

**SCOTT DAVIDSON
CHARTERED SURVEYORS**

UNITS 31 & 37 WALTERS WORKSHOPS
249 – 251 KENSAL ROAD
LONDON W10 5DB
Tel 020 7727 0619

BUILDING SURVEY

OF

**15 FITZROY ROAD
LONDON NW1 8TU**

FOR

MS KATE WAITES

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Scott Davidson Ltd
Units 31 & 37 Walters Workshops
249-251 Kensal Road
London W10 5DB**

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1:0	GENERAL	
1:1	CLIENTS NAME:	Ms Kate Waites
1:2	CLIENTS ADDRESS:	katewaites@me.com
1:3	ADDRESS OF PROPERTY:	15 Fitzroy Road London NW1 8TU
1:4	REFERENCE:	NM/SH/12987
1:5	SURVEYOR:	Nicky Major FRICS Dip Surv MFPWS
1:6	DATE OF INSPECTION:	19 June 2018
1:7	WEATHER:	Dry and sunny.
1:8	INSTRUCTIONS:	Acting on your verbal instructions, as confirmed by our email dated 18 June 2018, to carry out a building survey of the property and report on its condition. No specialist reports on drainage, heating, electrical or plumbing installations required by the client at this stage.
1:9	OCCUPIED/EMPTY:	The property was unoccupied and part carpeted at the time of our inspection.
1:10	TENURE:	Freehold.
1:11	ACCESS:	Was arranged through the vendor's agent.
1:12	GENERAL DESCRIPTION:	
	a. Type:	Four storey town house with rear additions.
	b. Age:	Thought to be 160 years old.
	c. Accommodation:	Comprises: <u>Lower ground floor</u> Reception, bedroom, cloakroom.

Raised ground floor

Reception, dining room, kitchen.

First floor

Bedroom, ensuite bathroom.

Second floor

Living area, bathroom.

- d. Situation and Neighbourhood: In an established residential area.

Within easy reach of local shopping amenities and public transport.
- e. Access: Pedestrian

Off Fitzroy Road.

Vehicular

As for pedestrian.

Street parking only.
- f. Local Authority Area in which
 the property lies: London Borough of Camden.

1:13 **THE SITE:** The property is built on a level site.

1:14 **DIRECTIONS:** All directions and room locations are given as if facing the property from the other side of the street.

1:15 **GENERAL ITEMS FOR YOUR SOLICITORS:**

The surveyor does not act as 'the legal adviser'. However if, during the inspection, the surveyor identifies issues that the legal advisers may need to investigate further, the surveyor will refer to these in the report and as summarised here. The surveyor will not comment on any legal documents.

The following points should be checked with your solicitor to ensure retention of any rights which should be reserved for you and to clarify any liabilities that you may have.

- a. Ownership of perimeter walls and fences. There are two boundary structures to the left of the garden (photographs 1 & 2). A timber fence and trellis arrangement appears to have been subsequently erected

in-bound of a dwarf wall which appears to be original and in the correct location. This will need investigating.

- b. Rights for you to enter onto adjacent property to maintain structures situated near or on the boundaries and vice versa.
- c. Obtain any certificates of guarantee and accompanying reports and plans for any damp proof coursing and timber treatment which may have been carried out.
- d. Obtain copies of the relevant Planning and Building Regulation approvals relating to the roof terrace (photograph 3) and top floor internal reconfiguration. The property has been extended and, if your solicitor is unable to confirm the necessary Building Regulations and Planning approvals, the attendant risks must be accepted.

2:00 EXTERNALLY

THE ROOFS: FORM OF CONSTRUCTION AND DEFECTS

This section describes the type of construction of the roofs. The defects are described, and suitable remedial works recommended.

2:1 THE MAIN ROOF

The main roof is an inverted style London roof of timber construction.

There is no external evidence to indicate any weakness in the timbers making up the roof structure.

The roof surfaces are laid with interlocking concrete tiles in satisfactory condition (photograph 4).

The disused aerial and cables will need rationalising as a matter of good housekeeping (photograph 5).

The render to the front parapet is loose and cracked with areas of vegetation growth.

