YOUR ONESURVEY

HOME REPORT

ADDRESS

7 Pennyfern Road
Greenock
PA16 9HB

PREPARED FOR

Rachel Moffat

INSPECTION CARRIED OUT BY:

SHEPHERD
CHARTERED SURVEYORS

SELLING AGENT:

McARTHUR SCOTT

HOME REPORT GENERATED BY:

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Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	J & E Shepherd - Greenock	24/11/2026
Mortgage Certificate	Final	J & E Shepherd - Greenock	24/11/2026
Property Questionnaire	Final	Ms. Rachel Moffat	22/11/2026
EPC	Final	J & E Shepherd - Greenock	24/11/2026

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 log onto 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.

PART 1.

SINGLE SURVEY

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



Single Survey

Survey report on:

Surveyor Reference	MM

Customer	Ms. Rachel Moffat

Selling address	7 Pennyfern Road Greenock PA16 9HB

Date of Inspection	23/11/2026

Prepared by	Michael McDade, MRICS J & E Shepherd - Greenock

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.

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[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

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

- the “Surveyors” are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the “Surveyors” means the Surveyor) whose details are set out at the head of the Report.

- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a two storey ex Local Authority semi detached villa with rear extension area.
Accommodation	GROUND FLOOR:- Entrance Hallway, Living Room, Bathroom & Kitchen (side extension) FIRST FLOOR:- Landing & Three Bedrooms.
Gross internal floor area (m2)	The gross internal floor area extends to 97m²
Neighbourhood and location	The property is located within the Pennyfern district of Greenock, an established residential location in which surrounding properties are broadly similar in age and character. Local shopping, amenities and public transport can be found nearby.
Age	The property was constructed circa 1960's.
Weather	Dry.
Chimney stacks	Shared single chimney stack at the mutual elevation of rendered brick construction. Maintenance liabilities should be confirmed with the Title Deeds.

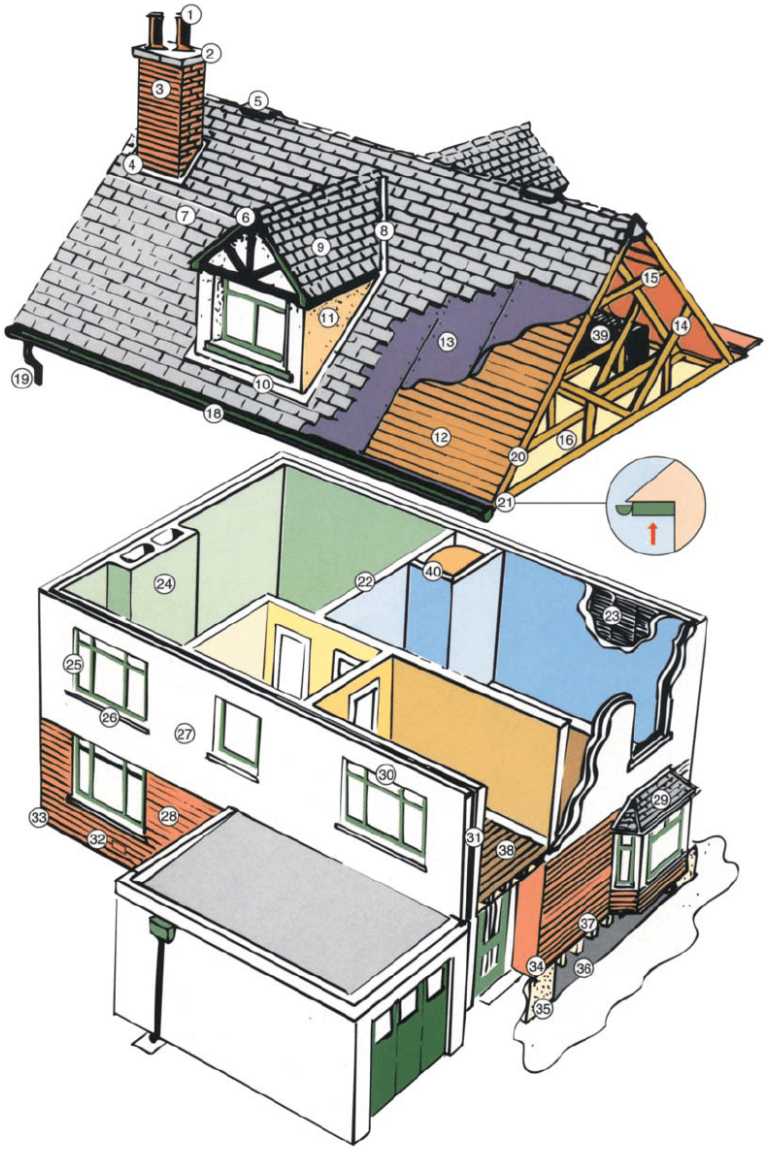
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on 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. The roof covering over the main building is pitched, timber framed, overlaid with tiles and surmounted with a tiled ridge. The roof structure incorporates PV panels to the front and we cannot comment on the areas concealed underneath. Access to the main roof void area can be gained via a ceiling hatch at landing level. Our inspection was restricted to head and shoulders from the hatch only and further restricted due to stored contents and insulation materials and therefore we cannot comment on the condition of all roof void areas/timbers. The side extension appears to have a flat roof covering which was not fully visible at all areas from ground level. Flat roof coverings will have a more limited lifespan.
Rainwater fittings	Visually inspected with the aid of binoculars where required. Rainwater fittings are mainly formed in PVC materials.
Main walls	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected. The main walls are understood to be of cavity Wilson Block construction with an external insulated render finish retrospectively applied. The side extension appears to be of brick/block construction.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The windows serving the property are of mixed age uPVC double glazed design. Access to the property is via doors to the front and rear.

