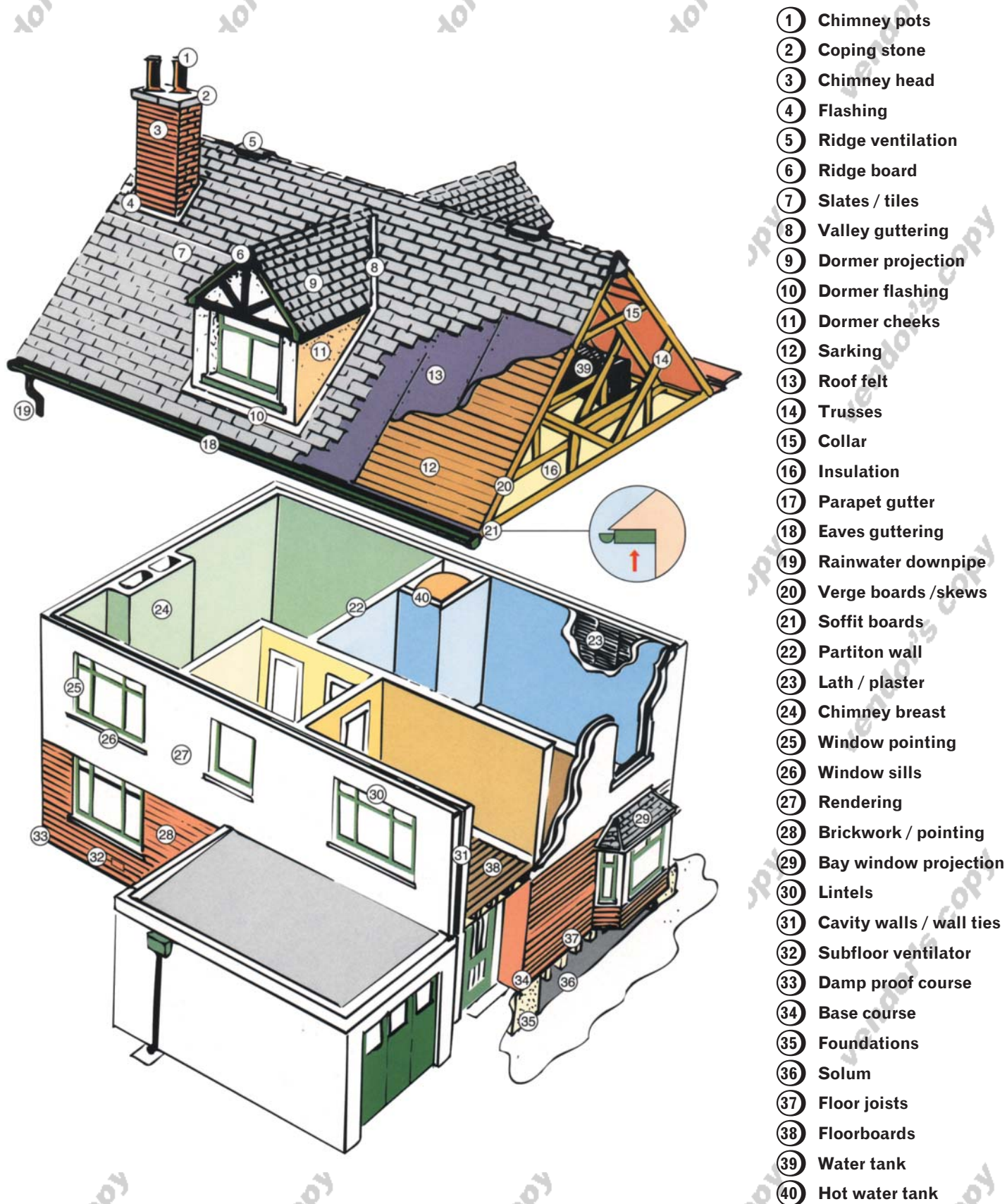
External decorations	<p>Visually inspected.</p> <p>There is a hard finish to the external walls. The external timbers are painted and stained.</p>
Conservatories / porches	None
Communal areas	<p>Circulation areas visually inspected.</p> <p>The property takes access from a communal entrance close. There is a door entry system to the front and locked door access to the rear. There are storage compartments/cellars within the close area to the rear.</p>
Garages and permanent outbuildings	None apparent
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are garden grounds to the front and rear which are assumed to be communal. The grounds are bounded by a mixture of traditional stone walls and timber fencing.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Plasterboard lined.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Plasterboard lined.</p>

Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Floors are apparently of hung timber construction, presumably with a chipboard finish. Owing to the presence of fitted floor coverings, furnishings and personal effects, we have not had proper access to floor surfaces and therefore cannot comment in detail on their condition.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.</p> <p>Modern softwood facings and modern internal doors.</p> <p>Floor and wall mounted Kitchen units have been fitted.</p>
Chimney breasts and fireplaces	<p>Visually inspected. No testing of the flues or fittings was carried out.</p> <p>There is no permanent chimneybreast or fireplace. There is a decorative fireplace in the Lounge at the time of our inspection.</p>
Internal decorations	<p>Visually inspected.</p> <p>Mainly papered and emulsioned finishes. Some tile finishes in the Kitchen and Bathroom.</p>
Cellars	<p>Visually inspected where there was safe and purpose-built access.</p> <p>There are cellars/storage compartments within the common close. These have not been inspected.</p>

Electricity	<p>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.</p> <p>The property is connected to mains electrical supply. The consumer unit is contained within a Hall cupboard and consists of modern circuit breakers and a residual current device.</p> <p>The electric meter is within the common close area.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains gas is connected to the property.</p>
Water, plumbing and bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Visible plumbing is run mainly in plastic pipe, although there are some copper fittings.</p> <p>There is a traditional style three piece white sanitary suite comprising WC, wash basin and bath.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a gas fired combination boiler serving panel radiators. The boiler is a Potterton Puma 80 model located within the Kitchen and having a built-in programmer. The majority of radiators have thermostatic valves.</p> <p>The boiler provides domestic hot water on demand.</p>

Drainage	<p>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</p> <p>The property is connected to the mains drainage system.</p>
Fire, smoke and burglar alarms	<p>Visually inspected. No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke alarm located within the Hall.</p>
<p>Any additional limits to inspection</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>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.</p> <p>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.</p> <p>Our inspection internally was limited by the presence of fitted floor coverings, furnishings and personal effects.</p> <p>Our inspection of the roof space was limited by insulation materials. Only a head and shoulders inspection has been carried out.</p>	

Sectional Diagram showing elements of a typical house





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


2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 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 significant structural movement noted.


	Dampness, rot and infestation
Repair category:	1
Notes:	No dampness, rot or infestation related problems noted at accessible areas.

	Chimney stacks
Repair category:	
Notes:	Not applicable


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.


 Roofing including roof space	
Repair category:	1
Notes:	<p>No significant items noted from ground level or within accessible parts of the roof space area.</p> <p>Normal wear and tear.</p>


 Rainwater fittings	
Repair category:	1
Notes:	No significant items noted at the time of our inspection.


 Main walls	
Repair category:	1
Notes:	Normal wear and tear. No significant items noted.

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.


 Windows, external doors and joinery	
Repair category:	1
Notes:	No significant items noted. Normal wear and tear, including a broken window catch in the Kitchen.


 External decorations	
Repair category:	1
Notes:	Normal wear and tear. No significant items noted.


 Conservatories / porches	
Repair category:	
Notes:	Not applicable


 Communal areas	
Repair category:	1
Notes:	No significant items noted at accessible areas. Normal wear and tear to finishes.

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.


 Garages and permanent outbuildings	
Repair category:	
Notes:	Not applicable


 Outside areas and boundaries	
Repair category:	1
Notes:	<p>Grounds in the vicinity of the property are apparently well maintained.</p> <p>Routine maintenance will be required to boundary walls, fences etc.</p> <p>Concrete slab surfaces slippery at the time of inspection.</p>


 Ceilings	
Repair category:	1
Notes:	No reportable defects noted.

 Internal walls	
Repair category:	1
Notes:	No reportable items noted at accessible areas.


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.


 Floors including sub-floors	
Repair category:	1
Notes:	<p>Although we have not had proper access to floor surfaces, we have no reason to assume significant defects.</p> <p>Slight spring to flooring in places.</p>


 Internal joinery and kitchen fittings	
Repair category:	1
Notes:	<p>Normal wear and tear.</p> <p>No significant items noted.</p>

 Chimney breasts and fireplaces	
Repair category:	
Notes:	Not applicable


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.