Felt has been used to cap the front parapet. This was likely to have been fitted to weather the loose and cracked render beneath. The felt will be preventing the natural permeability of the structure beneath and will exacerbate the deterioration of the structure.

Remove the loose and defective render to the front parapets including the vegetation growth and re-render (photographs 6 - 8).

The neighbours have added a concrete coping onto the right party parapet (photograph 9). Whilst this is not a good detail, it will not have a detrimental effect to the structure.

Rake out and repoint the mortar joints to both the left and right party parapet walls in isolated areas (photograph 10).

The chimney stack to the neighbouring property has reduced but has not been suitably weathered. This will be allowing damp penetration into the party structure. Suitable weathering should be provided using lead (photograph 10).

A Velux rooflight is formed through the roof. The double glazed unit has blown and requires replacement (photograph 11).

Access onto the roof is via a timber zinc clad hatch, in satisfactory condition (photograph 11).

2:2 THE REAR ADDITION ROOF

Is a flat roof of timber construction.

The roof is completely overlaid with timber decking to form a roof terrace (photograph 3). The timber decking prevents inspection of the type and condition of the roof covering. The timber decking is laid in a single unit. It cannot be lifted in sections. This means that, in the event of a problem with the roof, it will be disruptive to trace and repair it.

Perimeter railings are not provided to this roof making it illegal to use as a terrace. It is likely planning permission may not have been granted for use of this roof as a terrace and by not providing barriers cannot be classed as a terrace therefore not in breach of planning.

The glass to the French doors leading out onto the terrace is not of the safety type in accordance with British Standards. The glass will need replacing with safety glass.

Rake out and fill the cracking to the render prior to redecoration (photograph 12).

2:3 CHIMNEYS

Repoint the brickwork in isolated areas (photographs 13 & 14).

2:4 FLASHINGS/FILLETS (lead, zinc or cement weather proofing around chimneys and where roofs meet walls)

The flashings to the main roof are in poor condition and incorrectly installed. Some are ill fitting, others pulling away and some not correctly dressed up the parapet by 200mm before being dressed into the brickwork (photographs 15 - 18). This is resulting in isolated damp penetration (photograph 19). The flashings will require replacing.

2:5 VALLEY GUTTERS (the 'V' shaped junctions between roofs)

Located between roof slopes.

The gutter is lined with zinc. A full inspection of this gutter was not possible as it was partially blocked (photograph 20).

Damp staining was noted internally below the valley gutter (photograph 21). The gutter should be cleared to facilitate a more detailed inspection. An allowance should be made to reline the gutter.

2:6 THE ROOF SPACE

Entry is made through a properly formed access hatch complete with a proper cover situated in the landing.

Access is only provided to the left roof space only.

2:7 CONSTRUCTION OF THE ROOFS

Of softwood construction of standard design with properly connected timbers.

The roof is constructed with evenly spaced rafters secured to the ridge board and to the perimeter wall plates and ceiling joists at the point of passing.

The insulation prevented a more detailed inspection of the rafters (photograph 22).

The rafters and other roof timbers and ceiling joists are of adequate size and spacings where visible.

2:8 RECOMMENDED REPAIRS AND OBSERVATIONS RE LOFT

The following section sets out those repairs and/or improvements which are considered necessary to put the roof and loft area into a sound state of repair:

Rendering over the party wall and gable wall where the brickwork is friable (photographs 23 & 24).

Provision of adequate ventilation to the loft to accommodate the insulation and roof felting and thus prevent damaging condensation. There is evidence to suggest this is already occurring (photograph 25).

NOTE

In the absence of access to the inaccessible roof voids, as noted previously the purchaser must accept the risk of possible defects, as set out below.

Experience indicates that the following works may be required:

Treating the timbers against woodworm infestation.

Insulating the loft or installing additional loft insulation.

Replacement of wet and dry rot affected timbers and subsequent treatment.

Provision of adequate ventilation to prevent damaging condensation occurring.

Flooring in the loft

None provided.

