



77 HAWTHORN DRIVE GREENHEAD WISHAW ML2 8JN



# **Energy Performance Certificate (EPC)**

Dwellings

# **Scotland**

#### 77 HAWTHORN DRIVE, GREENHEAD, WISHAW, ML2 8JN

Dwelling type:Mid-terrace houseDate of assessment:25 March 2024Date of certificate:26 March 2024

Total floor area: 70 m<sup>2</sup>

Primary Energy Indicator: 292 kWh/m²/year

**Reference number:** 0190-2865-4070-2724-8511 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

**Main heating and fuel:** Boiler and radiators, mains

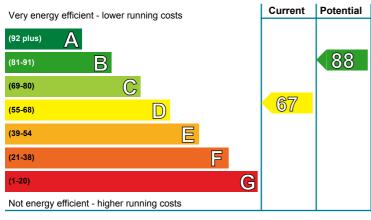
gas

#### You can use this document to:

- . Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£4,269	See your recommendations
Over 3 years you could save*	£1,308	report for more information

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

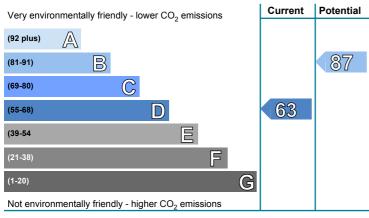


#### **Energy Efficiency Rating**

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

Your current rating is **band D (67)**. 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<sub>2</sub>) 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 D (63)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£297.00
2 Hot water cylinder thermostat	£200 - £400	£324.00
3 Condensing boiler	£2,200 - £3,000	£471.00

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

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

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

#### Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	<b>★★★☆☆</b>	***
Roof	Pitched, 200 mm loft insulation	<b>★★★</b> ☆	<b>★★★★</b> ☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	<b>★★★☆☆</b>	***
Main heating	Boiler and radiators, mains gas	<b>★★★★</b> ☆	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	<b>★★★★</b> ☆	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system, no cylinder thermostat	***	***
Lighting	Low energy lighting in all fixed outlets	****	****

### The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> 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 52 kg CO<sub>2</sub>/m<sup>2</sup>/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 2.1 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	£2,904 over 3 years	£2,280 over 3 years	
Hot water	£1,077 over 3 years	£393 over 3 years	You could
Lighting	£288 over 3 years	£288 over 3 years	save £1,308
Totals	£4,269	£2,961	over 3 years

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

#### **Recommendations for improvement**

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

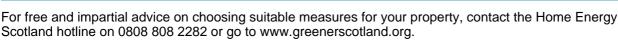
Recommended measures		Indicative cost	Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Floor insulation (suspended floor)	£800 - £1,200	£99	C 69	D 66
2	Hot water cylinder thermostat	£200 - £400	£108	C 71	C 69
3	Replace boiler with new condensing boiler	£2,200 - £3,000	£157	C 74	C 74
4	Solar water heating	£4,000 - £6,000	£71	C 76	C 76
5	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£501	B 88	B 87

#### **Alternative measures**

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

Micro CHP

### Choosing the right improvement package





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

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

#### 1 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 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

#### 3 Condensing boiler

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

#### 4 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

#### 5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

#### Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

#### Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	7,922	N/A	N/A	N/A
Water heating (kWh per year)	3,206			_

#### **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. Craig Wilson

Assessor membership number: EES/018630

Company name/trading name: WBCS Scot Ltd T/AWhyte&Barrie First Surveyors Scot

Address: Suites 7-8 Waverley House

Caird Park Lanarkshire Hamilton ML3 0QA

Phone number: 01698891400

Email address: andrew.macfarlane@wbcs.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

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

### Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





# survey report on:

Property address	77 HAWTHORN DRIVE, GREENHEAD, WISHAW, ML2 8JN
Customer	Nausherwan Rustam Kayani
Customer address	77 Hawthorn Drive, Greenhead, Wishaw, ML2 8JN
Prepared by	Whyte & Barrie Chartered Surveyors
Date of inspection	25th March 2024



#### **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<sup>1</sup>.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's 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.

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.

Prior to 1 December 2008, 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.

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Codes of Conduct.

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.<sup>2</sup>

#### 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

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

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.

