

SCHEDULE 1

Survey Report

On

[Property Address]

Customer:

Customer address:

Date of inspection:

Prepared by:

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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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. were not inspected or reported on.

Description	Converted flat located at ground and basement level in a four storey and basement corner tenement building.
Accommodation	GROUND FLOOR: Shared Entrance Vestibule, Living Room, Kitchen/Dining Room BASEMENT LEVEL: Hallway, Bedroom 1 with en-suite Bathroom and Study off, Bedroom 2, Bedroom 3 and Shower Compartment
Gross internal floor area (m²)	166.7m ²
Neighbourhood and location	The property is located in the New Town area of Edinburgh close to the City Centre and to all local amenities and facilities.
Age	The subject property is aged in the region of 190 years old.

Weather

The subjects were inspected on Thursday 14th January 2010 at which time the weather was overcast with snow showers.

Chimney stacks

Visually inspected with the aid of binoculars where appropriate.

The building has chimney heads on front, rear and mutual gable walls. Chimney heads are of stone/brick construction, partly with a cement render finish.

Roofing including roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The roof is of multi pitch timber construction overlaid with natural slating and drains by way of lead lined centre valley and wall head gutters. Ridges are overlaid with galvanised zinc ridging.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The centre part of the roof and the front roof slopes drain by way of wall head gutters to cast iron downpipes. Gutters and downpipes on the rear 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.

600mm solid stonework which internally are strap, lath and plastered. The main front elevations of the building have various architectural features and carved stonework typical of a corner pavilion in a Georgian terrace.

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 property has timber sash and case windows and external timber framed and panelled doors.

External decorations

Visually inspected.

Windows, external doors and gutters and downpipes all have an oil based paint finish.

Conservatories / porches

Visually inspected.

Not Applicable

Communal areas

Circulation areas visually inspected.

Access to the flat is via a shared vestibule at ground floor level which serves one other property.

Garages and permanent outbuildings

Visually inspected.

Not Applicable

Outside areas and boundaries

Visually inspected.

Not Applicable

Ceilings

Visually Inspected from floor level.

Mainly plasterboard construction and partly of lath and plaster.

Internal walls

Visually inspected from floor level.

Mainly brickwork plastered on the hard and partly of plasterboard construction.

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.

Suspended timber construction at ground floor level and partly of solid concrete and basement level.

Internal joinery and kitchen fittings

Built-in cupboards were looked into but no stored items were moved.

Kitchen units were visually inspected excluding appliances.

Internal joinery finishes are all of recent origin and comprise timber framed skirtings, doors surrounds and internal pass doors. There are modern fitted floor standing and wall mounted cupboard units and work surfaces in the Kitchen.

Chimney breasts and fireplaces

Visually inspected.

No testing of the flues or fittings was carried out.

The building retains original chimney breast walls. There are no fireplaces.

Internal Decoration

Visually inspected.

Walls and ceilings have wallpaper and emulsion paint finishes.

Cellars

Visually inspected where there was safe and purpose-built access.

None

Electricity

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

Mains electricity is connected. Power points throughout are of 13 amp standard.

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 gas is connected.

Water, plumbing and bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.

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

Mains water is connected. Where visible water piping is run in modern copper and PVC pipework. Bathroom and Shower Compartment fittings are of recent origin.

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.

The property has gas fired central heating to radiator outlets. Domestic hot water is provided directly on demand from the gas central heating boiler.

Drainage

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.

Drainage is assumed to a street sewer connection.

Fire, smoke and burglar alarms

Visually inspected.

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

Smoke alarms are fitted to the ceiling of the ground level accommodation and basement hall.

Any additional limits to inspection:

For flats/maisonettes

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings, etc. The owners' personal belongings were not removed from inbuilt cupboards.