External decorations	Visually inspected. Rendered and PVC finishes noted externally. Painted finishes noted to some sections of the side extension.
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected. There are plots of garden ground to the front, side and rear elevations with boundaries defined predominantly by fencing. There is provision for off street parking with a raised parking area and brick retaining wall to the front. The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.
Ceilings	Visually inspected from floor level. Ceilings are of plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls are a mix of plasterboard and solid masonry.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Flooring within the property is mainly of suspended timber. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. No sub-floor inspection has taken place.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Internal doors are of timber panel. Kitchen fittings comprise a range of floor and wall mounted units.
Chimney breasts and fireplaces	None noted. It would appear that chimney breasts have been blocked over in the past.

Internal decorations	Visually inspected. Mainly papered and paint finishes to internal wall and ceiling surfaces. Wet wall/tile finishes also observed.
Cellars	Visually inspected where there was safe and purpose-built access. There is a small external storage area to the side.
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.
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.
Water, plumbing and 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. Plumbing, where seen, was found to be a mix of copper and plastic. Bathroom fittings comprise a bath, Wc & wash hand basin. There is a shower fitted over the bath.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. There is a gas fired central heating system installed. The central heating boiler is located within the cupboard under the stairs.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. All foul and surface water drainage is assumed to be connected to the main public sewer. The system was no tested.

Fire, smoke and burglar alarms	Visually inspected. No test whatsoever were carried out to any systems or appliances. All Scottish homes require 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. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.
Any additional limits to inspection	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. The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. Windows and external doors were not all fully opened or tested. No access was available to any sub-floor areas. Full and safe access was not available to the roof void area due to the presence of a thick layer of insulation throughout/storage items. Some areas of the external building fabric including some roof pitches/chimneys/elevations were not fully or closely visible from the surrounding ground level, due to the confines of the site. Wall panelling to areas prevented accurate damp readings being taken. No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partiton wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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 above 3 categories:

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

Structural movement	
Repair category:	1
Notes:	There was no evidence of significant structural movement within the limitations of our inspection. Minor movement was noted to the side extension area with some uneven sections of flooring, off-level worktops with cracking externally. On the basis of a single inspection, this appears to be longstanding with no evidence of recent significant movement apparent.

