YOUR ONESURVEY HOME REPORT

ADDRESS

107 South Street Greenock PA16 8QN

PREPARED FOR

Beverly Mathieson

INSPECTION CARRIED OUT BY:



SELLING AGENT:



HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
Single Survey	Final	Greenock - Allied Surveyors Scotland Plc	19/01/2023
Mortgage Certificate	Final	Greenock - Allied Surveyors Scotland Plc	19/01/2023
Property Questionnaire	Final	Ms. Beverly Mathieson	18/01/2023
EPC	File Uploaded	Greenock - Allied Surveyors Scotland Plc	20/01/2023

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you visit www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

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

P A R T 1.

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Customer	Ms. Beverly Mathieson
Selling address	107 South Street Greenock PA16 8QN
Date of Inspection	19/01/2023
Prepared by	Euan McDougall, BSc (Hons) MRICS Greenock - Allied Surveyors Scotland Plc

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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

1.2 THE REPORT

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

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

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

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

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 expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a two storey over basement Semi Detached Villa.
Accommodation	Ground Floor: Entrance Vestibule, Entrance Hallway, Shower Room, Two Bedrooms, Two Public Rooms and Kitchen.
	Upper Floor: Landing with storage area off and Two further Bedrooms.
Gross internal floor area (m2)	Approximately 144
Neighbourhood and location	The subject is situated to the West of Greenock town centre where surrounding properties comprise similar styles of villas and bungalows. All main amenities and facilities as well as transport links can be found nearby.
Age	Approximately 90 years.
Weather	Dry and sunny.
Chimney stacks	Chimney stacks are of masonry construction and have a rendered finish. Visually inspected with the aid of binoculars where required.
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Roofing including roof space	The main roof is of pitched timber construction and is clad with slates. There is a flat lead lined roof covering above the front elevation living room bay window. Access to eaves timbers can be obtained via hatches within the front

	elevation upstairs bedroom and also within the storage areas off the first floor landing. Access to the main roof void can be obtained via a hatch on the top floor landing.
	Sloping roofs were visually inspected with the aid of binoculars where required.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	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 weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.
Rainwater fittings	Gutters and downpipes are run in PVC and cast iron materials.
	Visually inspected with the aid of binoculars where required.
Main walls	The outer walls are of solid stone and brick construction and have a rendered finish.
	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
Windows, external doors and joinery	Front and rear entrance doors are of timber frame construction. Windows within the subject are of PVC frame construction and are double glazed. Timber eaves can be found just below roof level.
	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.
External decorations	Cast iron rainwater good and external timbers have been painted.
	Visually inspected.

Conservatories / porches	Not applicable. Visually inspected.
Communal areas	Not applicable.
Garages and permanent outbuildings	To the rear of the subject there is an attached masonry built former washhouse. Visually inspected.
Outside areas and boundaries	The subject is bounded at the front by South Street, surrounding properties and masonry walls. The subject is bounded at the rear by surrounding gardens, hedges and wire fences
	Visually inspected.
Ceilings	Ceilings appear to be plasterboard lined.
	Visually inspected from floor level.
Internal walls	Internal walls are of plastered on the hard, lath and plaster and plasterboard construction.
	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
Floors including sub floors	Floors are mainly of suspended timber construction and are laid with timber tongue and grooved floorboards. The exception to this is a portion of flooring within the kitchen which appears to be of solid stone or concrete construction. All floor surfaces were covered at the time of our inspection. Access to the sub-floor area can be obtained via a fixed staircase which leads from the entrance hallway. The sub-floor area has been divided into two separate compartments. 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.
Internal joinery and	Doorframes, skirtings etc. are of timber construction and

kitchen fittings	have been painted or varnished. There is a range of older style kitchen units.
	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	Within the rear public room on the ground floor there is an older style gas fire. Within the front public room of the ground floor there is a living flame gas fire. There is an electric fire within the front elevation ground floor bedroom. Visually inspected. No testing of the flues or fittings was
	carried out.
Internal decorations	Most rooms have a paper or painted finish however some polystyrene tiled, ceramic tiled, textured and PVC finishes can also be found.
	Visually inspected.
Cellars	Not applicable.
	Visually inspected where there was safe and purpose-built access.
Electricity	Mains electricity is connected to the property. The fuse based mains consumer unit is situated within one of the entrance hallway cupboards.
	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.
Gas	Mains gas is connected to the property. The gas meter is situated externally adjacent to the front entrance door.
	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.
Water, plumbing and	Mains water is connected to the property. Where visible,

