



Whyte
& Barrie



HOME REPORT

5 ENNERDALE
EAST KILBRIDE
GLASGOW
G75 8JX



ENERGY REPORT

Energy Performance Certificate (EPC)

Scotland

Dwellings

5 ENNERDALE, EAST KILBRIDE, GLASGOW, G75 8JX

Dwelling type: End-terrace house
Date of assessment: 30 November 2023
Date of certificate: 04 December 2023
Total floor area: 107 m²
Primary Energy Indicator: 218 kWh/m²/year

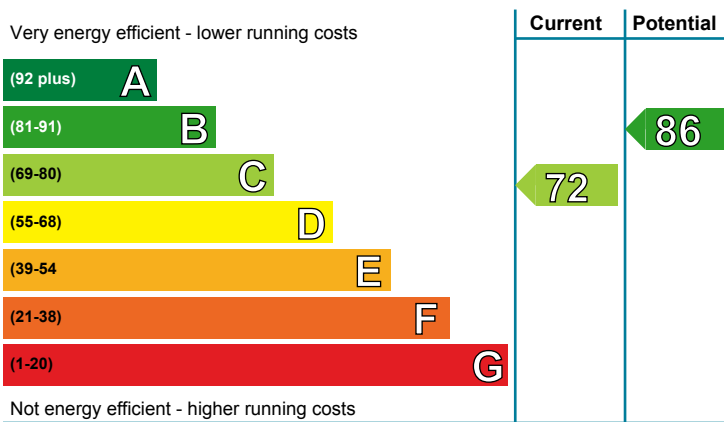
Reference number: 7117-2229-8209-0040-2272
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£6,450	See your recommendations report for more information
Over 3 years you could save*	£1,215	

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

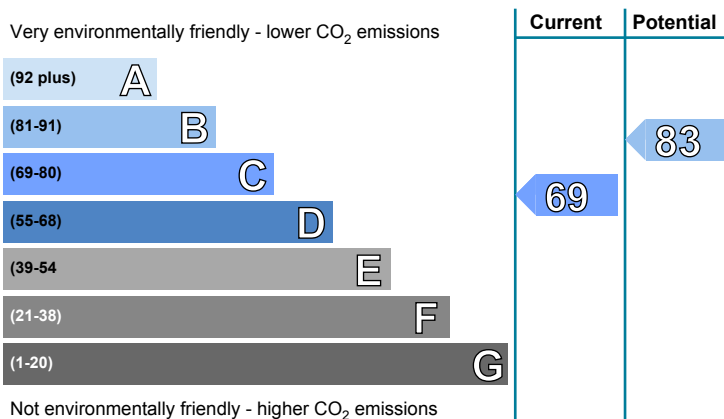


Energy Efficiency Rating

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

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

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band C (69)**. 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 Increase loft insulation to 270 mm	£100 - £350	£258.00
2 Floor insulation (suspended floor)	£800 - £1,200	£534.00
3 Low energy lighting	£25	£168.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	★★★★☆	★★★★☆
Roof	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 58% 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 38 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 4.1 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 1.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.










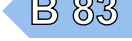
Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,965 over 3 years	£4,200 over 3 years	
Hot water	£810 over 3 years	£558 over 3 years	
Lighting	£675 over 3 years	£477 over 3 years	
Totals	£6,450	£5,235	

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 Increase loft insulation to 270 mm	£100 - £350	£86		
2 Floor insulation (suspended floor)	£800 - £1,200	£178		
3 Low energy lighting for all fixed outlets	£25	£56		
4 Solar water heating	£4,000 - £6,000	£84		
5 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£591		

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 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).

2 Floor insulation (suspended floor)

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

3 Low energy lighting

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

4 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.

