



HOME REPORT

5 APPLECROSS QUADRANT
COLTNESS
WISHAW
ML2 7YW



ENERGY REPORT

Energy Performance Certificate (EPC)

Scotland

Dwellings

5 APPLECROSS QUADRANT, COLTNESS, WISHAW, ML2 7YW

Dwelling type: Semi-detached house
Date of assessment: 16 June 2023
Date of certificate: 21 June 2023
Total floor area: 72 m²
Primary Energy Indicator: 431 kWh/m²/year

Reference number: 0192-2266-3463-2997-3651
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, electric

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*	£6,528	See your recommendations report for more information
Over 3 years you could save*	£951	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
63	80

Energy Efficiency Rating

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

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

Very environmentally friendly - lower CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
48	65

Environmental Impact (CO₂) Rating

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

Your current rating is **band E (48)**. 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 (suspended floor)	£800 - £1,200	£306.00
2 Solar water heating	£4,000 - £6,000	£411.00
3 High performance external doors	£1,000	£234.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 270 mm loft insulation Flat, insulated (assumed)	★★★★☆ ★★★★☆	★★★★☆ ★★★★☆
Floor	Suspended, insulated	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, electric	★★☆☆☆	★★☆☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in 86% of fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, 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 73 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.2 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


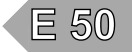






Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,389 over 3 years	£3,873 over 3 years	
Hot water	£1,704 over 3 years	£1,269 over 3 years	
Lighting	£435 over 3 years	£435 over 3 years	
Totals	£6,528	£5,577	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Floor insulation (suspended floor)	£800 - £1,200	£102		
2 Solar water heating	£4,000 - £6,000	£137		
3 High performance external doors	£1,000	£78		
4 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£614		

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 (suspended floor)

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

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 High performance external doors

High performance external doors contain insulation and lose heat at about half the rate of conventional external doors. Building regulations generally apply to this work, so it is best to check this your local authority building standards department.

4 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)	6,790	N/A	N/A	N/A
Water heating (kWh per year)	2,793			

About this document

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

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

Assessor's name:	Mr. Andrew MacFarlane
Assessor membership number:	EES/009119
Company name/trading name:	WBCS Scot Ltd T/A Whyte & Barrie First Surveyors Scot
Address:	Suites 7-8 Waverley House Caird Park Lanarkshire Hamilton ML3 0QA
Phone number:	01698891400
Email address:	andrew.macfarlane@wbcs.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 [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





SCOTTISH SINGLE SURVEY

Single Survey

survey report on:

Property address	5 APPLECROSS QUADRANT COLTNESS WISHAW ML2 7YW
Customer	Joyce Moncrieff
Customer address	5 Applecross Quadrant Coltness Wishaw ML2 7YW
Prepared by	Whyte & Barrie Chartered Surveyors
Date of inspection	16th June 2023



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 Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. ☒

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

Sellers or prospective Purchasers 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.

Single Survey

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	The subjects comprise a two storey semi detached house.
Accommodation	Ground Floor - Entrance Hall, Living Room, Kitchen/Dining Room First Floor - Landing, 2 Bedrooms, Shower Room
Gross internal floor area (m²)	72m ² approx.
Neighbourhood and location	The subjects are located in an established residential area within the town of Wishaw. The surrounding properties comprise a variety of house styles and types and are reasonably convenient for most local amenities. Transport, schooling and essential shopping facilities are available within the general area.
Age	Built circa 1994.
Weather	Overcast and generally dry.
Chimney stacks	N/A
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>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.</p>

