

22 The Depot,  
Winterthur Lane,  
Dunfermline,  
KY12 9FY

# Home Report



**DM HALL**

22 The Depot,  
Winterthur Lane,  
Dunfermline,  
KY12 9FY

# Single Survey



**DM HALL**

## Survey Report on:

|                                                   |                                                                                                                                                                                                     |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Address</b>                           | 22 The Depot,<br>Winterthur Lane,<br>Dunfermline,<br>KY12 9FY                                                                                                                                       |
| <b>Reference</b>                                  | 1776538                                                                                                                                                                                             |
| <b>Customer Name</b>                              | Chris Lumsden                                                                                                                                                                                       |
| <b>Date of Inspection</b>                         | 23rd September 2026                                                                                                                                                                                 |
| <b>Surveyor's name, qualifications and office</b> | Christopher Stark BSc(Hons) MRICS<br><br>DM Hall LLP Chartered Surveyors<br>27 Canmore Street<br>Dunfermline<br>KY12 7NU<br><br>Tel: 01383 621262<br><br>email: dunfermlineresidential@dmhall.co.uk |
| <b>Prepared By</b>                                | DM Hall LLP                                                                                                                                                                                         |

## SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

## 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.

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 adviser 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 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.

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

The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where 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.

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, they 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 reinstatement cost, as defined below.

*"Market value" The estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm's length transaction,*

*after proper marketing and where 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.

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

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

## 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

|                                       |                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>                    | The property is a purpose built third floor flat in a six storey block of twenty upper level flats with a vehicle pend and commercial premises at ground level.                                                                                                                                                                |
| <b>Accommodation</b>                  | Third Floor: Hallway, Open plan Living/Dining/Kitchen area, Main Bedroom with Ensuite Shower Room, one further Bedroom and Bathroom.                                                                                                                                                                                           |
| <b>Gross Internal Floor Area (m2)</b> | Approximately 73m <sup>2</sup> .                                                                                                                                                                                                                                                                                               |
| <b>Neighbourhood and Location</b>     | The property forms part of a mixed residential and commercial area/redevelopment site within Dunfermline. The surrounding residential properties in the development are generally of a similar age and style with a varied range/ use lying immediately out with this. A range of typical local amenities can be found nearby. |
| <b>Age</b>                            | Built 2021.                                                                                                                                                                                                                                                                                                                    |
| <b>Weather</b>                        | It was overcast and dry, following a period of mixed weather conditions.                                                                                                                                                                                                                                                       |
| <b>Chimney Stacks</b>                 | There are no chimney stacks.                                                                                                                                                                                                                                                                                                   |
| <b>Roofing including Roof Space</b>   | <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p>The roof is flat and finished presumably overlaid in a</p>                                                                                                     |

|                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                            | membrane roof covering.                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Rainwater Fittings</b>                  | <p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The rainwater system is integral to the building envelope.</p>                                                                                                                                                                                                                                                                                                 |
| <b>Main Walls</b>                          | <p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The walls appear to be of timber framed construction, with a masonry outer leaf externally brick faced. There is metal finished cladding to other areas of the building. The walls are approximately 360mm thick.</p> <p>There are metal Juliet balconies over some openings.</p> |
| <b>Windows, External Doors and Joinery</b> | <p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are of double glazed timber framed metal clad type.</p> <p>The access door is of a timber flush design.</p>                                                                                                 |
| <b>External Decorations</b>                | There are no external finishes that require decoration.                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Conservatories and Porches</b>          | There are no conservatories or porches.                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Communal Areas</b>                      | <p><b>Circulation areas visually inspected.</b></p> <p>Access to the property is via a shared hallway and stairwell. There are security entry doors in place.</p> <p>The upper floors are served by a passenger lift.</p> <p>There is a residents car parking area.</p>                                                                                                                                                                          |
| <b>Garages and Permanent Outbuildings</b>  | There are no garages or permanent outbuildings.                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Outside Areas and Boundaries</b>        | <p><b>Visually inspected.</b></p> <p>Access to the residents' car park is via a secure barrier</p>                                                                                                                                                                                                                                                                                                                                               |