5 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)	13,094	(760)	N/A	N/A
Water heating (kWh per year)	2,262			

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. Calum Steven
Assessor membership number:	EES/022236
Company name/trading name:	WBCS Scot Ltd T/AWhyte&Barrie First Surveyors Scot
Address:	67 Srathmore House East Kilbride G74 1LQ
Phone number:	01698891400
Email address:	calum.steven@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 ENNERDALE EAST KILBRIDE GLASGOW G75 8JX
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Customer	MR & MRS THOMAS AND EILEEN FINNIGAN
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Customer address	5 ENNERDALE EAST KILBRIDE GLASGOW G75 8JX
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Prepared by	Whyte & Barrie Chartered Surveyors
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Date of inspection	30th November 2023
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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.

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	Two storey end terraced house.
Accommodation	Ground floor : Entrance vestibule, living room, bedroom (or family room), kitchen, dining hallway and shower room. Upper floor : Landing, inner hallway, three bedrooms and bathroom.
Gross internal floor area (m²)	107m ² or thereby.
Neighbourhood and location	Residential area of varying house types with local shopping, educational, social and transport facilities available within close proximity.
Age	Circa 1983.
Weather	Dry, cloudy bright and frosty.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. None.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. 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

	<p>may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>Timber framed pitched design re-clad in concrete interlocking tiles to the front roof slope and clad in original concrete interlocking tiles to the rear. The roof space was accessed from a hatch in the ceiling of the left hand upper level bedroom and comprises timber factory trusses with compressed timber sarking beneath the sloping roof and fibreboard sarking and felt overlay to the inner face of the vertical roof section. There is blanket insulation between the joists and the inspection was further restricted by some flooring and stored items.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Pvc gutters and downpipes.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>300mm cavity brick built with a partly painted rendered external finish.</p>
<p>Windows, external doors and joinery</p>	<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 ground floor level windows are pvc framed double glazed. There are timber framed double glazed Velux style windows within the front roof slope and to the rear of the upper level bedrooms. The front and rear entrance doors are pvc framed double glazed. The eaves areas are formed in a mixture of pvc and timber.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>Painted finishes.</p>
<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>None.</p>

Single Survey

Communal areas	Circulation areas visually inspected. None.
Garages and permanent outbuildings	Visually inspected. None.
Outside areas and boundaries	Visually inspected. There are garden grounds to the front, side and rear generally laid to monoblock, grass, paving and gravel. Boundaries are generally marked by timber fencing and hedging.
Ceilings	Visually inspected from floor level. The ceilings are formed in plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The walls are formed in a mixture of plastered masonry and plasterboard.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The flooring is of suspended timber construction with tongue and grooved boarding laid on timber joists. The floors were predominantly covered by fitted floor coverings. There was no means of access to any sub floor areas.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Painted softwood finishes with timber panelled internal doors. The kitchen is fitted with a combination of base and wall mounted units.

Single Survey

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. None.
Internal decorations	Visually inspected. The decoration comprises a combination of painted and papered finishes.
Cellars	Visually inspected where there was a safe and purpose-built access. None.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply. The electricity meter is located externally. The switchgear is located in the entrance vestibule.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply. The gas meter is located externally.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. The plumbing installation is formed in a combination of metal and plastic pipework. White sanitary ware is provided with a mixer shower over the bath and an electric shower in the ground floor level shower room.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. Gas boiler with radiators. The wall mounted boiler heats a series of radiators and provides an instantaneous hot water supply.

<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>To 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>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>For flats / maisonettes</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>The property was occupied, fully furnished and the majority of floors were covered. Cupboards were filled with stored items. There were stored items in the roof space. The outer walls were partly obscured by an attached climber plant and an adjacent potted plant.</p> <p>Floors have varying styles of covering. It was not possible to inspect areas of flooring beneath the baths, shower cubicles, WCs or similar water using appliances and accordingly no comment can be made on the condition of enclosed flooring.</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.</p>

This report is prepared on the assumption that there is no knotweed or other invasive plant species, particularly Japanese knotweed within the boundaries of the subjects or in any neighbouring property. No inspection for such has been undertaken. Should concerns in this regard arise then specialist advice should be sought. 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. Due to the nature and/or age of some properties deleterious materials e.g. asbestos or Reinforced Autoclaved Aerated Concrete (RAAC) can be present in the building fabric and/or the finished surfaces to such e.g. hidden walls or roof sections, 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 e.g. Reinforced Autoclaved Aerated Concrete (RAAC), be required this should be provided by suitably qualified specialists under separate instructions.