Single Survey

	<p>The roof is of pitched timber truss design and clad with concrete tiles. The roof void is accessed via a hatch to the ceiling on the upper landing. The roof space is partly floored and utilised for storage purposes. The inspection was restricted as a consequence of stored items located around the hatch. Where visible the roof void appears insulated at ceiling joist level to a depth of approximately 270mm. There is a flat felt roof over the single storey rear extension.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes are of pvc construction.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of timber frame construction with a brick outer leaf.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are of double glazed pvc type. The external doors are of double glazed pvc construction. The fascias and soffits to the perimeter of the roof are formed in timber boarding.</p>
External decorations	<p>Visually inspected.</p> <p>Painted finishes where applicable.</p>
Conservatories / porches	N/A
Communal areas	N/A
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a workshop/store located in the rear garden grounds. The outbuilding is of timber construction under a pitched roof clad with profile metal sheeting.</p>

Single Survey

Outside areas and boundaries	<p>Visually inspected.</p> <p>There are areas of garden to the front, side and rear of the building. The garden boundaries are generally defined by fencing. There is off street car parking provision. The extent of land associated with the subject property should be confirmed by reference to the title documents.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings appear of plasterboard or similar material.</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>The internal walls are of plasterboard or similar material.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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.</p> <p>The flooring appears of suspended timber construction. There are fitted floor coverings throughout. There is no sub floor chamber available for inspection.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen provides fitted base units incorporating worktop and sink. Internal doors, skirtings and facings are of timber construction.</p>
Chimney breasts and fireplaces	N/A
Internal decorations	<p>Visually inspected.</p> <p>The internal surfaces have a generally papered/painted finish.</p>

Single Survey

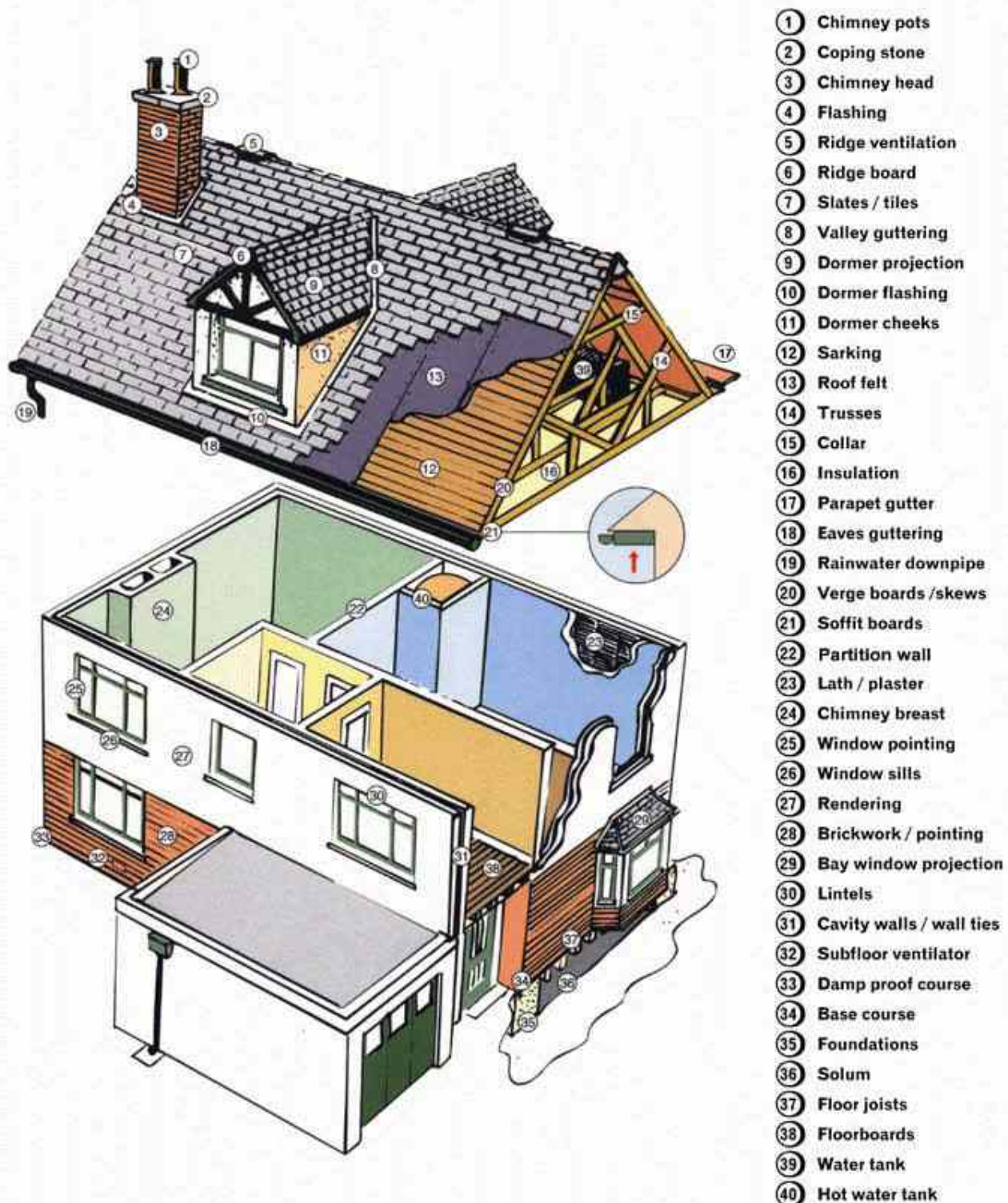
Cellars	N/A
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains supply. The electrical consumer unit is located in the understair cupboard and the meter is housed in an external box at the gable elevation.</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>None</p>
Water, plumbing, 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>Mains supplies of water provided. The visible plumbing appears of copper/pvc piping where seen. The shower room provides WC, washhand basin and thermostatic mixer shower.</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 an electric wet central heating system installed within the property and the central boiler and integral water storage unit is located within the attic providing both heating and domestic hot water.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>The property is thought to be connected to the main sewer.</p>