|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                              | entry system.                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Ceilings</b>                              | <p><b>Visually inspected from floor level.</b></p> <p>The ceilings are formed in plasterboard.</p>                                                                                                                                                                                                                                                                                                                      |
| <b>Internal Walls</b>                        | <p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls and partitions are of lined plasterboard construction.</p>                                                                                                                                                                         |
| <b>Floors including Sub-floors</b>           | <p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p>The floors are of suspended timber construction.</p> <p>No sub floor access was available.</p>                                                                                                                                                                                                          |
| <b>Internal Joinery and Kitchen Fittings</b> | <p><b>Built-in cupboards were looked into, but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The internal doors consist of a flush timber type. The door facings and skirting boards are of a moulded style.</p> <p>The kitchen is fitted with a range of base and wall mounted units with compatible worktops. There is a breakfast bar fitted.</p> |
| <b>Chimney Breasts and Fireplaces</b>        | There are no chimney breasts/fireplaces.                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Internal Decorations</b>                  | <p><b>Visually inspected.</b></p> <p>The internal walls and ceilings mainly have a painted finish.</p> <p>The internal joinery is finished in paint.</p>                                                                                                                                                                                                                                                                |
| <b>Cellars</b>                               | There are no cellars.                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Electricity</b>                           | <b>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</b>                                                                                       |

|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                              | <p><b>will state that in the report and will not turn them on.</b></p> <p>Mains supply installed. The electricity consumer unit is located in a hallway cupboard.</p>                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Gas</b>                                   | <p>There is no gas supply.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Water, Plumbing and Bathroom Fittings</b> | <p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Water is connected to the mains supply. The Bathroom and Shower Room are fitted with white suites. A stainless steel sink unit is fitted within the kitchen. Visible pipework is made with copper and PVC materials.</p>                                                                                                                                                       |
| <b>Heating and Hot Water</b>                 | <p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is served by a metered district/community heating system. This supplies the radiator heating system and also the domestic hot water.</p>                                                                                                                                                                                                                               |
| <b>Drainage</b>                              | <p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is connected to the main sewer.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Fire, Smoke and Burglar Alarms</b>        | <p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There are smoke detectors fitted within the property.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p> |

## 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.**

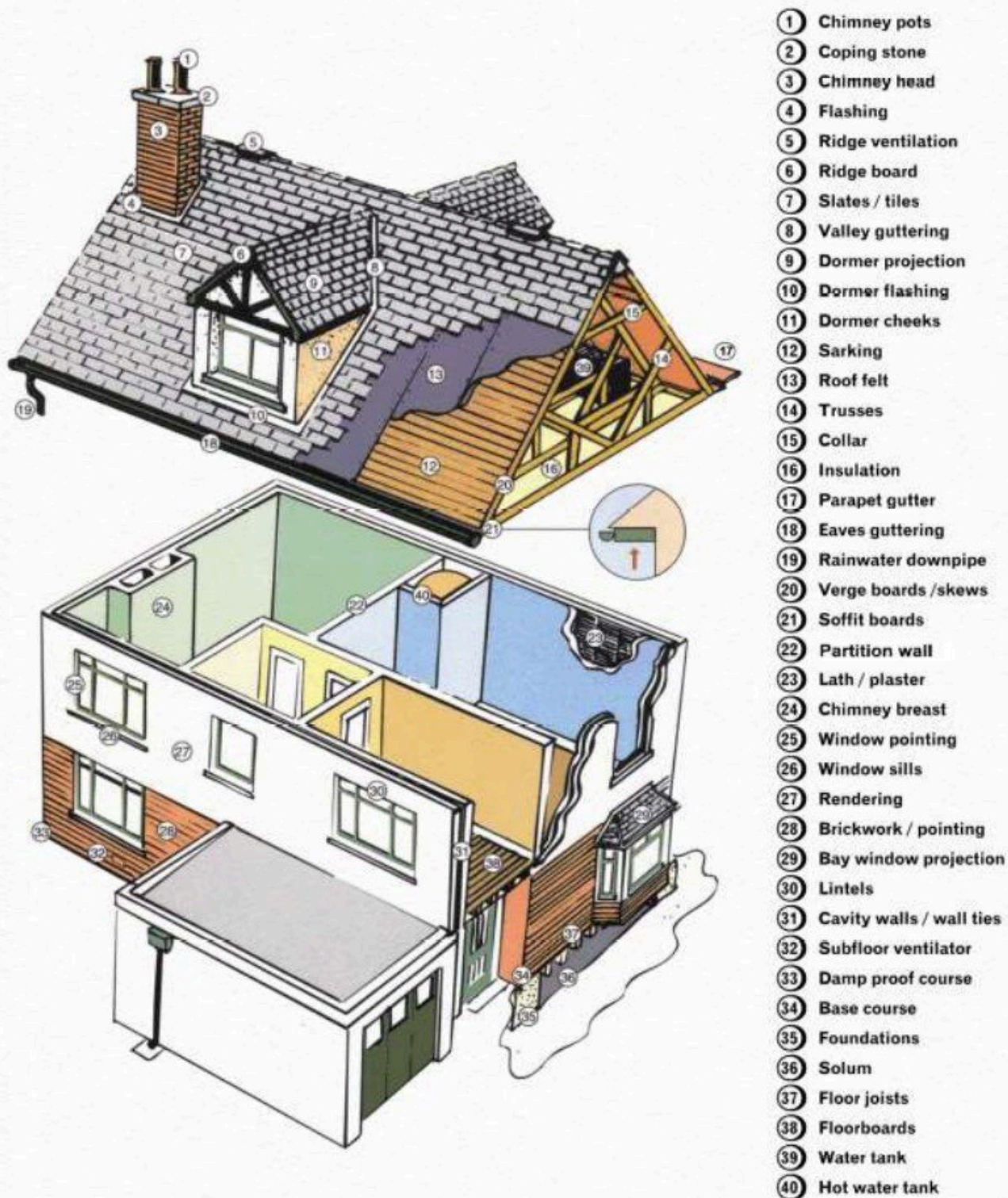
**The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.**