#### 1.1 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" 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 two storey mid terraced house originally constructed for the public sector.	
Accommodation	Ground Floor - Entrance Hall, Living Room and Kitchen	
	First Floor - Landing, 2 Bedrooms and Bathroom	
Gross internal floor area (m²)	70m2 approx.	
Neighbourhood and location	The subjects are located in an established residential area within the town of Wishaw. The surrounding properties are generally similar in character and reasonably convenient for most local amenities. Transport, schooling and essential shopping facilities are available within the general area.	
Age	Built circa 1935.	
Weather	Overcast and generally dry.	
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.	
	The chimney stack is of brick construction with associated lead flashing.	
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.	
	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 is of pitched timber truss design and clad externally with	

	1
Roofing including roof space	clay tiles. Access to the roof void is gained via a hatch to the ceiling on the upper landing. Due to lack of safe access, only a limited 'head and shoulders' inspection of the roof void was undertaken.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The gutters and downpipes are of cast iron construction.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of cavity brick 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.
	The windows and external doors are of double glazed UPVC design.
External decorations	Visually inspected.
	Painted finishes where applicable.
Conservatories / porches	N/A
Communal areas	Circulation areas visually inspected.
	It is understood that the central pathway leading to the main entrance door is common with the adjoining proprietor. This should be confirmed by reference to the property titles.
Garages and permanent outbuildings	N/A
Outside areas and boundaries	Visually inspected.
	There are areas of garden to the front and rear of the building. The garden boundaries are generally defined by timber fencing.
	You should verify with your conveyancer the extent of the boundaries attaching to the property.

Ceilings	Visually inspected from floor level.
	The ceilings appear of plasterboard or similar material.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are of plastered masonry with plasterboard sections.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The flooring appears of suspended timber construction and there are fitted floor coverings throughout. No access was possible to the sub floor area, we are unable to comment on any areas presently inaccessible or unexposed.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The kitchen provides fitted base and wall mounted units incorporating worktop and sink. The internal doors, skirtings and facings are of timber construction.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a gas fire located within the living room assumed to be vented via an existing chimney flue.
Internal decorations	Visually inspected.
	The internal surfaces have a generally papered/painted/textured plaster finish.

Cellars	N/A
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Mains supply. The electricity meter and fusebox are wall mounted within an understair cupboard accessed off the kitchen.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Mains supply. The gas meter is housed in an external box at the front elevation.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.  No tests whatsoever were carried out to the system or appliances.  Mains supply of water is provided. The visible plumbing appears of copper/pvc piping where seen. The bathroom provides WC, washhand basin and bath with mixer shower.
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 'Baxi Bermuda 50/5 Inset' central heating back boiler which is situated directly behind the gas fire. The unit could not be inspected but it is understood that it provides the domestic hot water supply which is supplemented by a separate hot water cylinder, situated within the roof void.
Drainage	Drainage covers etc were not lifted.  Neither drains nor drainage systems were tested.
	Neither drains nor drainage systems were tested.

#### Fire, smoke and burglar alarms

#### Visually inspected.

# No tests whatsoever were carried out to the system or appliances.

Fire Safety Legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance e.g. central heating boiler, open fire, wood burning stove etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance.

#### Any additional limits to inspection

At the time of inspection the property was fully furnished and the floors concealed with a variety of fitted floor coverings. No inspection of floor surfaces was possible under WCs, baths, showers, or washing machines or similar water using appliances and these should be checked at regular intervals as water seepage can cause problems.

Services have not been tested. To have these tested arrangements should be made with suitably qualified electricians, plumbers, heating engineers etc.