 Internal decorations	
Repair category:	1
Notes:	Normal wear and tear. Modern decorations.


 Cellars	
Repair category:	
Notes:	Not applicable

 Electricity	
Repair category:	1
Notes:	<p>Modern electrical installation.</p> <p>Regular servicing of electrical installations by qualified Electrician as recommended by the Institute of Electrical Engineers.</p>


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.

 Gas	
Repair category:	1
Notes:	<p>Although not specifically tested, we have no reason to assume significant defects.</p> <p>Regular servicing of the gas system and appliances by a Gas Safe Registered Engineer should be confirmed.</p>

 Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	<p>No reportable items noted.</p> <p>Normal wear and tear.</p>

 Heating and hot water	
Repair category:	1
Notes:	<p>The system was not in operation at the time of our inspection, but we have no reason to assume it does not operate satisfactorily.</p> <p>Regular servicing of the system by a Gas Safe Registered Central Heating Engineer should be confirmed.</p>

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.

 Drainage	
Repair category:	1
Notes:	No reportable items noted at accessible areas.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	
Communal areas	1
Garages and permanent outbuildings	
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	
Internal decorations	1
Cellars	
Electricity	1
Gas	1
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.

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

Matters for a solicitor or licensed conveyancer

The property was constructed under the auspices of a local Housing Association. To the best of our knowledge, all the flats within this particular block are privately owned but the property is factored by the Housing Association. Maintenance agreements/arrangements and liabilities should be confirmed.

The extent of grounds and rights of access pertaining to the property should be confirmed.

We are not aware of any recent alterations which have been carried out to the property.

Estimated re-instatement cost for insurance purposes

The estimated reinstatement cost for insurance purposes is £120,000. This figure is an opinion of an appropriate sum for which the property should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. The figure should be reviewed annually and in light of any future alterations or additions.


Valuation and market comments

The market value of the property as described in this report is £105,000.

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights.

Market conditions remain quieter than in recent years, but property sales continue in the area. The property is located in a central area convenient for local facilities.

Report author:	Kenneth Noakes
Company name:	Dunoon - Allied Surveyors Scotland PLC
Address:	160 Argyll Street, Dunoon, PA23 7NA

Signed:	
Date of report:	15 April 2011



**MORTGAGE VALUATION
REPORT**

oneSURVEY

HOME REPORT



Mortgage Valuation Report

Property:	6 Rosebank 29 Argyle Street Rothesay PA20 0AX	Client:	Mrs. Elizabeth Borland
		Tenure:	Ownership

Date of Inspection:	14 April 2011	Reference:	KN/LJA/GK015801
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This report has been prepared in response to your recent instructions to carry out a valuation report on the property referred to above. Please note that for most clients purchasing a property, the more detailed HOME CONDITION REPORT is recommended. This report and our inspection to which it refers have been carried out in accordance with the RICS Valuation Standards. Your attention is drawn to the additional comments elsewhere within the report, which set out the extent and limitations of the service provided. This report should be read in conjunction with the instruction acknowledgement. It is normal practice and a requirement of the RICS Valuation Standards regulations to point out that this report is for the use of the party to whom it is addressed, or their named client, or their nominated lenders, and no responsibility is accepted to any third party for the whole, or any part of its contents. Your attention is drawn to the fact that neither the whole, nor any part of this report, or any reference thereto may be included in any document, circular or statement without prior approval in writing as to the form in which it will appear.

1.0 LOCATION

The property is within an established residential area convenient for local facilities and within the Rothesay Conservation Zone.

2.0 DESCRIPTION 2.1 Age: 15 years approximately

Northmost Top Floor Flat in a three storey modern tenement style property.

3.0 CONSTRUCTION

Timber frame construction with a wet dashed brick/block external finish. The roof is of pitched timber and tile construction and the floors of timber construction.

4.0 ACCOMMODATION

Entrance Hall, Lounge, Two Bedrooms, Kitchen and Bathroom.


5.0 SERVICES (No tests have been applied to any of the services)

Water:	Mains	Electricity:	Mains	Gas:	Mains	Drainage:	Mains
Central Heating:	Gas fired boiler serving panel radiators.						

6.0 OUTBUILDINGS

Garage:	None
Others:	No significant permanent outbuildings noted. There is a cellar/store compartment within the close area.