<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke detectors are fitted within the property.</p> <p>Fire Safety Legislation effective from February 2022 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 detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance e.g. central heating boiler, open fire, wood burning stove etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance.</p>
<p>Any additional limits to inspection</p>	<p>The property was occupied, fully furnished and the floors concealed with a variety of coverings. No inspection of floor surfaces was possible under WCs, baths, showers, or washing machines or similar water using appliances and these should be checked at regular intervals as water seepage can cause problems.</p> <p>Services have not been tested. To have these tested arrangements should be made with suitably qualified electricians, plumbers, heating engineers etc.</p> <p>Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify this likelihood in good or dry conditions. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after inclement weather. The construction materials described in this report should not be considered as an exact specification. They are described for general guide only and based on a non-disruptive, visual inspection as defined in the main Terms & Conditions. Some descriptions may be partial and/or assumed. No detailed analysis, sampling or testing of materials has been undertaken.</p> <p>Due to the nature and/or age of some properties deleterious materials e.g. asbestos can be present in the building fabric and/or the finished surfaces to such e.g. textured coatings such as Artex, floor/ceiling/wall tiles, claddings, linings etc. If any of these elements are applicable to the property under report and should you require certainty of the construction of any part of the property (including any outbuildings or garages) then a detailed Building Survey or sample testing of materials by qualified technicians/scientists should be undertaken prior to concluding purchase. This degree of reporting is clearly out-with the scope of this form of inspection. This is not an Asbestos survey and should not be construed as such in any degree. Should this form of inspection, or indeed any other form of inspection to identify deleterious materials within the property, be required this should be provided by suitably qualified specialists under separate instructions.</p> <p>No inspection for Japanese Knotweed or other invasive plant species has been carried out and unless otherwise stated, for the purposes of this report, it is assumed there is no Japanese Knotweed or other invasive plant species within the boundaries of the property or in neighbouring properties. The identification of</p>

Single Survey

	Japanese Knotweed or other invasive plant species should be made by a specialist contractor.
--	--

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.


Single Survey

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	At the time of the inspection there was no evidence of significant structural movement noted to affect the property.