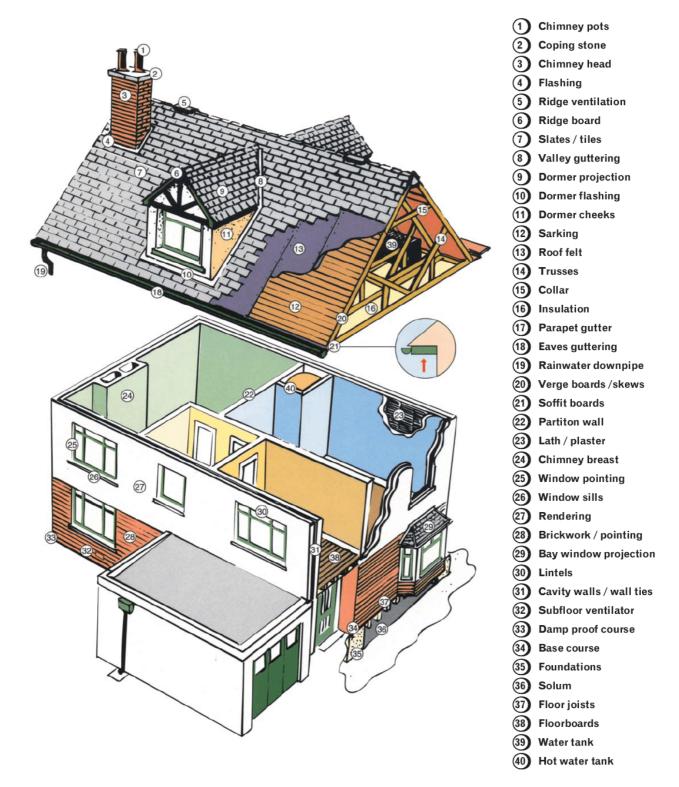
bathroom fittings	plumber work is run in copper, PVC and lead piping. The wet room suite comprises a wash hand basin, WC and wall mounted electric shower. Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.
Heating and hot water	Space heating is understood to be provided a gas back boiler which is situated behind the fireplace within the rear public room on the ground floor. We did not gain sight of this boiler. Hot water is provided by an electric immersion heater the water storage tank for which is situated within the storage area off the first floor landing. The back boiler serves radiators on the ground floor which incorporate thermostatically regulated valves It should be noted that there are no fixed room heaters on the upper floor. 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.
Drainage	Mains drainage is connected.
	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
Fire, smoke and burglar alarms	There are smoke alarms on both the lower and upper floors. The subject appears to have the benefit of an intruder alarm. Visually inspected. No tests whatsoever were carried out to the system or appliances. The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this

regard. Any additional limits to Our inspection of the eaves areas to the front of the property inspection was severely restricted due to the presence of stored items, partial flooring and some insulation materials at joist level. Our inspection of the eaves area to the rear of the subject was restricted to a head and shoulders inspection only due to the presence of insulation materials at joist level. Our inspection of the main roof void was restricted to a head and shoulder inspection only due to a lack of safe and clear access and insulation materials at joist level. Our inspection of the floor surfaces throughout the property was restricted due to the presence of fitted floor coverings and furnishings. Our inspection of the sub-floor area was severely restricted as a number of walls and ceilings have been lined. We did not gain sight of the valley roof section which sits between the subject and adjoining property. Only a limited inspection of the chimney stack was possible. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is

maintained in the normal way.

provided this means the property must continue to be

Sectional Diagram showing elements of a typical house



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

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

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

Structural movement	
Repair category:	
Notes:	No evidence of any recent or significant structural movement was noted.