Ventilation in the loft

The loft is not adequately ventilated to dispel moisture laden air rising from the rooms below. There is, therefore, the potential for damaging condensation to occur. There is evidence this is occurring by way of mildew staining on the timbers (photograph 25) and moisture meter readings.

Timber infestation, woodworm, etc. in the loft

None noted.

Roof leaks

There is evidence of recent roof leaks through the flashings.

Loft insulation

The loft is insulated, but not to current standards.

Electric wiring visible in the loft

A mixture of new and old and obsolete wires noted (photograph 26). These need rationalising.

This is not properly clipped to the roof timbers.

2:9 RESTRICTIONS ON INTERNAL INSPECTION OF FLAT OR MANSARD ROOF STRUCTURES

As is usual with these types of roof, there was no means of access to inspect the structure/timbers.

We were unable to comment on the construction of the flat roofs without damaging investigations.

Where roofs of this kind are allowed to leak over a period of time, there is a danger of the timbers becoming affected by fungal attack and / or woodboring beetle infestation, and allowance should be made for any necessary remedial works by way of renewal of timber and treatment with fungicide and insecticide.

3:00 FOUNDATIONS:

As is normally the case, it is not possible to expose the foundations without carrying out major excavation work, and the purchaser must accept the risks of unseen defects.

Unless mentioned below, we have not noted any defects above ground likely to affect the foundations or any visible symptom that may indicate defective foundations.

4:00 THE EXTERNAL WALLS:

4:1 FORM OF CONSTRUCTION AND GENERAL DEFECTS

The external walls are of solid brickwork construction, stuccoed to first floor level, on the front elevation, faced elsewhere with London Stock bricks, with stucco painted stone details such as window surrounds and cornice on the front elevation, and partly rendered to the rear.

DEFLECTION (walls leaning in or out)

Slight deflection was noted to elevations which is to be expected in a property of this age and is not of structural significance.

SETTLEMENT/SUBSIDENCE (movement of the structure sometimes causing cracking of the walls)

The property is built on clay subsoil, which tends to shrink when allowed to dry out, such as in prolonged dry weather, resulting in the settlement of these parts of a property built on an inadequate foundation.

There does not appear to have been any recent movement to the property, and settlement should not therefore be of any concern at the present time. There is, however, no guarantee that the property will not settle at some time in the future.

There has been some slight internal central settlement as indicated by unlevel floors and dropped door heads. This is frequently found in properties of this age and design. The movement is historic. There are no signs of any recent settlement and it should not be of concern.

GENERALLY

You should ensure that the costs of remedying any future structural movement or settlement are covered by your house insurance policy.

4:2 EXTERNAL WALLS: GENERAL REMARKS, REPAIRS AND MAINTENANCE

Necessary repairs to visible defects on this elevation.

Elevation: Front

The cement rendering needs to be cut away to break the joint with the ground levels and finished in such a way as to throw the water clear of the wall (photograph 27). This will reduce the likelihood of damp penetration by moisture creeping up the rendering and bypassing the damp proof course.

The damaged render around the boiler flue needs removing and re-rendering (photograph 28).

There is an abundance of cables running down this elevation which are dressed into the wall into the reception. Rainwater will be able to run down the cable channeling straight into the structure. This will be point source of moisture penetration (photograph 29). The cables will need rationalising and re-routing.

Raking out and filling cracks in the rendering prior to the next redecoration. These are of no structural significance.

4:3 Necessary repairs to visible defects on this elevation.

Elevation: Rear

The head of the render at the junction with the brickwork is not suitably weathered and will be vulnerable to moisture penetration (photograph 30). The render will need weathering using either cement fillet or a more durable lead cover flashings.

The plant growth out of the second floor cill should be carefully removed prior to redecoration to prevent damp penetration at this point (photograph 31).

There are isolated areas of spalled pointing but not severe enough to warrant repointing now (photographs 32-33). Repointing isolated bricks will disturb adjacent areas which will exacerbate the need to repoint and so the process continues. Isolated repointing will be necessary but not for circa five years or so.

Repoint the under cloak to the tiles to the main roof (photograph 34).

4:4 Necessary repairs to visible defects on this elevation.

