

Single Survey

survey report on:

Property address	2 Waterside Cottages Edington Mill Edington Mill Road, Chirside Duns TD11 3LE
Customer	Aberdein, Considine & Company
Customer address	
Prepared by	J&E Shepherd
Date of inspection	4th July 2017



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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a purpose built detached villa. At date of inspection the property was unoccupied, unfurnished with floor coverings in place.
Accommodation	GROUND FLOOR: Entrance Hallway FIRST FLOOR: Living Room, Kitchen/Dining Room, Utility Room, Bedroom and W.C. SECOND FLOOR: Two Bedrooms one with En Suite and Bathroom. THIRD FLOOR: Bedroom with En Suite.
Gross internal floor area (m²)	Extends to 165m ² or thereby
Neighbourhood and location	The subjects are situated in a rural area on the outskirts of Chirnside with the nearby town of Duns providing access to local amenities.
Age	2005 approximately.
Weather	Rain
Chimney stacks	Not Applicable.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. The roof is of a pitch profile overlaid in slate work. No access gained to any roof void areas at date of inspection.

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Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater goods fitted to the main eaves are to PVC design.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. Main walls appear to be to cavity block construction rendered externally.
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. Windows throughout are to PVC double glazed design. External access doors are to PVC design.
External decorations	Visually inspected. Paintwork and UPVC powder coating.
Conservatories / porches	Not Applicable.
Communal areas	Circulation areas visually inspected. There is a communal road serving as access to the subject property.
Garages and permanent outbuildings	Visually inspected. There is a double integral garage accessed via a roller shutter door. Garage is served by light and power.
Outside areas and boundaries	Visually inspected. The property benefits from a driveway. There is a large retaining wall situated to the rear elevation.
Ceilings	Visually inspected from floor level. Ceilings appear to be to plasterboard lining.

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Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls appear to be to plasterboard lining.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>The flooring throughout is to a mixture of solid screed and suspended timber overlaid in boarding.</p> <p>Our ability to accurately assess the condition of the flooring was significantly restricted due to the presence of fitted floor coverings and furniture in situ and our report should be read in this context. No access was available to any sub floor area.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Skirtings and architraves are to painted timber. Internal doors are to timber panel design. The kitchen units are to a range of built in wall and base units and incorporates a stainless steel sink unit and built in hob and oven. The utility room benefits from wall and base units incorporating a stainless steel sink unit and is plumbed for a washing machine. There is built in cupboards throughout the property. Stairs serving as access from ground floors to upper floors are to timber design</p>
Chimney breasts and fireplaces	Not Applicable.
Internal decorations	<p>Visually inspected.</p> <p>Paintwork and tile work.</p>
Cellars	<p>Visually inspected where there was a safe and purpose-built access.</p> <p>There is a sub-floor area accessed via the garage.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The location of the meter and fuse board were not noted at date of inspection. Where visible, the installation serves square pin socket outlets with PVC sheath cabling.</p>