The property was occupied, fully furnished and all floors were covered. Consequently, the inspection of the flooring and other elements was restricted. The flat roof areas were not visible from ground level. It was not raining at the time of inspection, therefore we cannot confirm the adequacy of rainwater goods. We were unable to inspect the sub floor area as no suitable access hatch was available. Due to the size/nature of the block, not all common parts were inspected. Not all windows were tested, windows were tested at random. Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

We have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation we have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. Personal effects in cupboards and fitted wardrobes were not moved and restricted the inspection. Concealed areas beneath and around sanitary fittings were not visible. Due to the presence of water, there is an inherent risk of leakage and resultant damage to concealed areas which may only become apparent when the building fabric is opened up for examination. In accordance with Health and Safety Guidelines, we have not disturbed insulation or furniture and floor coverings have not been moved. Where present, personal effects within cupboards and wardrobes have not been moved, therefore limiting the inspection.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required. Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is outwith the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further. My inspection was consequently restricted and I would underline it is out with the scope of my inspection to test the services within the property.

## Sectional Diagram showing elements of a typical house



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

## 2. CONDITION

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

| Category 3                                                                                                                                                                                                      | Category 2                                                                                 | Category 1                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>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.</b> | <b>Repairs or replacement requiring future attention, but estimates are still advised.</b> | <b>No immediate action or repair is needed.</b> |

| Structural Movement |                                                                                             |
|---------------------|---------------------------------------------------------------------------------------------|
| Repair Category     | 1                                                                                           |
| Notes               | No obvious evidence of significant movement noted within the limitations of the inspection. |

| Dampness, Rot and Infestation |                                                                                     |
|-------------------------------|-------------------------------------------------------------------------------------|
| Repair Category               | 1                                                                                   |
| Notes                         | No obvious evidence of significant dampness, rot or wood boring insect infestation. |

| Chimney Stacks  |                 |
|-----------------|-----------------|
| Repair Category | N/A             |
| Notes           | Not applicable. |

| Roofing including Roof Space |                                                                                |
|------------------------------|--------------------------------------------------------------------------------|
| Repair Category              | 1                                                                              |
| Notes                        | Within the limitations of the inspection, no significant defects were evident. |

# Single Survey

| Category 3                                                                                                                                                                                                      | Category 2                                                                                 | Category 1                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>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.</b> | <b>Repairs or replacement requiring future attention, but estimates are still advised.</b> | <b>No immediate action or repair is needed.</b> |

## Rainwater Fittings

|                 |                                                                                |
|-----------------|--------------------------------------------------------------------------------|
| Repair Category | 1                                                                              |
| Notes           | Within the limitations of the inspection, no significant defects were evident. |

## Main Walls

|                 |                                                                 |
|-----------------|-----------------------------------------------------------------|
| Repair Category | 1                                                               |
| Notes           | Some staining was noted to external wall finishes of the block. |