Elevation: Rear Addition Rear

Ivy should be discouraged from growing across the elevation whilst others repaired. This will eventually result in damage by way of root growth.

Some of the bricks have been repaired using render whilst others repaired using textured coating (photographs 35 & 36). Neither repairs have been carried out to a good standard. The bricks are no longer vapour permeable meaning any moisture within the brick is not able to evaporate externally. Medium moisture meter readings were taken internally indicating moisture is being forced internally. The render and coating will need removing. This will almost certainly damage the brick beneath. Brick repairs will be necessary.

The head of the window frame is flush with the wall. Openings should be recessed to allow a degree of watershed. It is therefore important decorations to the frame are maintained at all times to prevent decay.

Tiles have been fitted to the head of the elevation presumably to provide a degree of watershed above the aforementioned window (photograph 37). This will have little effect. The tiles are now damaged. These should be removed.

4:5 Necessary repairs to visible defects on this elevation.

Elevation: Rear Addition Right Flank

Our comments concerning the rear addition rear apply here also in regards the textured coating and render.

5:00 THE EXTERNAL PLUMBING:

Comprises cast iron and PVC rainwater downpipes, together with cast iron and PVC soil and vent pipes and cast iron and PVC waste pipes.

In satisfactory condition at the present time however the cast iron goods require redecoration to prevent corrosion.

6:00 THE EXTERNAL PAINTWORK:

Has been carried out to a reasonable standard, but is somewhat old, becoming soiled and faded, and beginning to peel and flake in places.

The primary purpose of painting the exterior of a property is to protect vulnerable parts of the structure such as joinerywork and stucco from the effects of the elements. The effects of lack of paintwork can be seen by way of the rot to the window joinery, cracked and loose glazing putties, and spalled stucco.

Complete external redecoration of the property should be carried out at the earliest opportunity. Redecoration should incorporate all necessary repairs to the fabric which, if left, would otherwise affect the life of the new paint.

7:00 INTERIOR: CONSTRUCTION AND GENERAL DEFECTS

This section sets out the general form of construction of the internal elements, together with general defects. More specific defects are noted under the individual room pages.

7:1 CEILINGS

Of both lath and plaster and plasterboard construction fixed to the supporting joists above.

The key of lath and plaster ceilings is vulnerable to the stripping off of finishes and alteration works.

An allowance should be made for some ceiling replacement.

7:2 PARTITIONS

Of solid, studwork with lath and plaster, and stud and plasterboard construction.

There are large patches of unkeyed plaster to the partitions and internal faces of the external walls.

7:3 FLOORS

Basement

Thought to be of solid construction throughout.

Ground, first & second floors

Joisted and boarded floors throughout.

GENERALLY

The floors appeared firm and intact underfoot, though no inspection was possible of the boards or sub-floor structure due to the presence of the vendor's fitted carpets and other floor coverings. No boards were lifted as this was not possible without causing damage to the boards or timber finish.

7:4 WINDOWS

Painted softwood windows of double hung sash construction with boxed timber frames.

Softwood painted side opening casement lights.

Velux skylight set with double glazed units.

The windows are properly secured and fitted to the openings providing adequate natural lighting and ventilation. Any specific repairs are mentioned under the room pages following.

WINDOW SECURITY LOCKS

Some windows are fitted with security locking devices.

INTRUDER ALARM

An intruder alarm is fitted but was not tested. Details should be obtained from the vendor as to whether the system is owned outright or leased.

Intruder alarms should be installed and regularly serviced in accordance with British Standard Code of Practice 4740. Any external bell sounder should have a 20 minute cut-out to comply with the British Standard, Police and Environmental requirements. You should also recover any keys from nominated key holders.

7:5 DOORS

Internal

Painted softwood panelled doors some set with glass.

Glazing contained within doors needs to be safety-type glass in accordance with British Standards. None of the glass is kitemarked.

7:6 INTERNAL WOODWORK

Architraves and door linings, etc, are of painted softwood.

Skirtings are of painted softwood.

7:7 DECORATIONS

Internal

Generally poor, substantial redecoration is required.