Dampness, rot and infestation	
Repair category:	3
Notes:	High moisture meter readings were recorded to wall surfaces at various locations on both the lower and upper floors. In addition high moisture meter readings were recorded to wall surfaces at various locations within the sub-floor area.
	Mouse droppings were found in the rearmost eaves area.
	Staining was noted to roof timbers at various locations.
	It is our recommendation that the entire subject inspected by a reputable Damp &Timber Specialist and any necessary repair works undertaken to a satisfactory standard. A copy of any prepared Damp &Timber Specialist report should be sent to our office for further comment.
	* Since the date of our inspection we have seen sight of a Damp and Timber Specialist Report prepared by Argyll Property Care which states approximately £34,000 worth of damp and timber remedial works are required within the subject. This figure has been reflected in our valuation.

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.

Chimney stacks	
Repair category:	
Notes:	No evidence of any reportable issues noted from ground level.

Roofing including roof space	
Repair category:	2
Notes:	The main roof covering appears mainly as original and is showing signs of general wear and tear including slipped and chipped slate work. Ideally flat and valley sections should be inspected on a periodic basis to ensure they remain free from any defects. As previously mentioned, staining to roof timbers at various locations was noted. Due to the exposed location of the subject and age of the roof covering ongoing maintenance works should be anticipated.

Rainwater fittings	
Repair category:	1
Notes:	No evidence of any reportable issues noted from ground level.
	At the time of our inspection the weather was dry and we therefore cannot fully comment on the adequacy or otherwise of the rainwater conductors.

Main walls

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.

Repair category:	2
Notes:	Areas of spalled masonry and bossed render were noted to outer wall surfaces.

Windows, external doors and joinery	
Repair category:	2
Notes:	There is an older style cast iron skylight within the storage area off the first floor landing. An incoming purchaser may wish to have this replaced.
	Decay was noted to the outer frame of the sub-floor hatch which is adjacent to the front door entrance door.
	Windows deteriorate with age, seals and opening mechanisms can fail but may not always be apparent. Regular checks should be undertaken to confirm the functionality of window units.

External decorations	
Repair category:	2
Notes:	External timbers are weathered in places

Conservatories / porches	
Repair category:	
Notes:	Not applicable.

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

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings	
Repair category:	2
Notes:	Evidence of lead piping and dampness was noted within the attached washhouse. Some repairs are also required to the outer fabric of this building, in particular to the entrance door.

Outside areas and boundaries	
Repair category:	2
Notes:	Cracking was noted to masonry boundary / retaining walls at the front elevation.

Ceilings	
Repair category:	2
Notes:	Cracking and staining was noted to ceiling finishes at various locations within the subject.

Internal walls	
Repair category:	1

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.

MAINES	No evidence of any reportable issues to accessible areas other than the previously mentioned high moisture meter readings.

Floors including sub-floors		
Repair category:	2	
Notes:	As previously mentioned high moisture meter readings were recorded to wall surfaces at various locations within the sub-floor area. The majority of floor surfaces were covered at the time of our inspection and we therefore cannot comment on their condition.	

Internal joinery and kitchen fittings		
Repair category:	2	
Notes:	Kitchen units are of a dated design and we suspect that most incoming purchasers may wish to have these replaced. General wear and tear was noted to other sections of internal joinery.	

Chimney breasts and fireplaces		
Repair category:	2	
Notes:	We recommend that the gas fires, one of which is of an older design are tested prior to use by a suitably qualified gas safe registered engineer. It should however be noted that this gas fire in the rear public room was in operation at the time of our inspection.	

Internal decorations		
Repair category:	2	

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.

Notes:	A degree of redecoration is required within the subject.	
	Older textured paint finishes and polystyrene ceiling tiles can have asbestos content and therefore care should be taken during decoration.	

Cellars		
Repair category:		
Notes:	Not applicable.	

Repair category: The mains consumer unit is of an older vintage. Older style wiring and switchgear were noted at various locations within the subject. It should also be noted that sockets are still mounted upon skirting boards. We recommend that the electrical installation is tested and upgraded where found necessary by a suitably qualified electrician The trade bodies governing electrical installations currently advise that electrical installations should be tested prior to a change in occupancy and thereafter at least once every five years by a competent Electrician. It is important to ensure the systems comply with current regulation requirements and current test certificate should therefore be confirmed.