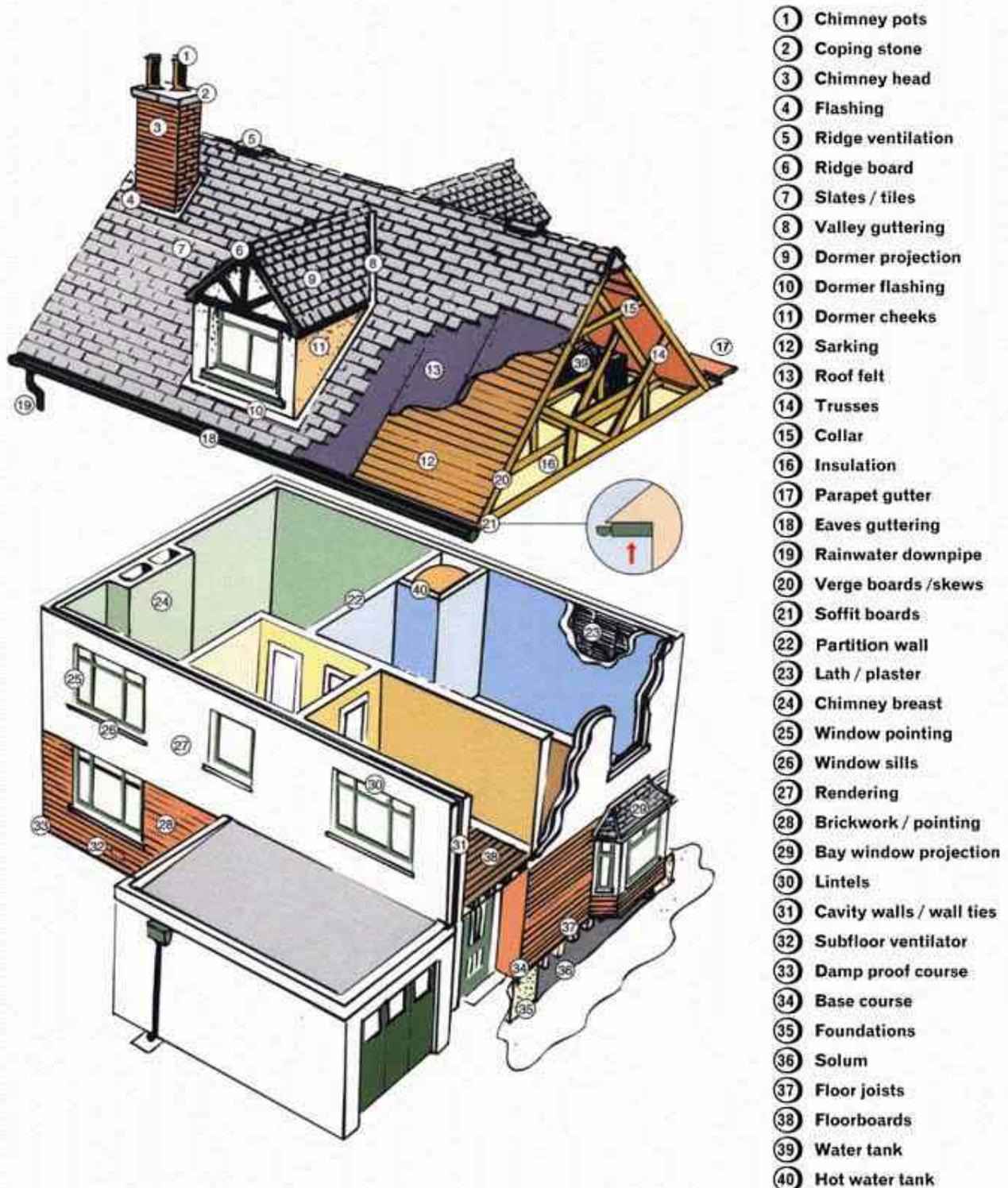
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<p>Gas</p>	<p>Not applicable.</p>
<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is understood to be direct from mains. The plumber work, where visible, is to copper supply pipes and pvc waste pipes. The sanitary fittings comprise a two piece white suite within the first floor W.C., two piece white suite and shower tray within the first floor en suite, three piece white suite within the first floor bathroom and three piece white suite within the third floor en suite.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is served by a LPG fired central heating system with the boiler wall mounted within the utility room. An LPG tank was not cited however and investigations should be made to confirm this. Hot water is provided by a hot water storage tank also located with the utility room.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is believed to be to a communal septic tank.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke alarm noted.</p>
<p>Any additional limits to inspection</p>	<p>No access was gained to any roof void areas at date of inspection. Due to the orientation of the subject property inspection of the rear roof pitches was restricted. However those areas not inspected are presumed to be free from defect.</p> <p>The LPG tank was not seen.</p> <p>Not all windows and doors were opened at date of inspection. No access was afforded behind/beneath the sanitary fittings and/or the wall and base units to the kitchen at the time of inspection. Within any building of this construction there are areas of timber that are concealed. As a result of external conditions and exposure, weathering or lack of maintenance these timbers may be exposed to conditions conducive to the germination of fungus. These areas by the nature of their construction are frequently concealed between lath and plaster, plaster, timber linings or timber panelling. Without exploratory work infestation is impossible to detect where</p>

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	there are no signs of rot on the surface.
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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.

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2. Condition

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

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

 Structural movement	
Repair category	1
Notes	No indication of any recent, ongoing or progressive movement noted at the date of inspection.

 Dampness, rot and infestation	
Repair category	2
Notes	Positive moisture readings were obtained to the internal wall linings.

 Chimney stacks	
Repair category	-
Notes	Not Applicable.

 Roofing including roof space	
Repair category	1
Notes	No access was gained to any roof void areas at date of inspection. Due to the orientation of the subject property inspection of the rear roof pitches was restricted. However those areas not inspected are presumed to be free from defect.

 Rainwater fittings	
Repair category	2
Notes	Vegetation growth noted.

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Main walls

Repair category	1
Notes	Areas of corrosion was noted to the balconies. Water ingress was noted to the internal wall linings however no visible sign of defect was noted to the external walls at the date of inspection.



Windows, external doors and joinery

Repair category	1
Notes	It should be appreciated that in certain climatic conditions misting/fogging can occur between double glazed window panes. At the date of inspection no such issue was noted.