7:8 RISING DAMP

In order to detect dampness, including rising dampness, we use a moisture meter. The moisture meter has two modes of operation. When used as an electrical conductance meter, it measures dampness on the surface. When utilising the radio frequency transceiver, it measures dampness up to 15mm (½") below the surface.

Rising damp was detected with the aid of a moisture meter both on and beneath the surface of certain walls and partitions and floors, as detailed in the room pages below.

This may be due to:

- a. Failure of the damp proof course.
- b. Absence of a damp proof course in the walls in question.

Rising damp can cause an unhealthy atmosphere, spoiling of plaster and decorations, and can create conditions suitable for the incidence of fungal attack and wood boring insects in adjoining timber, such as floors and door frames.

It will be necessary to instruct a firm of damp proofing specialists, to inspect the property and give estimates for remedying the rising damp by the injection of a chemical damp proof course, to obtain the benefit of a 20 year guarantee. Salt-contaminated plaster should be hacked off to a height of 1.0m on those walls installed with a damp proof course, and the walls replastered incorporating salt and water retardants in the render mix. This plastering should preferably be carried out by the damp proofing company, and covered by their guarantee. It is preferable for this guarantee to be insurance-backed to protect your rights under the guarantee, in the event that the specialist company ceases trading.

The property may already have had a damp proof course installed, which is covered by the damp proofing company's guarantee. You may wish to have the company recalled under the terms of their guarantee to rectify the dampness. You may wish to insist that this is done by the vendors prior to purchase.

By way of investigation, prior to purchase you should examine the damp proof company's guarantee and plan.

7:9 SUB-PAVEMENT VAULTS, ETC/AREAS BELOW GROUND LEVEL

Severe dampness has been detected in these areas of the house as noted in the room sections.

Areas such as these, i.e. lobbies beneath entrance steps, sub-pavement vaults or basements, are always very difficult to make completely damp proof. The only effective method is to tank them, which is expensive and can never be guaranteed. Tanking involves lining the walls and ceilings with a waterproof membrane.

In the case of floors, either they have to be taken up and relaid on a damp proof membrane, or coated in synthapruf and rescreeded.

7:10 PENETRATING DAMP

Penetrating dampness is caused by moisture, such as rain or ground water, entering the building through the outer walls or roof. It may be caused by defective brickwork joints or by the brickwork or rendering being porous or cracked, or by

broken gutters or downpipes, leaking roof, etc.

Evidence of penetrating dampness has been noted in this report as detailed in the room sections, which has resulted in the spoiling of plaster and decorative finishes. Where moisture has penetrated into a building there is a possibility of outbreaks of wood boring beetle infestation, or wet or dry rot. Timbers adjacent to the areas where the damp penetration has occurred should therefore be opened up and thoroughly examined before repair and redecoration is carried out.

7:11 DRY ROT OUTBREAK

Dry rot is a fungus (*Serpula lacrymans*) which attacks woodwork in suitably damp conditions. It is particularly virulent, and causes the rapid decay of timber.

The treatment of dry rot is normally expensive and involves cutting out all affected timber to at least 3' beyond the last signs of outbreak, and renewing in pressure treated timber. All adjoining woodwork should be sprayed with fungicide. Where the outbreak is adjacent to brickwork, the plasterwork should normally be hacked off to 3' beyond the last signs of outbreak, and the brickwork irrigated prior to replastering, as dry rot mycelium has the ability to travel between plasterwork and brickwork to new sources of damp timber.

There was no visible evidence of a dry rot outbreak at the time of our inspection. However, given the level of dampness in the property and the fact the house has lain empty for some time, the risk of concealed dry rot is increased.

It should be noted that in all old properties such as this where timber was used in the original construction, not only for lintels over windows and other openings, but also for bonding the brickwork, or for wallplates on which floor joists are supported, often damp penetration in the past has resulted in some outbreaks of dry rot which have died down leaving defective timbers in position creating little structural problem until disturbed or further affected by damp. Hence the importance of regular preventative maintenance to roofs, gutters, etc, and the need to deal with any defect on an appliance or fitting as a matter of urgency.