Gas	
Repair category:	

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.

	1
Notes:	The trade body governing gas installations currently advise that these should be tested prior to a change in occupancy and thereafter at least once a year by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings				
Repair category:	2			
Notes:	Evidence of lead piping was noted within the rearmost eaves area. We suspect that this lead piping is still in use. Lead piping is an obsolete material and should be replaced.			

Heating and hot water				
Repair category:	3			
Notes:	We suspect the gas back boiler is of an older vintage. We recommend that this boiler is tested prior to use by a suitably qualified gas safe registered engineer.			
	Insulation around the hot water storage tank could be improved. Areas of exposed wiring attached to the hot water storage tank were also noted.			
	Older style radiators are still in situ. An incoming purchaser may wish to have these replaced with more modern equivalents.			
	The central heating system was in operation at the time of our inspection.			
	It is understood the central system has been inspected annually by a suitably qualified Gas Safe registered engineer.			

survey report

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

Drainage			
Repair category:			
Notes:	No evidence of any reportable issues to accessible areas.		

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

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

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	2
Internal walls	1
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	2
Cellars	
Electricity	3
Gas	1
Water, plumbing and bathroom fittings	2
Heating and hot water	3
Drainage	1

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

<u>Unrestricted parking within 25 metres:</u> 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 coinoperated machines.

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

The subject has been altered to form its current layout. In particular the formation of the wet shower room. We suspect that this alteration was undertaken by the local authority. Our valuation assumes that any necessary Local Authority Consents and documentation are in order.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

* Since the date of our inspection we have seen sight of a Damp and Timber Specialist Report prepared by Argyll Property Care which states approximately £34,000 worth of damp and timber remedial works are required within the subject. This figure has been reflected in our valuation.

Estimated re-instatement cost (£) for insurance purposes

360,000

THREE HUNDRED AND SIXTY THOUSAND POUNDS. This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. The figure should be reviewed annually and in light of any future alterations or additions. Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit and the Pandemic. It is recommended that you update the building insurance figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

Valuation (£) and market comments

281,000

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

Report author: Euan McDougall, BSc (Hons) MRICS	
Company name:	Greenock - Allied Surveyors Scotland Plc

survey report

Address:	35a Union Street Greenock PA16 8DN	
Signed:	Electronically Signed: 223113-6CA8A055-2C80	
Date of report:	19/01/2023	

P A R T 2.

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





		Mort	tgage Val	uation Re	port		
Property:	107 South Str Greenock PA16 8QN						
Date of Inspection:	19/01/2023	Reference: EMD/MA/XP008827					
purpose of thi for mortgage should not rel Your attention service provio accordance w named client of contents. Neit	is been prepared as report is to summourposes. The decay on this report in a sis drawn to the activity RICS Valuation or their nominated when the whole or a criting from the surv	marise the Single sision as to wheth making your deciditional commer ould be read in confidered Standa lender. No respony part of this rej	ESurvey for the potential their mortgage fination to purchase into elsewhere with the onjunction with the ards 2017 this reponsibility is acception.	urpose of advising ance will be provide but consider all thin the report when Single Survey port is for the useted to any third provision.	ng your lender or ided is entirely a the documents phich set out the entire and Conce of the party to worth for the wholes	n the suitability on the suitability on the lead or the Haravided in the Haxtent and limitations (with MVI) whom it is addressed or any part of	f the property nder. You ome Report. ons of the R). In ssed or their the reports
1.0	LOCATION						
	s situated to the						s villas and
2.0	DESCRIPTIO	DESCRIPTION 2.1 Age: Approximately 90 years.					
The subjects	comprise a two	storey over bas	ement Semi De	etached Villa.			
3.0	CONSTRUCT	CONSTRUCTION					
	alls are of solid st ruction and is cla		onstruction and	l have a render	ed outerleaf. Th	e main roof is o	of pitched
4.0	ACCOMMOD	ACCOMMODATION					
Ground Floo	r: Entrance Vesti	bule, Entrance l	Hallway, Showe	er Room, Two E	Bedrooms, Two	Public Rooms	and Kitchen
Upper Floor:	Landing with sto	rage area off ar	nd Two further F	Bedrooms.			
5.0	SERVICES (No tests have been applied to any of the services)						
Water:	Mains	Electricity:	Mains	Gas:	Mains	Drainage:	Mains
Central Hea	ting:	Gas fired.					
6.0	OUTBUILDINGS						