Dampness, rot and infestation	
Repair category:	2
Notes:	Damp readings were obtained to localised areas within the side extension to lower wall sections. An element of repair externally may help alleviate. Elsewhere, damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.

Chimney stacks	
Repair category:	1
Notes:	The chimney stack portion pertaining to the subjects appears to have been re-rendered in the past. Maintenance liabilities should be confirmed. Our inspection of chimneys was limited but they are of an age and style where a degree of regular ongoing maintenance should be anticipated.

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

Roofing including roof space	
Repair category:	2
Notes:	Attention is drawn to the side extension which has a flat roof covering noted to be in a basis state of repair. Pooling water was noted to some sections. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering. The main roof covering has been overhauled within relatively recent years and any documentation relating to this should be obtained and confirmed as transferrable with the Title Deeds. it is assumed that all works have been carried out to a satisfactory standard by a reputable roofing contractor. Roofing contractors recommend that roof coverings are inspected regularly. Within the roof void area, typical wear and tear was noted to roof timbers as to be expected. Evidence of previous woodworm was noted to roof timbers although this did not appear to be active within the limitations of our inspection. It is understood that treatment works were carried out during previous renovations though it is unclear as to whether there is any paperwork. Any prospective purchaser should fully satisfy themselves in this regard.

Rainwater fittings	
Repair category:	1
Notes:	Within the limitations of our inspection rainwater goods were seen to be free from significant defect. We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect. Older rainwater goods were noted around the side extension area and it may be prudent to have these upgraded.

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.

Main walls	
Repair category:	2
Notes:	Attention is drawn to the side extension where cracked, spalling and weathered sections of render and brickwork was noted requiring repair. Full re-rendering works may be prudent in the near future. This should help alleviate internal conditions also. The main walls to the main portion of the building have been renovated in recent in years and any guarantee documentation relating to this should be obtained.

Windows, external doors and joinery	
Repair category:	1
Notes:	Some older style window units were noted particularly to the landing and rear of the living room and it may be prudent to have these upgraded in the future. Window units have been upgraded elsewhere. Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions.

External decorations	
Repair category:	1
Notes:	Paint finished and decorated external surfaces will require redecoration on a regular basis. Flaking paintwork was noted to the side extension area.

Conservatories / porches	
Repair category:	
Notes:	Not applicable.

Communal areas	
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.

Garages and permanent outbuildings	
Repair category:	
Notes:	Not applicable.

Outside areas and boundaries	
Repair category:	2
Notes:	Attention is drawn to the brickwork around the car parking space with some loose brickwork and mortar noted and localised building repairs would be prudent. Typical wear and tear was noted to areas of timber fencing. Overhanging cables were noted to the telecommunications pole at the rear of the garden grounds. A loose railing was noted to the timber decking. Timber decked structures will have a limited lifespan and require regular maintenance and this liability should be considered. It should be appreciated that the concealed structural components have not been inspected nor have we moved items on the deck surface (patio furniture, potted plants etc) and we would highlight that defects may only become evident once such items are removed or the decking boards lifted.

Ceilings	
Repair category:	1
Notes:	Within the limitations of our inspection no significant defects were noted.

Internal walls	
Repair category:	1
Notes:	Within the limitations of our inspection no significant defects were noted.

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

Floors including sub-floors	
Repair category:	1
Notes:	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. The flooring is slightly uneven within the side extension.

Internal joinery and kitchen fittings	
Repair category:	1
Notes:	Internal joinery is generally serviceable however some wear and tear items were noted to {kitchen fittings/internal doors/facings etc.} and future maintenance or upgrading should be anticipated. One or two loose handles were noted to the kitchen with the worktops slightly off level.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused. It is assumed that the chimneys are adequately vented with the chimneys capped. Ventilators should be fitted to prevent the build-up of dampness within the chimney flue.

Internal decorations	
Repair category:	1
Notes:	The property was found to be in reasonable decorative order.

Cellars	
Repair category:	
Notes:	None.

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.