## Windows, External Doors and Joinery

|                 |                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair Category | 1                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Notes           | <p>The units were found to function adequately where tested at random.</p> <p>Doors and random windows were tested at random but not all. The inspection can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fittings are functional.</p> |

## External Decorations

|                 |                 |
|-----------------|-----------------|
| Repair Category | N/A             |
| Notes           | Not applicable. |

# Single Survey

| Category 3                                                                                                                                                                                                      | Category 2                                                                                 | Category 1                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>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.</b> | <b>Repairs or replacement requiring future attention, but estimates are still advised.</b> | <b>No immediate action or repair is needed.</b> |

## Conservatories and Porches

|                 |                 |
|-----------------|-----------------|
| Repair Category | N/A             |
| Notes           | Not applicable. |

## Communal Areas

|                 |                                                                                      |
|-----------------|--------------------------------------------------------------------------------------|
| Repair Category | 1                                                                                    |
| Notes           | All ownership, access rights of way and maintenance liabilities should be clarified. |

## Garages and Permanent Outbuildings

|                 |                 |
|-----------------|-----------------|
| Repair Category | N/A             |
| Notes           | Not applicable. |

## Outside Areas and Boundaries

|                 |                                                                                      |
|-----------------|--------------------------------------------------------------------------------------|
| Repair Category | 1                                                                                    |
| Notes           | All ownership, access rights of way and maintenance liabilities should be clarified. |

## Ceilings

|                 |                                 |
|-----------------|---------------------------------|
| Repair Category | 1                               |
| Notes           | No significant defects evident. |

# Single Survey

| Category 3                                                                                                                                                                                                      | Category 2                                                                                 | Category 1                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>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.</b> | <b>Repairs or replacement requiring future attention, but estimates are still advised.</b> | <b>No immediate action or repair is needed.</b> |

| Internal Walls  |                                                                                                                         |
|-----------------|-------------------------------------------------------------------------------------------------------------------------|
| Repair Category | 1                                                                                                                       |
| Notes           | There is hairline cracking to junctions/plaster in places.<br><br>There are holes in the plaster from previous fixings. |

| Floors including Sub-floors |                                                                                                                                                                                                                                      |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair Category             | 1                                                                                                                                                                                                                                    |
| Notes                       | No significant defects evident.<br><br>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. |

| Internal Joinery and Kitchen Fittings |                                 |
|---------------------------------------|---------------------------------|
| Repair Category                       | 1                               |
| Notes                                 | No significant defects evident. |

| Chimney Breasts and Fireplaces |                 |
|--------------------------------|-----------------|
| Repair Category                | N/A             |
| Notes                          | Not applicable. |

# Single Survey

| Category 3                                                                                                                                                                                                      | Category 2                                                                                 | Category 1                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>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.</b> | <b>Repairs or replacement requiring future attention, but estimates are still advised.</b> | <b>No immediate action or repair is needed.</b> |

| Internal Decorations |                                 |
|----------------------|---------------------------------|
| Repair Category      | 1                               |
| Notes                | No significant defects evident. |

| Cellars         |                 |
|-----------------|-----------------|
| Repair Category | N/A             |
| Notes           | Not applicable. |

| Electricity     |                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair Category | 1                                                                                                                                                                                                                                                                                                                                                                                                           |
| Notes           | It is recommended that electrical installations be checked every ten years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations. |

| Gas             |                 |
|-----------------|-----------------|
| Repair Category | N/A             |
| Notes           | Not applicable. |

# Single Survey

| Category 3                                                                                                                                                                                                      | Category 2                                                                                 | Category 1                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>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.</b> | <b>Repairs or replacement requiring future attention, but estimates are still advised.</b> | <b>No immediate action or repair is needed.</b> |

| Water, Plumbing and Bathroom Fittings |                                                                                                                                                                                       |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair Category                       | 1                                                                                                                                                                                     |
| Notes                                 | <p>No significant defects evident.</p> <p>To prevent damage to concealed areas, the seal and grout around sanitary fittings should be regularly checked, maintained, and renewed.</p> |

| Heating and Hot Water |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair Category       | 1                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Notes                 | <p>It is assumed that the heating and hot water systems have been installed in accordance with all relevant regulations and thereafter maintained on a regular basis. A copy of any relevant documentation in this regard should be obtained.</p> <p>All components and central heating systems should be tested and serviced by a suitably qualified engineer on an annual basis to ensure their safe and efficient operation.</p> |

| Drainage        |                                         |
|-----------------|-----------------------------------------|
| Repair Category | 1                                       |
| Notes           | No significant surface defects evident. |