7:12 WET ROT

Reference has been made to outbreaks of wet rot elsewhere in this report.

Wet rot is a general name given to a large number of different fungal species which attack timber in wet conditions. Its treatment requires the location and elimination of the source of moisture; rapid drying out of the affected area; removal of the decayed timbers and renewal with new treated timbers. Treatment should be carried out immediately to reduce the level of damage.

Inadequate treatment of wet rot, in particular the failure to eliminate the source of moisture and promote rapid drying out, may in some instances lead to the outbreak of dry rot. The presence of wet rot and damp conditions can also encourage attacks by certain species of wood boring insects.

There was evidence of any wet rot internally at the time of our inspection.

7:13 WOOD BORING INSECTS

Some species of insects, mainly beetles or weevils, attack wood as a food source and some of them can cause serious damage to building timbers. The type of timber present, its location and its moisture content will have a bearing on the type and extent of attack.

Evidence of attack by wood-boring insects has been noted as referred to under the room pages following. A specialist treatment company should be asked to inspect the property prior to purchase to advise on the type, extent and cost of the appropriate remedial works. Without such investigations the purchaser is at risk.

Reference has been made elsewhere in this report to the presence of dampness. The presence of dampness in timber greatly increases the incidence of attack by wood-boring insects. However, due to the presence of the vendor's fitted carpets and other floor coverings, and the fact that many timbers are concealed within the structure, we are unable to confirm that such timbers are free from infestation. Due allowance should be made for treating timbers affected by wood-boring insects in areas of dampness.

Your solicitor should check for the existence of any guarantees relating to timber treatments that may have been carried out. Areas covered by any guarantees should be compared with those areas which this report has found to be affected.

7:14 DRY LINING (walls which have been lined out internally)

The dry lining noted under the room pages has been used as a decorative finish and is not concealing damp walls.

8:00 STATUTORY REGULATIONS:

8:1 MEANS OF ESCAPE IN CASE OF FIRE

We strongly recommend the provision of a fire detection and fire alarm system compliant with BS5839 or smoke alarms to provide early warning of fire and improve the chances of escape

When you carry out your renovation works, Means of Escape will need to be addressed at this time.

8:2 ASBESTOS

Any products that contain asbestos are generally considered hazardous to health. It is a requirement under current legislation that Asbestos Containing Materials (ACMs) are either removed or encapsulated.

Whilst we could see no visible evidence of Asbestos, should you decide to carry out any substantial refurbishment there is a chance some may be exposed such as within ducting, voids and beneath floor finishes. Before you carry out any works such as this, you should commission a Demolition and Refurbishment asbestos survey.

Specialist inspection and analyst's tests have not been undertaken and your solicitor's routine enquiries of the vendors should seek confirmation of any knowledge of Registers of these materials.

9:00 SERVICES:

GENERALLY

We are, of course, not technically qualified to carry out specific specialist tests on the service aspects of the property, such as electrical installations, gas, central heating, plumbing and drainage installations. Our comments on these installations are therefore based on visual inspections using our general experience in dealing with these matters over a number of years.

Services are generally hidden within the construction of a property and, as a result, inspection of the services was limited to those areas which are visible. No comment can be made as to the soundness of pipework, wires or fittings which are not visible and the purchaser must accept the risk of defects in such hidden areas. Equipment such as washing machines, televisions and sound systems are not operated, and you should satisfy yourself that, where provided, these are in working order.

9:1 WATER

The property is connected to the mains water supply.

Water supply company stopcock

This is located in the pavement to the front of the property.

Consumers' stopcock

The primary stopcock on the supply at or near the point of entry is sited in the lower ground entrance.

9:2 PLUMBING

COLD WATER

The main supply pipework

Is of lead (photograph 38) and copper where visible.

Defects

The lead supply pipework is considered by some to be a health risk and linked to some illnesses.

Old lead pipework can give rise to pinhole leaks which are very difficult to detect until damage is done.

Necessary repairs

Replacement of the main service pipework with new alkathene pipework from the access point into the property to the stopcock.

The cold water storage cistern (for domestic use)

Is located in the roof void.