Electricity	
Repair category:	2
Notes:	Aspects of the electrical installation are of mixed age with some older sockets/fittings noted. The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas	
Repair category:	1
Notes:	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.

Heating and hot water	
Repair category:	1
Notes:	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.

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

Drainage	
Repair category:	1
Notes:	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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

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 coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground & First
2. Are there three steps or fewer to a main entrance door of the property?	[ ]YES [x]NO
3. Is there a lift to the main entrance door of the property?	[ ]YES [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?	[ ]YES [x]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
Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property. The property has been altered in the past whereby there is a side extension and internal reconfiguration to provide access. It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available. The property is fitted with photovoltaic panels supplying electricity back to the National Grid. All documentation relating to the system should be obtained in order the transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.
Estimated re-instatement cost (£) for insurance purposes
£340,000 For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £340,000 (THREE HUNDRED AND FORTY THOUSAND POUNDS STERLING). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.
Valuation (£) and market comments
£150,000 Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £150,000 (ONE HUNDRED AND FIFTY THOUSAND POUNDS STERLING).

Report author:	Michael McDade, MRICS
Company name:	J & E Shepherd - Greenock
Address:	28 Westburn Street Greenock PA15 1RY
Signed:	Electronically Signed: 327846-51c9864f-8140

Date of report:	24/11/2026

PART 2.

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.



Mortgage Valuation Report

Mortgage Valuation Report			
Property:	7 Pennyfern Road Greenock PA16 9HB	Client: Ms. Rachel Moffat Tenure: Absolute Ownership	
Date of Inspection:	23/11/2026	Reference:	MMcD

This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2024 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0	**LOCATION**
The property is located within the Pennyfern district of Greenock, an established residential location in which surrounding properties are broadly similar in age and character. Local shopping, amenities and public transport can be found nearby.	

2.0	**DESCRIPTION**	**2.1 Age:**	The property was constructed circa 1960's.	
The subjects comprise a two storey ex Local Authority semi detached villa with rear extension area.				

3.0	**CONSTRUCTION**
MAIN WALLS: Wilson Block Cavity with render finish. ROOF: Pitched and tiled. Flat at side extension.	

4.0	**ACCOMMODATION**
GROUND FLOOR:- Entrance Hallway, Living Room, Bathroom & Kitchen (side extension) FIRST FLOOR:- Landing & Three Bedrooms.	

5.0	**SERVICES (No tests have been applied to any of the services)**						
Water:	Mains	**Electricity:**	Mains	**Gas:**	Mains	**Drainage:**	Mains
Central Heating:		Gas fired boiler to radiators					

6.0	**OUTBUILDINGS**
Garage:	None.
Others:	Space

7.0	**GENERAL CONDITION -** *A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.*

The subjects comprise of an extended two storey semi detached villa located within the Pennyfern district of Greenock, an established residential location where surrounding properties are broadly similar in age, design and character. Local shopping, amenities and public transport can be found nearby.

At the time of our inspection, the property was found to be in a condition generally consistent with age and type. Externally, it should be appreciated that ongoing reactive maintenance to the building fabric will be required. Attention is drawn to the side extension area which will require general overhaul externally including to the main walls. The roof covering will have a limited lifespan and it may be prudent to have this checked as a precaution by a reputable roofing contractor prior to purchase. Internally, the property was found to be generally well presented throughout. General items were noted, however, should be capable of remedy during the course of routine care, upgrade and maintenance works.

8.0	**ESSENTIAL REPAIR WORK** *(as a condition of any mortgage or, to preserve the condition of the property)*

None.

8.1 Retention recommended:	N/A

9.0	**ROADS & FOOTPATHS**

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

10.0	**BUILDINGS INSURANCE (£):**	£340,000	**GROSS EXTERNAL FLOOR AREA**	109	**Square metres**
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.				