 Dampness, rot and infestation	
Repair category	1
Notes	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.

 Chimney stacks	
Repair category	-
Notes	N/A

 Roofing including roof space	
Repair category	2
Notes	<p>The roof cladding is affected by moss build-up and general weathering consistent with age and exposure.</p> <p>There is a flat felt roof over the single storey rear projection. It should be appreciated that felt is a material of limited lifespan which can become porous with age and will require regular maintenance and re-roofing periodically.</p>

Single Survey



Rainwater fittings

Repair category	2
Notes	There is staining evident to the boarded fascia below the guttering at the rear elevation indicative of past water seepage. It is understood from information received from the seller that the gutters have recently been cleared of vegetation and debris. It should be appreciated it was not raining at the time of inspection and it is good practice to monitor the effectiveness of rainwater fittings during periods of heavy rainfall.



Main walls

Repair category	1
Notes	No significant visible defects noted.



Windows, external doors and joinery

Repair category	1
Notes	Double glazing, can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. In addition, seals to double glazed units are prone to unexpected failure. It is therefore likely that maintenance repairs will be required as part of an ongoing maintenance programme.



External decorations

Repair category	1
Notes	The external decorations are generally in fair order. Regular re-painting will be required to external timbers to ensure they are maintained in a satisfactory condition.



Conservatories/porches

Repair category	-
Notes	N/A



Communal areas

Repair category	-
Notes	N/A

Single Survey



Garages and permanent outbuildings

Repair category	1
Notes	The outbuilding generally appears in fair condition consistent with age and usage.



Outside areas and boundaries

Repair category	1
Notes	The outside areas appear adequately maintained. You should verify with your conveyancer the extent of the boundaries attaching to the property.



Ceilings

Repair category	1
Notes	No significant visible defects noted.



Internal walls

Repair category	1
Notes	No significant visible defects noted.



Floors including sub-floors

Repair category	1
Notes	<p>The flooring is generally level and firm to the tread. There is no sub floor chamber available for inspection. Within the limitations of our surface inspection there was no indication to suggest significant defects in this area. It will, however be appreciated the area was not inspected and therefore no guarantees can be provided in this regard.</p> <p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.</p>



Internal joinery and kitchen fittings

Repair category	1
Notes	No significant visible defects noted. The internal joinery is in keeping with the age and type of property.

Single Survey



Chimney breasts and fireplaces

Repair category	-
Notes	N/A



Internal decorations

Repair category	1
Notes	No significant visible defects noted.



Cellars

Repair category	-
Notes	N/A



Electricity

Repair category	1
Notes	<p>It is assumed that building regulation approval has been obtained for any electrical alteration or installation carried out after 1 January 2005.</p> <p>The Institution of Engineering and Technology (IET) recommends that inspections and testings are undertaken at least every five years and on a change of occupancy for tenanted property or every ten years or change of ownership for owner occupied properties. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations and codes of practice.</p>



Gas

Repair category	-
Notes	N/A



Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant visible defects noted. The plumbing and fittings appear of copper/pvc piping where seen and appeared in serviceable condition but was not tested.

Single Survey



Heating and hot water

Repair category	1
Notes	The central heating system was not tested at the time of inspection and will require ongoing and regular servicing. It would be good practice to obtain a record of the service history for the central heating system.



Drainage

Repair category	1
Notes	There was no surface evidence to suggest the system is choked or leaking.

Single Survey

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	2
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
Internal decorations	1
Cellars	-
Electricity	1
Gas	-
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.

Single Survey

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 <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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 has been altered in the past and a single storey extension has been constructed to the rear of the building. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates have been issued. If any works did not require consent, then it is assumed that they meet the standards required by the building regulations or are exempt. Unfortunately without the benefit of plans showing the original layout, detailed comment with regard to alterations cannot be made.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the title deeds.

The property is located in an area of past mining activity. It should be confirmed that a written report from The Coal Authority does not reveal the subjects to be at risk of movement from past underground workings.