External decorations

Repair category	1
Notes	



Conservatories/porches

Repair category	-
Notes	Not Applicable.



Communal areas

Repair category	1
Notes	



Garages and permanent outbuildings

Repair category	2
Notes	Mould and blistered paintwork noted to the garage ceiling.



Outside areas and boundaries

Repair category	1
Notes	No signs of any movement/distortion to the retaining wall at the date of inspection.

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Ceilings

Repair category	1
Notes	Staining noted to the ceilings however these areas were dry when tested.



Internal walls

Repair category	2
Notes	Positive moisture readings were obtained to the internal wall linings.



Floors including sub-floors

Repair category	1
Notes	Areas of squeaky and deflected flooring noted. Where floor coverings and furniture are in situ and squeaky and deflected flooring is noted, it may be prudent to consider an investigation of these areas prior to any commitment to purchase.



Internal joinery and kitchen fittings

Repair category	1
Notes	



Chimney breasts and fireplaces

Repair category	-
Notes	Not Applicable.



Internal decorations

Repair category	1
Notes	Staining noted to the internal decoration.



Cellars

Repair category	1
Notes	

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 Electricity	
Repair category	2
Notes	Services were switched off at date of inspection. The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten 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 IEE regulations.

 Gas	
Repair category	-
Notes	Not applicable.

 Water, plumbing and bathroom fittings	
Repair category	2
Notes	Services were switched off at date of inspection. Defective mastic sealants can cause water damage to inaccessible or unexposed parts particularly behind bath panels or shower trays. We were unable to view these areas and we cannot guarantee therefore that these areas are free from defect.

 Heating and hot water	
Repair category	2
Notes	Services were switched off at date of inspection. It is assumed the gas boiler and gas installations are regularly maintained and inspected and conform with present day regulations.

 Drainage	
Repair category	1
Notes	Our valuation presumes that the tank is serviced regularly and functions adequately and in accordance with regulations. Septic tanks have to be registered with SEPA.

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

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

Category 3

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

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

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3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

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

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

Confirmation should be sought as to any resident's association or factoring fee payable over the subject property.

The property is in close proximity to a stream and investigations should be made with SEPA.

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 specialists or contractors 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. 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. We are unaware of any Town Planning Environmental matters or concerns which may have an adverse impact on the future marketability or saleability of the subject property. We would however advise this be confirmed in writing by the relevant department of The Local Authority prior to any commitment to purchase. If any matters are disclosed we would reserve the right to amend our opinion of value accordingly. Our valuation presumes there are no additional repayments levied via the utility bill in respect of energy efficiency measures funded by the Green Deal. At present there is limited market evidence to demonstrate whether Green Deal funding has any impact on value or future saleability.

Estimated reinstatement cost for insurance purposes

We are of the opinion that the present re-instatement value of the property with due allowance for demolition, site clearance and professional fees would be fairly stated in the region of £340,000 (THREE HUNDRED AND FORTY THOUSAND POUNDS STERLING). We recommend this be reviewed annually or upon any physical alteration to the property.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £275,000 (TWO HUNDRED AND SEVENTY FIVE THOUSAND POUNDS STERLING).

Signed	Security Print Code [591360 = 4609] Electronically signed
Report author	Duncan Grant
Company name	J&E Shepherd

Single Survey

Address	187 North High Street, Musselburgh, EH21 6AN
Date of report	6th July 2017

Mortgage Valuation Report



Tel: 0845 263 7995

www.shepherd.co.uk

Property Address

Address 2 Waterside Cottages, Edington Mill, Edington Mill Road, Chirside, Duns, TD11 3LE
Seller's Name Aberdein, Considine & Company
Date of Inspection 4th July 2017

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

None

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

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

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

Service Connections

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

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

Brief description of Central Heating:

Gas fired boiler to radiators.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

At date of inspection the property was found to be in a condition generally consistent with age, type and location. Confirmation should be sought as to any resident's association or factoring fee payable over the subject property. The property is in close proximity to a stream and investigations should be made with SEPA. Property benefits from a utility room. Positive moisture readings were obtained within the property, we would recommend that investigations are made with this regard.

Essential Repairs

None noted at date of inspection.

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

Mortgage Valuation Report

Comment on Mortgageability

The property is acceptable to most mortgage lenders however you should confirm with your proposed mortgage lender that this property meets their lending requirements. It should be noted that not all lenders have similar lending policies.

Valuations

Market value in present condition £ 275,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 340,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [591360 = 4609]
Electronically signed by:-
Surveyor's name Duncan Grant
Professional qualifications MRICS
Company name J&E Shepherd
Address 187 North High Street, Musselburgh, EH21 6AN
Telephone 01316533456
Fax 01316533140
Report date 6th July 2017