Others: Attached masonry store.		Attached masonry store.
7.0	of any woodw The report ca defects, partic Where defect accurate estir	ONDITION - A building survey has not been carried out, nor has any inspection been made work, services or other parts of the property which were covered, unexposed or inaccessible, not therefore confirm that such parts of the property are free from defect. Failure to rectify cularly involving water penetration may result in further and more serious defects arising, is exist and where remedial work is necessary, prospective purchasers are advised to seek mates and costings from appropriate Contractors or Specialists before proceeding with the nerally we will not test or report on boundary walls, fences, outbuildings, radon gas or site in.

During the course of our inspection, although not forming an exhaustive list, the following points were noted:

- 1. Ongoing general maintenance works will be required to the external fabric of the building. In particular to roof coverings, outer walls and external timbers. Ideally an ongoing maintenance programme should be adopted and undertaken on a regular basis.
- 2. Internally the subject would benefit from a degree of modernisation, refurbishment and redecoration throughout;
- 3. We recommend that all services within the property are tested prior to use by suitably qualified tradespeople.
- 8.0 ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)

High moisture meter readings were recorded to wall surfaces at various locations on both the lower and upper floors. In addition high moisture meter readings were recorded to wall surfaces at various locations within the sub-floor area.

Mouse droppings were found in the rearmost eaves area.

Staining was noted to roof timbers at various locations.

It is our recommendation that the entire subject inspected by a reputable Damp & Timber Specialist and any necessary repair works undertaken to a satisfactory standard. A copy of any prepared Damp & Timber Specialist report should be sent to our office for further comment.

* Since the date of our inspection we have seen sight of a Damp and Timber Specialist Report prepared by Argyll Property Care which states approximately £34,000 worth of damp and timber remedial works are required within the subject. This figure has been reflected in our valuation.

8.1 Retention recommended: £34,000 (THIRTY FOUR THOUSAND POUNDS). **ROADS & FOOTPATHS** 9.0 Understood to be made up adopted. **BUILDINGS INSURANCE** 360,000 **GROSS EXTERNAL** 165 10.0 Square **FLOOR AREA** metres (£): This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. 11.0 **GENERAL REMARKS**

The subject has been altered to form its current layout. In particular the formation of the wet shower room. We suspect that this alteration was undertaken by the local authority. Our valuation assumes that any necessary Local Authority Consents and documentation are in order.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

In our opinion, the property forms suitable security for loan purposes subject to the criteria of the lending institution. We would however recommend a retention of £34,000 based on specialist estimates in respect of the aforementioned essential repairs.

12.0	VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.						
12.1	Market Value in present condition (£):		281,000	TWO HUNDRED AND EIGHTY ONE THOUSAND POUNDS			
12.2	Market Value on completion of essential works (£):		315,000	THREE HUNDRED AND FIFTEEN THOUSAND POUNDS			
12.3	Suitable security for normal mortgage purposes?		Yes				
12.4	Date of Valuation:		19/01/2023				
Signature: Electronica		Electronically	y Signed: 223113-6CA8A055-2C80				
Surveyor:	Euan McDougall		BSc (Hons) MRICS		Date:	19/01/2023	
Greenock - Allied Surveyors Scotland Plc							
Office:	35a Union Street Greenock PA16 8DN			Tel: 01475 723 254 Fax: email: greenock@alliedsurveyorsscotland.com			

P A R T 3 .