To comment on the adequacy or standard of sealed unit double/triple glazing is out-with the "scope" of this report. If any glazing unit seals are defective, this may only become apparent during certain cold and wet weather conditions.

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	No indications of current significant structural movement.

 Dampness, rot and infestation	
Repair category	1
Notes	No evidence of significant problems with dampness, dry rot or active woodworm infestation.

 Chimney stacks	
Repair category	-
Notes	None.

 Roofing including roof space	
Repair category	2
Notes	<p>The original roof tiles are retained on the rear section of the roof and these tiles are affected by weathering and moss build up. There is also some cracked/chipped tiling to the rear of the property. There is some open mortar pointing.</p> <p>There are some loose and incomplete flashings beneath the upper level rear left and centre bedroom window openings.</p> <p>Within the roof space there are some cracked/incomplete fibreboard sarking.</p>

Single Survey



Rainwater fittings

Repair category	1
Notes	<p>No significant defects.</p> <p>It should be appreciated it was not raining at the time of inspection and we are therefore unable to confirm that all rainwater good joints are watertight. It is widely recommended that monitoring of rainwater goods be undertaken particularly in periods of heavy rainfall.</p>



Main walls

Repair category	2
Notes	<p>There is some weathered render.</p> <p>The external concrete window sill at the kitchen window opening is cracked.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>The majority of the ground floor level windows are in the region of twenty five years old.</p> <p>Double glazed units deteriorate as they age and can fail at any time. Opening mechanisms and seals can be particularly prone to unexpected failure.</p> <p>Some windows are not equipped with trickle vents.</p> <p>The windows to the rear of the upper level bedrooms are understood to be the original and therefore may be approaching the end of their normal life expectancy.</p> <p>The timber fascias are affected by timber decay.</p>



External decorations

Repair category	1
Notes	<p>There are some weathered painted finishes.</p>



Conservatories/porches

Repair category	-
Notes	<p>None.</p>

Single Survey



Communal areas

Repair category	-
Notes	None.



Garages and permanent outbuildings

Repair category	-
Notes	None.



Outside areas and boundaries

Repair category	1
Notes	No significant defects.



Ceilings

Repair category	1
Notes	<p>There is staining on the entrance vestibule cupboard ceiling. The affected area was found to be dry where tested with a moisture meter.</p> <p>There is some undulation to ceilings including within the dining hallway and entrance vestibule. The affected areas were found to be dry where tested with a moisture meter.</p> <p>The textured plaster finish may be an asbestos containing material which should be managed accordingly.</p> <p>There is discolouration to the ceiling in the upper level inner hallway. The affected area was found to be dry where tested with a moisture meter.</p>



Internal walls

Repair category	1
Notes	<p>The textured plaster finish may be an asbestos containing material which should be managed accordingly.</p> <p>There is staining on upper walling in the entrance vestibule cupboard. The affected area was found to be dry where tested with a moisture meter.</p>



Floors including sub-floors

Repair category	1
Notes	There is some loose/creaking flooring.



Internal joinery and kitchen fittings

Repair category	1
Notes	<p>The joinery is consistent with age and type.</p> <p>The glazing in the door between the landing and the inner hallway may not be of a toughened nature.</p>



Chimney breasts and fireplaces

Repair category	-
Notes	None.



Internal decorations

Repair category	1
Notes	No significant defects.



Cellars

Repair category	-
Notes	None



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 1st 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	1
Notes	In the interests of safety and to meet current regulations, all gas appliances, pipework and fittings should be checked by a registered 'Gas Safe' engineer with any repairs or replacements recommended by the engineer carried out immediately.