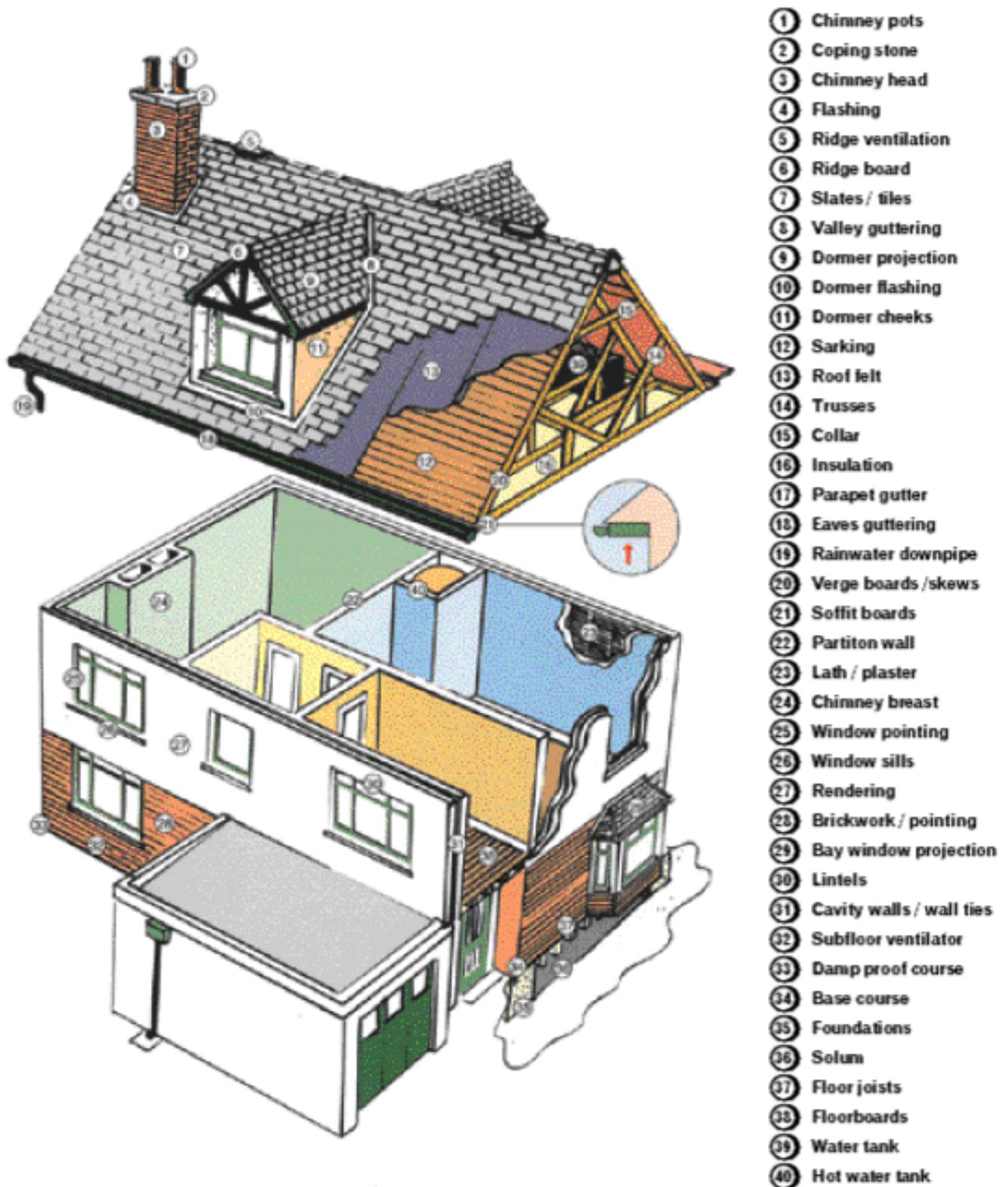
Roof coverings, gutters and downpipes and chimney heads have been inspected from ground level only. There was no direct access to the surface of the roof. Roof space areas have not been inspected.

Other flats within the building have not been inspected internally.

It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

This is a standard risk that will have to be accepted with the ownership of a property of this age and style of construction.

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 terms.

2. CONDITION

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

 Structural movement	
Repair category	1
Notes:	Previous structural movement was noted in the form of slight disturbance to external walls and internal partitions. Within the limitations of the inspection no evidence was found to suggest that this was serious or recent or that it would have an adverse effect on saleability.
 Dampness, rot and infestation	
Repair category	1
Notes:	Random testing using an electronic moisture meter revealed no significant levels of dampness internally. Extensive internal refurbishment has been carried out within recent years which has involved replacement of internal finishes and comprehensive damp proofing to internal wall finishes and floors. Tanking of internal wall surfaces has also been carried out in the front Bedroom and Study compartments. Specialist reports and guarantees should be made available with regards to previous treatment/repairs.
 Chimney stacks	
Repair category:	2
Notes:	The stone and render finishes at chimney heads show evidence of deterioration due to weathering. Stone repairs and patch repair of render finishes will be necessary. Repairs are pending under the terms of a statutory notice and will be paid for by the Vendor.
 Roofing including roof space	
Repair category:	2
Notes:	<p>Roof slating appeared generally tidy and evenly coursed although only a limited inspection was possible from ground level. Roof lead work is of various ages and weathered and worn and will require regular assessment and maintenance. General ongoing maintenance of roof coverings will be necessary in future years.</p> <p>There is a small section of flat platform roof over the timber frame former shop frontage to the property. This is overlaid with a bitumen based roofing felt which is watertight at present although is a material with a limited lifespan.</p>
 Rainwater fittings	
Repair category:	2
Notes:	Lead lined centre valley and wallhead gutters should be subject to regular inspection and maintenance. Cast iron gutters and downpipes will require cleaning out and general overhaul including repainting in the way of good maintenance.