7.0	GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.				
The property is in a condition commensurate with its age and style. A number of items were noted including the following:-					
1. Routine maintenance will be required to the fabric.					
Our inspection was limited by the presence of fitted floor coverings, furnishings and personal effects. The above should not be considered to be a comprehensive list of defects.					
8.0	ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)				
None					
8.1 Retention recommended:			Nil		
9.0	ROADS & FOOTPATHS				
The road ex adverso the subjects is apparently adopted. There is what appears to be a private shared parking area shared between this and neighbouring properties. This is well surfaced.					
10.0	BUILDINGS INSURANCE	£120,000	GROSS EXTERNAL FLOOR AREA	72 app	Square metres
This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.					
11.0	GENERAL REMARKS				
The property is situated in an established residential area convenient for local facilities and having partial sea views.					
Existing kitchen and sanitary facilities are reasonably modern and serviceable and the property generally well presented.					
In our opinion the property forms suitable security for loan purposes based on our valuation.					
11.1	RENTAL VALUE — estimated monthly rent assuming 6 month short term assured tenancy				£
12.0	VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.				

12.1	Market Value in present condition:	£	105,000	
12.2	Market Value on completion of essential works:	£	n/a	
12.3	Suitable security for normal mortgage purposes ?	[x]YES []NO		
12.4	Date of Valuation:			
Signature:				
Surveyor:		K A Noakes, BSc MRICS		Date: 15 April 2011
Dunoon - Allied Surveyors Scotland Plc				
Office:	160 Argyll Street Dunoon PA23 7NA		Tel: 01369 705000 Fax: 01475 888080 email: dunoon@alliedsurveyorsscotland.com	



ENERGY REPORT

energy report

energy report on:

Property address	6 Rose Bank, 29 Argyle Street, Rothesay, Isle Of Bute, PA20 0AX
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Customer	Mrs. Elizabeth Borland
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Customer address	6 Rose Bank, 29 Argyle Street, Rothesay, Isle Of Bute, PA20 0AX
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Prepared by	. (Dunoon - Allied Surveyors Scotland Plc)
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Energy Performance Certificate

Address of dwelling and other details

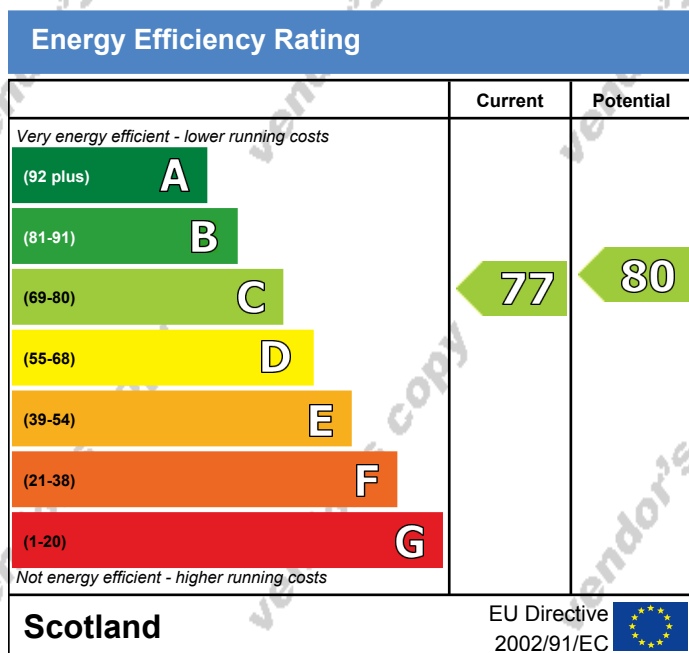
6 ROSEBANK,
29 ARGYLE STREET,
ROTHESAY,
ISLE OF BUTE,
PA20 0AX

Dwelling type:
Name of approved organisation:
Membership number:
Date of certificate:
Reference number:
Type of assessment:
Total floor area:
Main type of heating and fuel:

Top-floor flat
Elmhurst Energy Systems Ltd
EES/008272
15 April 2011
9719-0724-4000-0085-5992
RdSAP, existing dwelling
62 m²
Boiler and radiators, mains gas