# Single Survey

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                        | N/A |
| Roofing including Roof Space          | 1   |
| Rainwater Fittings                    | 1   |
| Main Walls                            | 1   |
| Windows, External Doors and Joinery   | 1   |
| External Decorations                  | N/A |
| Conservatories and Porches            | N/A |
| Communal Areas                        | 1   |
| Garages and Permanent Outbuildings    | N/A |
| 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        | N/A |
| Internal Decorations                  | 1   |
| Cellars                               | N/A |
| Electricity                           | 1   |
| Gas                                   | N/A |
| Water, Plumbing and Bathroom Fittings | 1   |
| Heating and Hot Water                 | 1   |
| 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?                                      | Third                                                               |
| 2. Are there three steps or fewer to a main entrance door of the property?             | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 3. Is there a lift to the main entrance door of the property?                          | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 4. Are all door openings greater than 750mm?                                           | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 5. Is there a toilet on the same level as the living room and kitchen?                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 6. Is there a toilet on the same level as a bedroom?                                   | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 7. Are all rooms on the same level with no internal steps or stairs?                   | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 8. Is there unrestricted parking within 25 metres of an entrance door to the building? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |

## 4. VALUATION AND CONVEYANCER ISSUES

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

### Matters for a Solicitor or Licensed Conveyancer

The property is of modern construction. Our report and valuation anticipate that all required documentation to include Building Warrants, Completion Certificates and the remainder of the NHBC warranty are in place.

Details of any ongoing factor or maintenance upkeep fees for the development should be clarified, alongside the adoption status of roads and footpaths.

The property forms part of a block of flats. It has been assumed that maintenance/repair costs of the common parts of the building, including any common repair matters detailed within this report, will be shared equitably between the co-proprietors. This matter, together with any factoring arrangements in place, should be confirmed.

The seller has advised that there is an allocated parking space pertaining to the subject property and this can be confirmed with reference to the Title Deeds. This parking space forms part of the Valuation.

All ownership, access rights of way, terms of use and maintenance liabilities over shared parts, common grounds/areas, parking spaces and full details regarding shared services and the lift should be clarified.

The building/block has cladding. Further information has not been requested about whether remediation works may be required, as the cladding is assumed to be a material that falls outside current RICS advice on the topic. However, this decision is not a guarantee that works will not be required in future. The inspection carried out was not a fire risk assessment.

### Estimated Reinstatement Cost (£) for Insurance Purposes

One Hundred and Seventy-Five Thousand Pounds:  
£175,000

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

It is prudent to keep the Estimated Reinstatement Cost for insurance under regular review to reflect inflationary effects. RICS guidance recommends that a reassessment be undertaken every three years, or sooner if significant alterations are made to the property.

### Valuation (£) and Market Comments

One Hundred and Ninety-Five Thousand Pounds:  
£195,000

# Single Survey

|                        |                                                                                                                                                                                                                     |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Report author:</b>  | Christopher Stark BSc(Hons) MRICS                                                                                                                                                                                   |
| <b>Company name:</b>   | DM Hall LLP                                                                                                                                                                                                         |
| <b>Address:</b>        | DM Hall LLP Chartered Surveyors<br>27 Canmore Street<br>Dunfermline<br>KY12 7NU<br><br>Tel: 01383 621262<br><br>email: <a href="mailto:dunfermlineresidential@dmhall.co.uk">dunfermlineresidential@dmhall.co.uk</a> |
| <b>Signed:</b>         |                                                                                                                                    |
| <b>Date of report:</b> | 23rd September 2026                                                                                                                                                                                                 |

22 The Depot, Winterthur Lane,  
Dunfermline, KY12 9FY

# Mortgage Valuation Report



**DM HALL**

# Mortgage Valuation Report

Property Address: 22 The Depot, Winterthur Lane, Dunfermline, KY12 9FY

Date of Inspection: 23rd September 2026

Reference: 1776538

## Location & Description

### 1. Location:

The property forms part of a mixed residential and commercial area/redevelopment site within Dunfermline. The surrounding residential properties in the development are generally of a similar age and style with a varied range/use lying immediately out with this. A range of typical local amenities can be found nearby.

### 2. Description:

The property is a purpose built third floor flat in a six storey block of twenty upper level flats with a vehicle pend and commercial premises at ground level.