11.0	**GENERAL REMARKS**

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The property has been altered in the past whereby there is a side extension and internal reconfiguration to provide access. It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

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 (£):**	**£150,000**	ONE HUNDRED AND FIFTY THOUSAND POUNDS STERLING

12.2	**Market Value on completion of essential works (£):**				
12.3	**Suitable security for normal mortgage purposes?**	Yes			
12.4	**Date of Valuation:**	23/11/2026			
Signature:	Electronically Signed: 327846-51c9864f-8140				
Surveyor:	Michael McDade	MRICS		**Date:**	24/11/2026
J & E Shepherd - Greenock					
Office:	**28 Westburn Street Greenock PA15 1RY**		**Tel: 01475 730 717 Fax: email: greenock@shepherd.co.uk**		

PART 3.

ENERGY REPORT

A report on the energy efficiency of the property.



energy report on:

Property address	7 Pennyfern Road Greenock PA16 9HB

Customer	Ms. Rachel Moffat

Customer address	7 Pennyfern Road Greenock PA16 9HB

Prepared by	Michael McDade, MRICS J & E Shepherd - Greenock

Energy Performance Certificate (EPC)

Dwellings

Scotland

7 PENNYFERN ROAD, GREENOCK, PA16 9HB

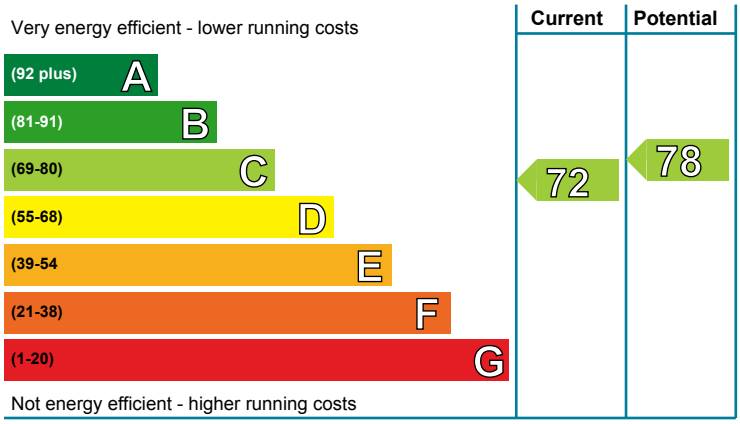
Dwelling type:	Semi-detached house	**Reference number:**	2076-1914-3209-2856-7204
Date of assessment:	23 November 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	24 November 2026	**Approved Organisation:**	Elmhurst
Total floor area:	97 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	205 kWh/m²/year		

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 CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£3,891**	See your recommendations report for more information
Over 3 years you could save*	**£363**	

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

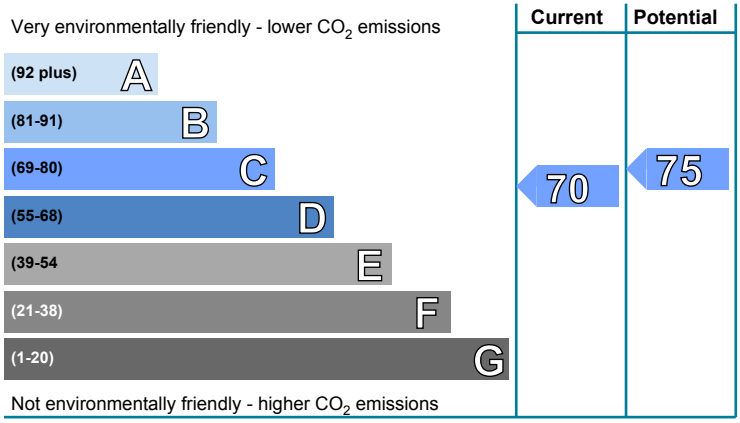


Energy Efficiency Rating

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 (CO_2) Rating

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

Your current rating is **band C (70)**

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

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£5,000 - £10,000	£366.00
2 Solar photovoltaic (PV) panels	£8,000 - £10,000	£585.00

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. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, with external insulation Cavity wall, as built, partial insulation (assumed)	★★★★☆ ★★★☆☆	★★★★☆ ★★★☆☆
Roof	Pitched, 200 mm loft insulation Flat, limited 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	Good lighting efficiency	★★★★☆	★★★★☆