This dwelling's performance ratings

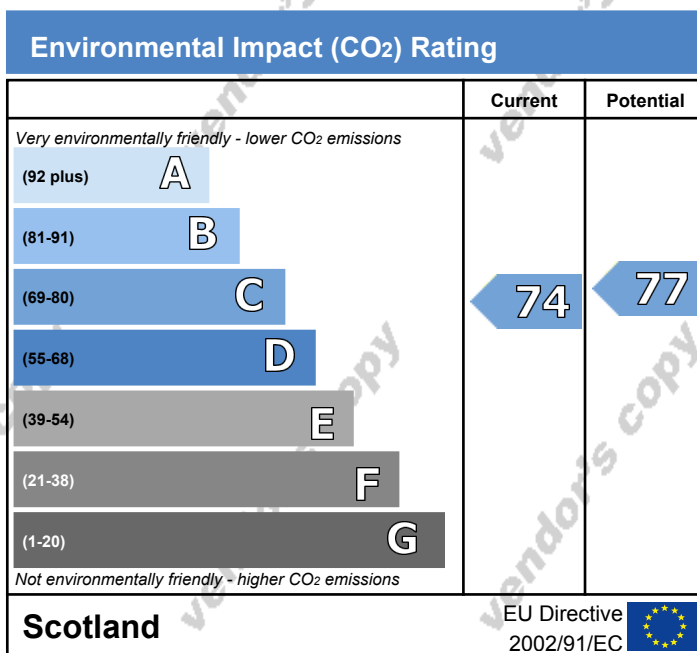
This dwelling has been assessed using the RdSAP 2005 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO₂) emissions. CO₂ is a greenhouse gas that contributes to climate change.



The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.

Approximate current energy use per square metre of floor area: 201 kWh/m² per year

Approximate current CO₂ emissions: 33 kg/m² per year



The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating the less impact it has on the environment.

Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above. Higher cost measures could also be considered and these are recommended in the attached energy report.

1 Increase loft insulation to 270 mm

2 Upgrade heating controls

A full energy report is appended to this certificate



Remember to look for the energy saving recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market.

Information from this EPC may be given to the Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

N.B. THIS CERTIFICATE MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED VERSION

Energy Report



The Energy Performance Certificate and Energy Report for this dwelling were produced following an energy assessment undertaken by a member of Elmhurst Energy Systems Ltd. This is an organisation which has been approved by the Scottish Ministers. The certificate has been produced under the Building (Scotland) Amendment Regulations 2006 and a copy of the certificate and this energy report have been lodged on a national register.

Assessor's name: Mr. Kenneth Noakes
 Company name/trading name: Allied Surveyors Scotland Plc
 Address: 35A Union Street, Greenock, PA16 8DN
 Phone number: 01369 705000
 Fax number: 01475 888080
 E-mail address: kenneth.noakes@alliedsurveyors.com
 Related party disclosure: No related party

Estimated energy use, carbon dioxide (CO₂) emissions and fuel costs of this home

	Current	Potential
Energy use	201 kWh/m ² per year	177 kWh/m ² per year
Carbon dioxide emissions	2.1 tonnes per year	1.8 tonnes per year
Lighting	£40 per year	£40 per year
Heating	£340 per year	£303 per year
Hot water	£114 per year	£106 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperatures, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.

About the building's performance ratings

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used.

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings in the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. Each element is assessed by the national calculation methodology against the following scale: Very poor / Poor / Average / Good / Very good. The assessment does not take into consideration the physical condition of any element. '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.

Elements	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	Good	Good
Roof	Pitched, 150 mm loft insulation	Good	Good
Floor	(other premises below)	-	-
Windows	Fully double glazed	Average	Average
Main heating	Boiler and radiators, mains gas	Good	Good
Main heating controls	Programmer, TRVs and bypass	Average	Average
Secondary heating	None	-	-
Hot water	From main system	Good	Good
Lighting	Low energy lighting in 86% of fixed outlets	Very good	Very good
Current energy efficiency rating		C 77	
Current environmental impact (CO ₂) rating		C 74	

Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

Recommended measures to improve this home's energy performance

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions.

Lower cost measures (up to £500)	Typical savings per year	Performance ratings after improvement	
		Energy efficiency	Environmental impact
1 Increase loft insulation to 270 mm	£20	C 78	C 76
2 Upgrade heating controls	£24	C 80	C 77
Sub-total	£44		
Higher cost measures (over £500)			
3 Replace boiler with new condensing boiler	£45	B 82	C 80
Total	£89		
Potential energy efficiency rating		B 82	
Potential environmental impact (CO ₂) rating		C 80	

Further measures to achieve even higher standards

None

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO₂) emissions.