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	107 South Street Greenock PA16 8QN				
Customer	Ms. Beverly Mathieson				
Customer address	107 South Street Greenock PA16 8QN				
•					
Prepared by	Euan McDougall, BSc (Hons) MRICS Greenock - Allied Surveyors Scotland Plc				

Energy Performance Certificate (EPC)

Dwellings

Scotland

107 SOUTH STREET, GREENOCK, PA16 8QN

Dwelling type: Semi-detached house
Date of assessment: 19 January 2023
Date of certificate: 20 January 2023

Total floor area: 144 m²

Primary Energy Indicator: 524 kWh/m²/year

Reference number: 0110-2091-4190-2597-6745 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

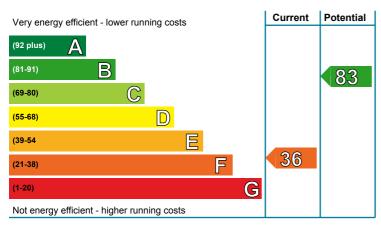
gas

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*	£8,556	See your recommendations
Over 3 years you could save*	£5,262	report for more information

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

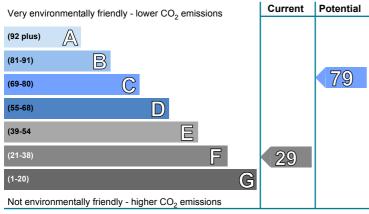


Energy Efficiency Rating

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

Your current rating is **band F (36)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band F (29)**. 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	£201.00
2 Room-in-roof insulation	£1,500 - £2,700	£1416.00
3 Internal or external wall insulation	£4,000 - £14,000	£681.00

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	Solid brick, as built, no insulation (assumed)	***	$\star\star$
Roof	Pitched, 50 mm loft insulation Roof room(s), ceiling insulated	***** ****	***** ****
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★ ☆	★★★★☆
Main heating controls	TRVs and bypass	***	★★★☆☆
Secondary heating	Room heaters, mains gas	_	_
Hot water	From main system, no cylinder thermostat	***	\star \Leftrightarrow \Leftrightarrow \Leftrightarrow
Lighting	Low energy lighting in 27% 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 93 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 13 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 9.2 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	£6,258 over 3 years	£2,691 over 3 years	
Hot water	£1,701 over 3 years	£258 over 3 years	You could
Lighting	£597 over 3 years	£345 over 3 years	save £5,262
Tota	ls £8,556	£3,294	over 3 years

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

Recommendations for improvement

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

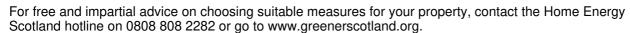
Recommended measures		Indicative cost	Typical saving	Rating after improvement		
		indicative cost	per year	Energy	Environment	
1	Increase loft insulation to 270 mm	£100 - £350	£67	F 37	F 30	
2	Room-in-roof insulation	£1,500 - £2,700	£472	E 48	E 39	
3	Internal or external wall insulation	£4,000 - £14,000	£227	E 53	E 44	
4	Floor insulation (suspended floor)	£800 - £1,200	£196	D 57	E 48	
5	Insulate hot water cylinder with 80 mm jacket	£15 - £30	£199	D 63	D 55	
6	Low energy lighting for all fixed outlets	£55	£71	D 64	D 55	
7	Replace boiler with new condensing boiler	£2,200 - £3,000	£418	C 73	C 69	
8	Solar water heating	£4,000 - £6,000	£40	C 74	C 70	
9	Replacement glazing units	£1,000 - £1,400	£63	C 76	C 72	
10	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£374	B 83	C 79	

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

Micro CHP

Choosing the right improvement package





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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

3 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

4 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.

5 Hot water cylinder insulation

Installing an 80 mm thick cylinder jacket around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. A cylinder jacket is a layer of insulation that is fitted around the hot water cylinder. The jacket should be fitted over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

6 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).

7 Condensing boiler

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

8 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.

9 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

10 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)	26,592	(1,722)	N/A	(2,882)
Water heating (kWh per year)	7,487			

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. Euan McDougall

Assessor membership number: EES/008235

Company name/trading name: Allied Surveyors Scotland Plc

Address: 35A Union Street

Greenock PA16 8DN

Phone number: 01475 723254

Email address: greenock@alliedsurveyorsscotland.com

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 greeners cotland.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



P A R T 4.