	Main walls
Repair category:	1
Notes:	External stonework appears in sound repair commensurate with the age of the building. There has been some erosion due to weathering which is most noticeable at chimney heads.
	Windows, external doors and joinery
Repair category:	1
Notes:	Windows and external doors appeared generally well maintained. Paint work and mastic pointing finishes are still in serviceable repair although deteriorating slightly due to weathering.
	External decorations
Repair category:	1
Notes:	External decorative finishes are in a repair commensurate with age. Some repainting of windows, doors and gutters and downpipes will be likely within the next few years.
	Conservatories / porches
Repair category:	-
Notes:	Not Applicable
	Communal areas
Repair category:	1
Notes:	The shared common vestibule is in fair decorative order. There is an entryphone system connected between the flat and the outer storm door.
	Garages and permanent outbuildings
Repair category:	1
Notes:	There is an under pavement cellar off the front communal courtyard area. The cellar will be prone to water penetration from pavement level and is suitable for rough storage purposes only.
	Outside areas and boundaries
Repair category:	1
Notes:	There are no gardens. There is a small courtyard area at the rear of the building which is accessed from the rear Bedroom window.



Ceilings

Repair category:	1
Notes:	Most of the ceilings in the property are of recent origin and are of plasterboard construction. They are in sound repair.



Internal walls

Repair category:	1
Notes:	Plaster finishes to internal partitions are in sound repair at present.



Floors including sub-floors

Repair category:	1
Notes:	Floors appear generally level and without major deflection or movement. No direct access was available to original floor surfaces due to overlay timber flooring.



Internal joinery and kitchen fittings

Repair category:	1
Notes:	Internal joinery finishes are of recent origin and appear in generally good repair.



Chimney breasts and fireplaces

Repair category:	1
Notes:	Original fireplaces in the property have been removed and openings blocked over. No inspection was possible.



Internal decorations

Repair category:	1
Notes:	Internal decorative finishes are in good repair at present.



Cellars

Repair category:	-
Notes:	None

 Electricity	
Repair category:	1
Notes:	Wiring where visible is run in PVC sheathed and insulated cable and powerpoints throughout are of 13 amp standard. The electric switchgear is boxed at the wall adjacent to the front window of the Sitting Room. At this location there is a modern cable head and consumer unit with miniature circuit breakers fitted.
 Gas	
Repair category:	1
Notes:	It is not possible to confirm whether gas appliances or the supply pipe conform with strict present day gas regulations particularly as regards siting and ventilation. Gas appliances are of fairly recent origin although should still be subject to regular safety tests and overhaul.
 Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	No obvious evidence of inadequacy was noted within the plumbing installation although the various units within Kitchen, Bathroom and Shower Compartment have not been specifically tested. The various units however still appear in sound repair.
 Heating and hot water	
Repair category:	1
Notes:	<p>Gas fired central heating is provided through a low water pressure system of copper pipes to press steel panel radiators. Heating levels are controlled by thermostatic radiator valves which allow some flexibility in heating levels. The system is fired by a modern wall mounted balanced flue gas boiler located in the rear corner of the Kitchen.</p> <p>The central heating system is understood to be regularly maintained. With the agreement of the present owners it may be possible to obtain further details from the maintenance engineers as to the age and general condition of the central heating system. It is assumed, as a matter of normal practice, that any offer to purchase will include a safeguard clause to the effect that the central heating system will be in good working order at the date of entry.</p>
 Drainage	
Repair category:	1
Notes:	The drainage installation has not been specifically tested although we noted no obvious evidence of inadequacy.