About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

Lower cost measures (typically up to £500 each)

These measures are relatively inexpensive to install and are worth tackling first. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that building standards may apply to this work.

2 Heating controls (room thermostat)

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

Higher cost measures (typically over £500 each)

3 New condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

About the further measures to achieve even higher standards

Not applicable

What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO₂ emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.
- Close your curtains at night to reduce heat escaping through the windows.

For advice on how to take action and to find out about offers available to help make your home more energy efficient, call 0800 512 012 or visit www.energysavingtrust.org.uk.



PROPERTY QUESTIONNAIRE



property questionnaire

Property address 6 ROSE BANK, 29 ARGYLE ST., ROTHESAY ISLE OF BUTE	6, ROSE BANK. 29, ARGYLE STREET ROTHESAY ISLE OF BUTE . PAZOOAX .
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Seller(s) ELIZABETH BORLAND	
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Completion date of property questionnaire	5/4/11 .
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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 15 YEARS	
	How long have you owned the property?	
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	
	A B C D E F G H	
3.	Parking	
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none">• Garage <input type="checkbox"/>• Allocated parking space <input type="checkbox"/>• Driveway <input type="checkbox"/>• Shared parking <input checked="" type="checkbox"/>• On street <input type="checkbox"/>• Resident permit <input type="checkbox"/>• Metered parking <input type="checkbox"/>• Other (please specify): <input type="text"/>	
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.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	Yes/No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><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.</p> <p>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:</p>	Yes/No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes/No
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	Yes/No
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	Yes/No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	



7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: <u>gas-fired</u>, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes/No/ Partial</p>
	i) When was your central heating system or partial central heating system installed?	15 YEARS
	<p>(ii) Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <p>SCOTTISH GAS.</p>	<p>Yes/No</p>
	<p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p> <p>DECEMBER 2010.</p>	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/ No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes/No</p> <p>Yes/No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/No</p>



10.	Services																									
a.	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>✓</td> <td>SCOTTISH GAS</td> </tr> <tr> <td>Water mains or private water supply</td> <td>✓</td> <td>SCOTTISH WATER</td> </tr> <tr> <td>Electricity</td> <td>✓</td> <td>SCOTTISH GAS.</td> </tr> <tr> <td>Mains drainage</td> <td>✓</td> <td>SCOTTISH WATER.</td> </tr> <tr> <td>Telephone</td> <td>✓</td> <td>B. T.</td> </tr> <tr> <td>Cable TV or satellite</td> <td>X</td> <td></td> </tr> <tr> <td>Broadband</td> <td>X</td> <td></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	✓	SCOTTISH GAS	Water mains or private water supply	✓	SCOTTISH WATER	Electricity	✓	SCOTTISH GAS.	Mains drainage	✓	SCOTTISH WATER.	Telephone	✓	B. T.	Cable TV or satellite	X		Broadband	X		
Services	Connected	Supplier																								
Gas or liquid petroleum gas	✓	SCOTTISH GAS																								
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Mains drainage	✓	SCOTTISH WATER.																								
Telephone	✓	B. T.																								
Cable TV or satellite	X																									
Broadband	X																									
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	Yes/No																								
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes/No/ Don't know																								
	<p>(ii) Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes/No																								



property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p> <p>FACTORED PROPERTY</p>	<p>Yes/No/ Don't know</p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p> <p>1/6TH SHARE</p>	<p>Yes/No/ Not applicable</p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes/No</p>
d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>
f.	<p>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.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p> <p>TWICE YEARLY - APROX £170 per yr.</p>	<p>Yes/No</p> <p>FYNE HOMES, LTD. 81 VICTORIA ST., ROTHESAY ISLE OF BUTE PA20 0AP</p>



b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p> <p><i>half yearly.</i></p>	<p>Yes/No Don't know</p> <p>Yes/No Don't know</p>
c.	<p>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.</p>	
13.	<p>Specialist works</p>	
a.	<p>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?</p> <p><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.</p>	<p>Yes/No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/No</p>
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> 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.</p> <p>Guarantees are held by:</p>	<p>Yes/No</p>



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):					
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



property questionnaire

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.		

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) : Elizabeth Barland

Date:

5/4/11