Unless stated otherwise within this report and in the absence of any information to the contrary, we have assumed that:

All buildings have been erected either prior to planning control, or in accordance with planning permissions, and have the benefit of permanent planning consents or existing use rights for their current use;

The property is not adversely affected by town planning or road proposals;

All alterations, additions or extensions to the property have received all necessary Town Planning Consents, Building Authority Approvals (Building Warrants) and Completion Certificates;

The property complies with all relevant statutory and local authority requirements, including but not limited to Fire Regulations, The Equality Act, The Control of Asbestos Act, Health and Safety Regulations, Environmental Health Regulations, Regulations governing Residential Tenancies and similar.

Estimated reinstatement cost for insurance purposes

The property should be insured on a reinstatement basis for not less than £182,000 (ONE HUNDRED AND EIGHTY TWO THOUSAND POUNDS).

This is an indicative figure only, based on the current Building Cost Information Service (BCIS) published rates. It is good practice to regularly review this figure as building costs can increase rapidly. Specific specialist advice should be obtained from the building insurers where necessary.

Single Survey

Valuation and market comments

The market value of the property, at the present time, may be fairly stated in the sum of £145,000 (ONE HUNDRED AND FORTY FIVE THOUSAND POUNDS).

The housing market has been buoyant since reopening after the Covid19 pandemic with demand levels often exceeding supply, resulting in some record sales levels. However, there is currently a degree of economic uncertainty, with rising costs and it is prudent to keep the valuation under constant review.

Signed

Security Print Code [489839 = 6931]
Electronically signed

Report author

Andrew MacFarlane

Company name

Whyte & Barrie Chartered Surveyors

Address

Suite 7 & 8, Waverley House, Caird Park, Hamilton, ML3 0QA

Date of report

22nd June 2023

Mortgage Valuation Report



Property Address

Address 5 APPLECROSS QUADRANT, COLTNESS, WISHAW, ML2 7YW
Seller's Name Joyce Moncrieff
Date of Inspection 16th June 2023

Property Details

Property Type ☒ House ☐ Bungalow ☐ Purpose built maisonette ☐ Converted maisonette
☐ Purpose built flat ☐ Converted flat ☐ Tenement flat ☐ Flat over non-residential use
☐ Other (specify in General Remarks)

Property Style ☐ Detached ☒ Semi detached ☐ Mid terrace ☐ End terrace
☐ Back to back ☐ High rise block ☐ Low rise block ☐ Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? ☐ Yes ☒ No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? ☐ Yes ☐ No
No. of units in block

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

☐ Single garage ☐ Double garage ☒ Parking space ☐ No garage / garage space / parking space
Available on site? ☒ Yes ☐ No

Permanent outbuildings:

Garden workshop/store.

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No

If Yes, is this recent or progressive? ☐ Yes ☐ No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No

If Yes to any of the above, provide details in General Remarks.

Service Connections

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

Drainage ☒ Mains ☐ Private ☐ None Water ☒ Mains ☐ Private ☐ None
Electricity ☒ Mains ☐ Private ☐ None Gas ☐ Mains ☐ Private ☒ None
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating:

Electric wet central heating system to radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

☐ Rights of way ☐ Shared drives / access ☐ Garage or other amenities on separate site ☐ Shared service connections
☐ Ill-defined boundaries ☐ Agricultural land included with property ☐ Other (specify in General Remarks)

Location

☐ Residential suburb ☒ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The subjects comprise a two storey semi detached house located in an established residential area convenient for most local amenities. Transport, schooling and essential shopping facilities are available within the general area.

The property appears to have been maintained in a condition generally consistent with its type and age. There is a flat felt roof over the single storey rear projection. It should be appreciated that felt is a material of limited lifespan which can become porous with age and will require regular maintenance and re-roofing periodically. The valuation has reflected the overall condition as apparent at the time of inspection.