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Questionnaire

Property Address	107 South Street Greenock PA16 8QN	
Seller(s)	Beverly Mathieson	
Completion date of property questionnaire	18/01/2023	

Note for sellers

1.	Length of ownership			
	How long have you owned the property? 50 yrs +			
2.	Council tax			
	Which Council Tax band is you	our property in? (Please circle)		
3.	Parking			
	What are the arrangements for parking at your property? (Please tick all that apply)			
	Garage	[]		
	Allocated parking space	[]		
	Driveway	[]		
	Shared parking []			
	On street	[x]		
	Resident permit	[]		
	Metered parking	[]		
	Other (please specify):			

Conservation area	
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4.		
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[]YES []NO [x]Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[]YES [x]NO
6.	Alterations/additions/extensions	
а	(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)?	[x]YES []NO
	If you have answered yes, please describe below the changes which you have made:	
	Bathroom was changed to a wet room to meet mothers requirements	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES [x]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES []NO
	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 [x]NO
	(ii) Did this work involve any changes to the window or door openings?	[]YES [x]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Not known	

	Please give any guarantees which you received for this work to	
	your solicitor or estate agent.	
7.	Central heating	
а	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 []NO [x]Partial
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	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?	
	40+ years ago	
	(ii) Do you have a maintenance contract for the central heating system?	[x]YES []NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	Home Serve	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
	Last year 2022	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Issues that may have affected your property	
а	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[x]YES []NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[]YES [x]NO
b	Are you aware of the existence of asbestos in your property?	[]YES [x]NO []Don't know

	If you have answered yes, please give details:			
10.	Services			
а	Please tick which services are connected to your property and give details of the supplier:			
	Services	Connected	Supplier	
	Gas or liquid petroleum gas	Υ	Scottish gas	
	Water mains or private water supply	Υ	Scottish water	
	Electricity	Υ	Scottish power	
	Mains drainage	N		
	Telephone	N		
	Cable TV or satellite	N		
	Broadband	N		
b	Is there a septic tank system at your property? []YES [x]NO			
	If you have answered yes, please answer the two questions below:			
	(i) Do you have appropriate consents for the your septic tank?	[]YES[]NO []Don't know		
	(ii) Do you have a maintenance contract for	[]YES[]NO		
	If you have answered yes, please give details of the company with which you have a maintenance contract:			
11.	Responsibilities for shared or common a	reas		
а	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? If you have answered yes, please give details:			
b	Is there a responsibility to contribute to repair of the roof, common stairwell or other common lf you have answered yes, please give details	[]YES [x]NO []N/A		
С	Has there been any major repair or replacen the roof during the time you have owned the	f []YES [x]NO		
d	Do you have the right to walk over any of yo property- for example to put out your rubbish	n []YES [x]NO		

[x]NO		
[x]NO		
Charges associated with your property		
[x]NO		
[x]NO : know		
. ICHOW		
[]NO		
[]NO		
[]NO		

property questionnaire

the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:

14.	Guarantees		
а	Are there any guarantees or warranties for any of the following:		
(i)	Electrical work	[]NO []YES [x]Don't know []With title deeds []Lost	
(ii)	Roofing	[]NO []YES [x]Don't know []With title deeds []Lost	
(iii)	Central heating	[]NO []YES [x]Don't know []With title deeds []Lost	
(iv)	National House Building Council(NHBC)	[]NO []YES [x]Don't know []With title deeds []Lost	
(v)	Damp course	[]NO []YES [x]Don't know []With title deeds []Lost	
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[]NO[]YES[x]Don't know[]With title deeds[]Lost	
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):		
С	Are there any outstanding claims under any of the guarantees listed above?	[]YES [x]NO	
	If you have answered yes, please give details:		

15.	Boundaries		
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[]YES [x]NO []Don't know	
	If you have answered yes, please give details:		
	Notices that affect your property		

property questionnaire

16.					
In the	In the past three years have you ever received a notice:				
а	advising that the owner of a neighbouring property has made a planning application?	[]YES [x]NO			
b	that affects your property in some other way?	[]YES [x]NO			
С	that requires you to do any maintenance, repairs or improvements to your property?	[]YES [x]NO			
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.				

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.		
Signature(s):	Beverley Mathieson	
Capacity:	[]Owner [x]Legally Appointed Agent for Owner	
Date:	18/01/2023	