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, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 37 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.6 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 0.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,081 over 3 years	£2,715 over 3 years	You could save £363 over 3 years
Hot water	£609 over 3 years	£612 over 3 years	
Lighting	£201 over 3 years	£201 over 3 years	
Totals	**£3,891**	**£3,528**	

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

Recommendations for improvement

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

Recommended measures		Indicative cost	Typical saving per year	Rating after improvement	
				Energy	Environment
1	Floor insulation (suspended floor)	£5,000 - £10,000	£122	C 74	C 74
2	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£195	C 78	C 75

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.

energy saving trust

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

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

1 Floor insulation (suspended floor)

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

2 Solar 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)	11,563.36	N/A	N/A	N/A
Water heating (kWh per year)	2,574.74			

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

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. Michael McDade
Assessor membership number:	EES/018126
Company name/trading name:	J & E Shepherd
Address:	12 Atholl Crescent Edinburgh EH3 8HA
Phone number:	0131 225 1234
Email address:	edinburgh@shepherd.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

PART 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	7 Pennyfern Road Greenock PA16 9HB
Seller(s)	Rachel Moffat
Completion date of property questionnaire	22/11/2026
Note for sellers	

1.	**Length of ownership**
	How long have you owned the property? 2 years 8 months
2.	**Council tax**
	Which Council Tax band is your property in? (Please circle) [ ]A [x]B [ ]C [ ]D [ ]E [ ]F [ ]G [ ]H
3.	**Parking**
	What are the arrangements for parking at your property? **(Please tick all that apply)** Garage [ ] Allocated parking space [x] Driveway [ ] Shared parking [ ] On street [ ] Resident permit [ ] Metered parking [ ] Other (please specify):

4.	**Conservation area**	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[ ]YES [x]NO [ ]Don't know
5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[ ]YES [x]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 [x]NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[ ]YES [ ]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	[ ]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 [ ]NO
	(ii) Did this work involve any changes to the window or door openings?	[ ]YES [ ]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	
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).	[x]YES [ ]NO [ ]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 combi*	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed? *2022*	
	(ii) Do you have a maintenance contract for the central heating system?	[ ]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
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**	
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[ ]YES [x]NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[ ]YES [ ]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**	

a	Please tick which services are connected to your property and give details of the supplier:	

Services	Connected	Supplier
Gas or liquid petroleum gas	Y	Gas EDF
Water mains or private water supply	Y	Water Scottish water
Electricity	Y	Edf
Mains drainage	Y	Scottish water
Telephone	Y	Sky
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 discharge from your septic tank?	[ ]YES [ ]NO [ ]Don't know
	(ii) Do you have a maintenance contract for your septic tank?	[ ]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 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? If you have answered yes, please give details:	[ ]YES [x]NO [ ]Don't know
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	[ ]YES [x]NO [ ]N/A
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	[ ]YES [x]NO
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:	[ ]YES [x]NO
e	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	[ ]YES [x]NO

f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.) If you have answered yes, please give details:	[ ]YES [x]NO
12.	**Charges associated with your property**	
a	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[ ]YES [x]NO
b	Is there a common buildings insurance policy?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
c	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
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?	[ ]YES [x]NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
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?	[ ]YES [x]NO
	If you have answered yes, please give details:	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[ ]YES [ ]NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself 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	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(ii)	Roofing	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iii)	Central heating	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iv)	National House Building Council(NHBC)	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(v)	Damp course	[ ]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[ ]NO [ ]YES [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):	
c	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:	
16.	**Notices that affect your property**	
In the past three years have you ever received a notice:		
a	advising that the owner of a neighbouring property has made a planning application?	[ ]YES [x]NO
b	that affects your property in some other way?	[ ]YES [x]NO
c	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):	Rachel Moffat
Capacity:	[ ]Owner [x]Legally Appointed Agent for Owner
Date:	22/11/2026