The property has been altered in the past and this work has included the construction of a single storey extension to the rear. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates have been issued. If any works did not require consent, then it is assumed that they meet the standards required by the building regulations or are exempt. Unfortunately without the benefit of plans showing the original layout, detailed comment with regard to alterations cannot be made.

The property is located in an area of past mining activity. The conveyancer should confirm that a written report from The Coal Authority would not reveal the subjects to be at risk of movement from past underground workings.

Essential Repairs

None

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

Mortgage Valuation Report

Comment on Mortgageability

We are satisfied that the property represents a suitable security for mortgage purposes at our opinion of market value.

Valuations

Market value in present condition £ 145,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 182,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? ☐ Yes ☒ 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? £ N/A
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 [489839 = 6931]
Electronically signed by:-
Surveyor's name Andrew MacFarlane
Professional qualifications BSc MRICS
Company name Whyte & Barrie Chartered Surveyors
Address Suite 7 & 8, Waverley House, Caird Park, Hamilton, ML3 0QA
Telephone 01698 891400
Fax 01698 284516
Report date 22nd June 2023



PROPERTY QUESTIONNAIRE

Name

George Moncrieff

Property Address

Address

5 Applecross Quadrant
Wishaw,
North Lanarkshire
ML2 7YW
United Kingdom
[Map It](#)

Seller

George Moncrieff

1. Length of ownership - How long have you owned the property? (years)

15 years

2. Council Tax - Which Council Tax band is your property in?

C

3. Parking - What are the arrangements for parking at your property?

Driveway

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)?

No

5. Listed Building - 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)?

No

6. Alterations/additions/extensions - a. (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

Yes

If you have answered yes, please describe below the changes which you have made:

Garden room

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

No

b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes

If you have answered yes, please answer the three questions below: (i) Were the replacements the same shape and type as the ones you replaced?

Yes

(ii) Did this work involve any changes to the window or door openings?

No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Like for like approx 13 years

7. Central Heating - a. Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).

Yes

If you have answered yes or partial - what kind of central heating is there?

Other

If you have answered yes, please answer the three questions below: (i) When was your central heating system or partial central heating system installed? (approx date)

12 years

(ii) Do you have a maintenance contract for the central heating system?

No

8. Energy Performance Certificate - Does your property have an Energy Performance Certificate which is less than 10 years old?

No

9. Issues that may have affected your property a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

Please Select

b. Are you aware of the existence of asbestos in your property?

No

10. Please select which services are connected to your property: (hold down shift to select multiple)

- Water mains or private water supply
- Electricity
- Mains drainage
- Telephone
- Cable TV or satellite
- Broadband

b. Is there a septic tank system at your property?

No

(i) Do you have appropriate consents for the discharge from your septic tank?

No

(ii) Do you have a maintenance contract for your septic tank?

No

11. Responsibilities for shared or common areas a. Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

No

b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

c. Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

No

d. Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?

No

f. As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

No

12. Charges associated with your property a. Is there a factor or property manager for your property?

No

b. Is there a common buildings insurance policy?

No

If you have answered yes, is the cost of the insurance included in your monthly / annual factor's charges?

Please Select

13. Specialist works a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

No

b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

No

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

Please Select

14. Guarantees - Are there any guarantees or warranties for any of the following: Electrical work

No

Roofing

No

Central heating

No

National House Building Council (NHBC)

No

Damp course

No

Any other work or installations?

No

c. Are there any outstanding claims under any of the guarantees listed above?

Please Select

15. Boundaries So far as you are aware, has any boundary of your property been moved in the last 10 years?

No

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?

No

b. that affects your property in some other way?

No

c. that requires you to do any maintenance, repairs or improvements to your property?

No

Signature(s) (please type your full name):

George Moncrieff

Date

06/15/2023



Whyte & Barrie

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FIRST SURVEYORS SCOTLAND
National Valuation & Property Service

CHARTERED SURVEYORS | WWW.WBCS.CO.UK

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01698 891 400

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