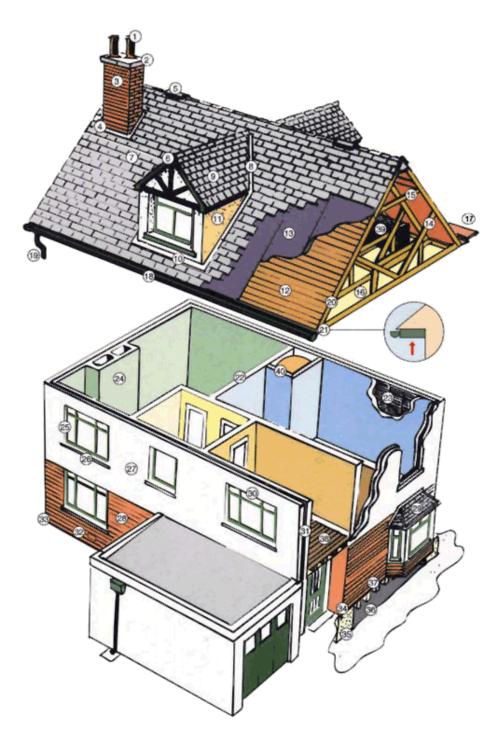
Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify this likelihood in good or dry conditions. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after inclement weather. The construction materials described in this report should not be considered as an exact specification. They are described for general guide only and based on a non-disruptive, visual inspection as defined in the main Terms & Conditions. Some descriptions may be partial and/or assumed. No detailed analysis, sampling or testing of materials has been undertaken.

Due to the nature and/or age of some properties deleterious materials e.g. asbestos or Reinforced Autoclaved Aerated Concrete (RAAC) can be present in the building fabric and/or the finished surfaces to such e.g. hidden walls or roof sections, textured coatings such as Artex, floor/ceiling/wall tiles, claddings, linings etc. If any of these elements are applicable to the property under report and should you require certainty of the construction of any part of the property (including any outbuildings or garages) then a detailed Building Survey or sample testing of materials by qualified technicians/scientists should be undertaken prior to concluding purchase. This degree of reporting is clearly out-with the scope of this form of inspection. This is not an Asbestos survey and should not be construed as such in any degree. Should this form of inspection, or indeed any other form of inspection to identify deleterious materials within the property, e.g. Reinforced Autoclaved Aerated Concrete (RAAC), be required this should be provided by suitably qualified specialists under separate instructions.

No inspection for Japanese Knotweed or other invasive plant species has been carried out and unless otherwise stated, for the purposes of this report, it is assumed there is no Japanese Knotweed or other invasive plant species within the boundaries of

Any additional limits to inspection	the property or in neighbouring properties. The identification of Japanese Knotweed or other invasive plant species should be
	made by a specialist contractor.

### Sectional Diagram showing elements of a typical house



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

- 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) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- (25) Window pointing
  - 6) 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

### 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 evidence of any recent settlement, subsidence or significant structural movement having affected the building.

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

Chimney stacks	
Repair category	1
Notes	The chimney stack appears in a condition generally consistent with age and exposure.

Roofing including roof space	
Repair category	3
Notes	It is noted that there is no fire division wall between the subjects and the adjoining proprietor. This should be brought to the attention of the insurers.
	The roof covering is of a significant age and a number of loose/broken tiles were noted. Having had regard to this, a higher degree of general maintenance can be anticipated.

Rainwater fittings	
Repair category	2
Notes	Surface corrosion noted to the rainwater goods. It should be appreciated it was
77 HAMTHORN DRIVE OBEENIUEAD	

WISHAW, ML2 8JN 25th March 2024 HP760999

Rainwater fittings	
Repair category	2
Notes	not raining at the time of inspection.

Main walls	
Repair category	1
Notes	Normal weathering effects noted consistent with age and exposure.

Windows, external doors and joinery	
Repair category	1
Notes	No significant visible defects noted.  Double glazing, can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. In addition, seals to double glazed units are prone to unexpected failure. It is therefore likely that maintenance repairs will be required as part of an ongoing maintenance programme.

External decorations	
Repair category	1
Notes	No significant visible defects noted.

Conservatories/porches	
Repair category	-
Notes	N/A

Communal areas	
Repair category	1
Notes	No significant visible defects noted.

Garages and permanent outbuildings	
Repair category	-
Notes	N/A

Outside areas and boundaries	
Repair category	2
Notes	Sections of the boundary fence within the rear garden grounds are damaged.  You should verify with your conveyancer the extent of the boundaries attaching to the property.

Ceilings	
Repair category	1
Notes	No significant visible defects noted.

Internal walls	
Repair category	1
Notes	No significant visible defects noted.