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

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

Repair Categories

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
2. Are there three steps or fewer to a main entrance door of the property?	Yes
3. Is there a lift to the main entrance door of the property?	No
4. Are all door openings greater than 750mm?	Yes
5. Is there a toilet on the same level as the living room and kitchen?	Yes
6. Is there a toilet on the same level as a bedroom?	Yes
7. Are all rooms on the same level with no internal steps or stairs?	No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer:

During the inspection it was noted that alterations have taken place and in this regard it is assumed that all necessary Consents and Certificates have been granted or will be available. It is, therefore, recommended that this matter be investigated and clarified, paying particular attention to the conversion of the building to form a dwelling house and the present internal layout at both ground and basement levels.

The property is located within a listed building and within a conservation area and World Heritage Site.

Estimated re-instatement cost for insurance purposes:

For re-instatement cost purposes, cover should be maintained in a sum of not less than £X

Valuation and market comments:

Having regard to the comments in this report, and current market conditions, it is my opinion that on the 14th January 2010 the Market Value for the property described herein could be fairly stated in the sum of £X

All of the matters to which we have referred in this report should be fully investigated prior to concluding a purchase.

Report author:

Address:

Signed:

Date of report:

MORTGAGE SUMMARY

DATE OF INSPECTION: [Date] at which time the weather was overcast with snow showers.

DESCRIPTION: Converted flat located at ground and basement levels in a five storey and basement corner tenement building.

The property is located in the New Town area of Edinburgh close to the city centre and to all local amenities and facilities.

CONSTRUCTION: The building is in the region of 190 years old and of traditional construction with 600mm solid stone outer walls beneath a pitched timber and slated roof.

Floors are partly of suspended timber construction and partly solid concrete.

Windows are timber framed and single glazed.

ACCOMMODATION: GROUND FLOOR:

Common Entrance Vestibule
Sitting Room
Kitchen/Dining Room

BASEMENT LEVEL:

Hallway
Bedroom 1 with En-suite Bathroom and Study off
Bedroom 2
Bedroom 3
Shower Compartment

SERVICES: All mains services are connected. The property has gas fired central heating to radiator outlets.

OUTBUILDINGS: There is an under pavement cellar off the front external courtyard area.

**GENERAL
OBSERVATIONS:**

This report does not constitute a full and detailed description of the property and a structural inspection was not undertaken. In particular, we have not inspected parts of the property which were covered, unexposed or otherwise inaccessible and are, therefore, unable to guarantee that any such parts of the property are free from rot, beetle or any other defects. Please read the Conditions of Engagement contained on the front cover sheet.

In the course of our inspection, we noted the following matters to which we would draw the attention of a Lending Institution. It should be noted that the wording in any particular case may require to be altered to comply with the guidelines issued to us by the chosen lender. This should not be considered as an exhaustive list.

1. The external fabric of the building is in fair repair commensurate with age and construction. Some measure of ongoing maintenance, repair and overhaul should however be anticipated within reference to roof coverings and roof pertinents.
2. Statutory notice repairs are pending with regards to roof coverings/chimney heads. The Vendor will be responsible for a share of the communal repairs.
3. Previous structural movement was noted in the form of slight disturbance to external walls and internal partitions. Within the limitations of the inspection no evidence was found to suggest that this was serious or recent or that it would have an adverse effect on saleability.

4. During the inspection it was noted that alterations have taken place and in this regard it is assumed that all necessary Consents and Certificates have been granted or will be available. It is, therefore, recommended that this matter be investigated and clarified, paying particular attention to the original conversion of the flat and internal layout at both ground and basement levels.
5. Extensive damp proofing/tanking has been carried out internally within recent years and it is assumed that specialist reports and guarantees are available.
6. The property is considered of suitable security for normal mortgage funding.

VALUATION:

Having given due and careful consideration to all relevant factors, and the assumptions detailed within the body of this report it is our opinion that the subjects will form an adequate security at a Market Value of **£X**.

***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.*

FIRE INSURANCE:

For re-instatement cost purposes, cover should be maintained in a sum of not less than **£X**.

Re-instatement cost is the current cost of replacing the buildings in their present form including demolition, site clearance and fees but excluding VAT.

Unless otherwise stated within the report, this figure assumes that the property is neither listed nor lies within a Conservation Area. If this assumption proves incorrect we would recommend that the level of insurance be re-calculated to reflect the requirements that a Listing or conserved status may require.

We would also suggest that the recommended level of insurance be reviewed on a regular basis to reflect any volatility highlighted by the Building Cost Information Service.