### 3. Age:

Built 2021.

### 4. Main Construction:

Walls: Timber frame and brick.

Roof: Flat roof.

### 5. Accommodation:

Third Floor: Hallway, Open plan Living/Dining/Kitchen area, Main Bedroom with Ensuite Shower Room, one further Bedroom and Bathroom.

### 6. Floor Area - excluding garages and outbuildings:

Gross internal floor area: 73

Gross external floor area: 82

### 7. Garage and Outbuildings:

No permanent garages or outbuildings.

# Mortgage Valuation Report

## Services / Roads

### 8 Main Service:

|        |      |   |     |
|--------|------|---|-----|
| Water: | Yes: | ✓ | No: |
|--------|------|---|-----|

|              |      |   |     |
|--------------|------|---|-----|
| Electricity: | Yes: | ✓ | No: |
|--------------|------|---|-----|

|      |      |   |     |
|------|------|---|-----|
| Gas: | Yes: | ✓ | No: |
|------|------|---|-----|

|           |      |   |     |
|-----------|------|---|-----|
| Drainage: | Yes: | ✓ | No: |
|-----------|------|---|-----|

For comments on non-mains services, see section 15.

### 8a. Heating:

District heating.

### 9. Roads - assumed adopted (If no see section 15. General Remarks)

|      |     |   |
|------|-----|---|
| Yes: | No: | ✓ |
|------|-----|---|

## General Condition

### 10. Essential Repairs - comments confined to defects which would materially affect the property and/or value/suitability for mortgage purposes.

No essential repairs are required for mortgage purposes.

|            |      |     |   |
|------------|------|-----|---|
| Retention: | Yes: | No: | ✓ |
|------------|------|-----|---|

Retention amount:

### 11. Subsidence, Settlement and Landslip:

No obvious evidence of significant movement noted within the limitations of the inspection.

### 12. General Condition:

The property appeared to be in a condition generally consistent with its age and type.

## Legal & Other Matters

### 13. Alterations: Has the property been extended/converted/altered? (If yes, see section 15)

|      |     |   |
|------|-----|---|
| Yes: | No: | ✓ |
|------|-----|---|

### 14. Tenure - assumed ownership with marketable title (If no, see section 15)

|      |   |     |
|------|---|-----|
| Yes: | ✓ | No: |
|------|---|-----|

## 15. General Remarks:

The property is of modern construction. Our report and valuation anticipate that all required documentation to include Building Warrants, Completion Certificates and the remainder of the NHBC warranty are in place.

Details of any ongoing factor or maintenance upkeep fees for the development should be clarified, alongside the adoption status of roads and footpaths.

The property forms part of a block of flats. It has been assumed that maintenance/repair costs of the common parts of the building, including any common repair matters detailed within this report, will be shared equitably between the co-proprietors. This matter, together with any factoring arrangements in place, should be confirmed.

The seller has advised that there is an allocated parking space pertaining to the subject property and this can be confirmed with reference to the Title Deeds. This parking space forms part of the Valuation.

All ownership, access rights of way, terms of use and maintenance liabilities over shared parts, common grounds/areas, parking spaces and full details regarding shared services and the lift should be clarified.

The building/block has cladding. Further information has not been requested about whether remediation works may be required, as the cladding is assumed to be a material that falls outside current RICS advice on the topic. However, this decision is not a guarantee that works will not be required in future. The inspection carried out was not a fire risk assessment.

## 16. Comments on Mortgageability:

The property is generally considered suitable for mortgage purposes, however the property is located in a block with commercial premises. The policies of mortgage lenders vary and some lenders do not accept such properties. The availability of mortgage finance should be confirmed before purchase.

## Valuation & Insurance

### 17.1 Valuation in present condition (words and figures):

One Hundred and Ninety-Five Thousand Pounds: £195,000

### 17.2 Valuation upon completion of any works required under section 10 (words and figures):

### 17.3 Insurance reinstatement: Approximate current reinstatement cost including site clearance and professional fees, excluding VAT except on fees. (words and figures):

One Hundred and Seventy-Five Thousand Pounds: £175,000

# Mortgage Valuation Report

## 18. Declaration:

Signed:



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Valuer's name and Qualifications: Christopher Stark BSc(Hons) MRICS 5046637

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Date: 23rd September 2026

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Office Address: DM Hall LLP Chartered Surveyors  
27 Canmore Street  
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Tel: 01383 621262

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