Floors including sub-floors	
Repair category	1
Notes	No significant visible defects noted.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No significant visible defects noted.

Chimney breasts and fireplaces	
Repair category	1
Notes	Not tested. No significant visible defects noted.

Internal decorations	
Repair category	1
Notes	No significant visible defects noted.

Cellars	
Repair category	-
Notes	N/A

Electricity	
Repair category	2
Notes	The electrical installation is dated. Future upgrading can be anticipated.
	It is assumed that building regulation approval has been obtained for any electrical alteration or installation carried out after 1 January 2005.
	The Institution of Engineering and Technology (IET) recommends that inspections and testings are undertaken at least every five years and on a change of occupancy for tenanted property or every ten years or change of ownership for owner occupied properties. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations and codes of practice.

Gas	
Repair category	1
Notes	Not tested. No significant visible defects noted.  In the interests of safety and to meet current regulations, all gas appliances, pipework and fittings should be checked by a registered 'Gas Safe' engineer with any repairs or replacements recommended by the engineer carried out immediately.

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

Heating and hot water	
Repair category	2
Notes	The back boiler is of a significant age and will require ongoing and regular servicing.
	The central heating system was not tested at the time of inspection.
	Gas central heating systems should be maintained on an annual basis by a gas safe registered engineer.

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

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	3
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
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	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.

#### 3. Accessibility information

#### Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground and first.
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes No X
5. Is there a toilet on the same level as the living room and kitchen?	Yes No X
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 No X
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X 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 reinstatement cost for insurance purposes.

#### Matters for a solicitor or licensed conveyancer

In addition to the usual legal checks and searches, it should be ensured that Hawthorn Drive is a highway maintainable at public expense.

The property is situated in an area of past mining activity.

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

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

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

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

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

#### Estimated reinstatement cost for insurance purposes

The property should be insured on a reinstatement basis for not less than £183,000 (ONE HUNDRED AND EIGHTY THREE THOUSAND POUNDS).

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

#### Valuation and market comments

The market value of the property, at the present time, may be fairly stated in the sum of £90,000 (NINETY THOUSAND POUNDS).

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

Signed	Security Print Code [473043 = 5665 ] Electronically signed
Report author	Craig Wilson
Company name	Whyte & Barrie Chartered Surveyors

Address	Suites 7 & 8 Waverley House, Caird Park, Hamilton, South Lanarkshire, ML3 0QA
Date of report	28th March 2024

# Mortgage Valuation Report



Property Address	
Address 77 HAWTHORN DRIVE, GREENHEAD, WISHAW, ML2 8JN Seller's Name Nausherwan Rustam Kayani Date of Inspection 25th March 2024	
Property Details	
Property Type	X House       Bungalow       Chalet       Purpose built maisonette         Coach       Studio       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 be e.g. local authority, m	elieve that the property was built for the public sector,    X Yes   No nilitary, police?
Flats/Maisonettes onl	ly Floor(s) on which located No. of floors in block Lift provided? Yes No. of units in block
Approximate Year of	Construction 1935
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 1 WC(s) 0 Other (Specify in General remarks)
	cluding garages and outbuildings) 70 m² (Internal) m² (External)
Residential Element (	(greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	<ul> <li>□ Double garage</li> <li>□ Yes</li> <li>□ No</li> <li>□ Yarking space</li> <li>□ Yes</li> <li>□ No</li> <li>□ Yes</li> </ul>
Permanent outbuildin	igs:

# Mortgage Valuation Report

Construction								
Walls	X Brick	Stone	Concr	ete Ti	mber frame			
	Solid	Cavity	Steel		oncrete block	. Othe	er (specify in Ge	neral Remarks)
Roof	X Tile	Slate	Aspha				(-1 )	,
	Lead	Zinc			at glass fibre	Othe	er (specify in Ge	neral Remarks)
Special Risks								
Has the property so	uffered structu	ıral moveme	ent?				Yes	X No
If Yes, is this recen	t or progressi	ve?					Yes	No
Is there evidence, I immediate vicinity?		son to antic	ipate subside	nce, heave	e, landslip o	or flood in th	e Yes	X No
If Yes to any of the	above, provid	de details in	General Ren	narks.				
Service Connect	ion							
Based on visual ins of the supply in Ge			ces appear to	be non-ma	ains, pleas	e comment	on the type a	nd location
Drainage	X Mains	Private	None		Water	X Mains	Private	None
Electricity	X Mains	Private	None		Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None					
Brief description of	Central Heati	ng:						
Gas fired boiler to	o radiators.							
Site								
Apparent legal issu	ies to he verifi	ied by the c	onvevancer l	Please prov	vide a briet	f description	in General R	emarks
Rights of way	Shared drive	-		ther amenitie		_	ared service con	
Agricultural land incl			Ill-defined b		o on oopa.a		ner (specify in Ge	
							(۵۲ - ۰۰۰)	,
Location								
Residential suburb	X Resid	dential within to	own / city	Mixed reside	ntial / comme	rcial Ma	inly commercial	
Commuter village	Remo	ote village		Isolated rural	property	Oth	ner (specify in Ge	eneral Remarks)
Planning Issues								
Has the property be	een extended	/ converted	/ altered?	Yes X	No			
If Yes provide details in General Remarks.								
Roads								

# Mortgage Valuation Report

General Remarks
The property is situated within a Local Authority built housing area with similar style and character properties surrounding. The property's location offers reasonable access to most normal local facilities.
Wishaw is an area in which underground mineral workings have taken place and ceased at some time in the past.
At the time of inspection the property appeared in a condition generally consistent with its age and character however items of routine maintenance/upgrade are required. The valuation has reflected the overall condition as apparent at the time of inspection.
Essential Repairs
None
Estimated cost of essential repairs £ Retention recommended? Yes X No Amount £

# Mortgage Valuation Report

Comment on Mortgagea	bility		
We are satisfied the prope	erty represents a suitable security for mortgage purposes at our opinion of	f market value.	
Valuations			
Market value in present condition  Market value on completion of essential repairs  Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) Is a reinspection necessary?			
Buy To Let Cases			
month Short Assured Tenai	ge of monthly rental income for the property assuming a letting on a 6 ncy basis? here there is a steady demand for rented accommodation of this type?	£ N/A	
Declaration			
Signed Surveyor's name	Security Print Code [473043 = 5665 ] Electronically signed by:- Craig Wilson		
Professional qualifications Company name	BSc (Hons) MRICS Whyte & Barrie Chartered Surveyors	MI 2 00 4	
Address Telephone Fax	Suites 7 & 8 Waverley House, Caird Park, Hamilton, South Lanarkshire, 01698 891400	IVIL3 UQA	

28th March 2024

Report date



PROPERTY QUESTIONNAIRE

#### Name

Nausherwan Kayani

#### **Property Address**

#### **Address**

77, Hawthorn Drive Wishaw, North Lanarkshire ML2 8JN United Kingdom Map It

#### Seller

Nausherwan Rustam Kayani

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

2

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

Ε

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

Driveway

4. Conservation Area - Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

No

5. Listed Building - Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?

No

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

No

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

No

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

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?

Please Select

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

Please Select

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

Yes

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

Gas Fired

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

2000

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

No

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

No

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

No

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

Please Select

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

No

- 10. Please select which services are connected to your property: (hold down shift to select multiple)
  - Gas or liquid petroleum gas
  - Water mains or private water supply
  - Electricity
  - Mains drainage
  - Telephone
  - Cable TV or satellite
  - Broadband
- b. Is there a septic tank system at your property?

No

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

No

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

No

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

Νc

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

No

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

No

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

If you have answered yes, please give details:

Permission to enter back and front of property through neighbours garden.

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

No

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

No

b. Is there a common buildings insurance policy?

No

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

Please Select

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

No

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

Nο

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

Please Select

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

No

Roofing

No

Central heating

No

**National House Building Council (NHBC)** 

No

Damp course

No

Any other work or installations?

No

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

No

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

No

16. Notices that affect your property In the past three years have you ever received a notice:... a. advising that the owner of a neighbouring property has made a planning application?

No

b. that affects your property in some other way?

No

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

Nο

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

Nausherwan Rustam Kayani

Date

03/25/2024



Proud to be part of



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