Single Survey

	Please note that the gas meter should not be positioned close to the electricity meter and/or electrical distribution equipment (or any other ignition source) unless separated by a fire-resistant partition.
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Water, plumbing and bathroom fittings

Repair category	1
Notes	The first floor level bathroom sanitary fittings are consistent with age and type.



Heating and hot water

Repair category	2
Notes	The central heating boiler is in the region of fifteen years old and may therefore be approaching the end of its normal life expectancy. It is good practice to have the heating system checked on change of occupancy and annually thereafter by a Gas Safe engineer.



Drainage

Repair category	1
Notes	No indications of problems with the drainage system.

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	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
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	2
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 checked="" type="checkbox"/> No <input 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

In 2017 the ground floor level WC was converted into a shower room by incorporating a section of the hall cupboard.

For the purposes of this valuation it has been assumed that all Local Authority Statutory and other consents have been duly sought and gained for any or all alterations, improvements and/or extensions to the property. This should be checked and clarified.

Unless stated otherwise within this report and in the absence of any information to the contrary, it is 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 for not less than £190,000 (ONE HUNDRED AND NINETY 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.

Valuation and market comments

The market value of the property, at the present time, may be fairly stated in the sum of £200,000 (TWO HUNDRED 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 [485963 = 8049]
Electronically signed

Report author

Calum Steven

Single Survey

Company name	Whyte & Barrie Chartered Surveyors
Address	65/67 Strathmore House, East Kilbride, G74 1LF
Date of report	4th December 2023

Mortgage Valuation Report



Property Address

Address 5 ENNERDALE, EAST KILBRIDE, GLASGOW, G75 8JX
Seller's Name MR & MRS THOMAS AND EILEEN FINNIGAN
Date of Inspection 30th November 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:

None.

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:

Gas boiler with 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 condition of the property is consistent with age and type requiring some routine maintenance which has been accounted for in the valuation.

The property is located within a residential area of varying house types with local amenities available within close proximity.

In 2017 the ground floor level WC was converted into a shower room by incorporating a section of the hall cupboard.

For the purposes of this valuation it has been assumed that all Local Authority Statutory and other consents have been duly sought and gained for any or all alterations, improvements and/or extensions to the property. This should be checked and clarified.

Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? Yes No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property forms adequate security for mortgage purposes.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) £

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? £

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 [485963 = 8049]
Electronically signed by:-

Surveyor's name Calum Steven

Professional qualifications BA(Hons) MSc MRICS

Company name Whyte & Barrie Chartered Surveyors

Address 65/67 Strathmore House, East Kilbride, G74 1LF

Telephone 01355 229317

Fax 01698 284516

Report date 4th December 2023



PROPERTY QUESTIONNAIRE

Name

Eileen Finnigan

Property Address**Address**

5 Ennerdale
East Kilbride, South Lanarkshire G75 8 JX
United Kingdom
[Map It](#)

Seller

Thomas & Eileen Finnigan

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

40

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

D

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:

Shower added to downstairs cloakroom

(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):

Downstairs windows & doors changed to double glazing ~ 1998
2 front velux windows replaced ~ 2011
Front door replaced ~ 2017

Dining room main unit replaced 2022
Back door & window replaced 2023

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?

Gas Fired

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)

2008

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

Yes

If you have answered yes, please give details of the company with which you have a maintenance contract:

British Gas

(iii) When was your maintenance agreement last renewed? (Provide approx the month & year)

28th April 2023

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)

- Gas or liquid petroleum gas
- Water mains or private water supply
- Electricity
- Mains drainage
- 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?

Please Select

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

Please Select

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?

Yes

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

If you have answered yes, please give details:

Roof was replaced in November 2019

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

Don't Know

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?

No

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):

Eileen Finnigan

Date

11/29/2023



Whyte
& Barrie

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