The cistern is of polyethylene or similar construction.

The cistern is of adequate size and adequate condition.

Necessary Repairs

Clean, insulate and provide a close-fitting cover for the water storage cistern (photograph 38).

HOT WATER

Is provided by

The central heating boiler.

THE HOT WATER CYLINDER

The hot water cylinder is located in the lower ground floor.

The cylinder is of inadequate size and requires replacement.

The cylinder is fitted with an immersion heater.

THE HOT AND COLD DISTRIBUTION PIPEWORK

Material

Hot and cold supplies are of copper and stainless steel braiding.

Defects

Pumps are provided throughout to increase water pressure. These are noisy and would benefit from replacement.

THE WASTE PIPES RUNNING FROM FITTINGS TO WASTE STACKS OR DRAINS

Material

Of PVC to all fittings.

Defects

No defects noted.

9:3 DRAINAGE

The drains were not tested.

The property is drained to the main sewer.

One inspection chamber is located in the area below the main entrance steps (photograph 39).

The inspection chamber is built of rendered brickwork.

The inspection chamber cover is of cast iron.

There are not enough inspection chambers to allow access in the event of a blockage. It may be the original chambers have been covered over. These will need locating and/or additional inspection chambers forming.

GENERALLY

In the absence of a test and report by a drain testing contractor the purchaser must accept the risk of defects in those parts of the drainage installation which are covered up and cannot be inspected.

9:4 ELECTRICAL INSTALLATION

The electricity is supplied from the mains.

The consumer unit is located in the lower ground entrance area, along with the supply company's meter.

Where visible the installation is generally carried out using PVC wiring, and contemporary switches and sockets.

Some alterations and additions appear to have been made to the system since the original installation.

It appears that some 'do it yourself' wiring has been undertaken.

There are not enough lighting and socket outlets in the various rooms to meet the requirements of modern usage.

There is no evidence of supplementary earth bonding to metal pipes and fittings.

The mains armoured cable is severely corroded (photograph 40). This will need to be addressed by the supply company.

Some of the wiring is surface run.

There are many IT/BT cables throughout the property and likely to be redundant. These will need stripping out.

You should allow for complete renewal of the installation.

GENERALLY

In the absence of a test and report by a qualified electrician the purchaser must accept that there may be defects to the wiring and installation which are concealed.

Safety warning:

You should have your electrical installations inspected and tested regularly to protect your home from damage and to avoid putting your safety at risk. Guidance published by the Institution of Electrical Engineers recommends that electrical installations should be inspected and tested at least every 10 years, and when the occupiers of a property change. All electrical work carried out after 1 January 2005 should be recorded on an Electrical Installation Certificate.

9:5 GAS SUPPLY

The gas is supplied from the mains to a meter and fittings.

The meter is located in the lower ground entrance (photograph 40).

Gas fittings and pipework have not been tested.

Safety warning

All gas and oil appliances and equipment should regularly be inspected, tested, maintained and serviced by a registered 'competent person' and in line with the manufacturer's instructions. This is important to make sure that the equipment is working correctly, to limit the risk of fire and carbon monoxide poisoning, and to prevent carbon dioxide and other greenhouse gases from leaking into the air. For more advice contact the Gas Safe Register for gas installations, and OFTEC for oil installations.

A Gas Safety Certificate should be provided by the vendor. If a certificate cannot be provided, the installation should be tested by a Gas Safe Engineer.

9:6 CENTRAL HEATING

In the absence of an instruction to obtain a heating contractor's report upon the installation the purchaser must accept the risk of possible defects to the installation and non-compliance with regulations.

Full central heating has been provided.

Type of heating installation

The rooms are heated by a hot water radiator system with radiators in the rooms.

Boiler type and location

The boiler is a floor mounted gas fired boiler.

The boiler is situated in the lower ground floor reception room.

Condition of the boiler (the boiler has not been tested)

The boiler fired up satisfactorily at the time of our inspection, but was not the subject of a specialist test.

BOILER FLUE

Conventional flue.

BOILER PROGRAMMER

The boiler programmer is located adjacent the boiler.

RADIATORS

The radiators are of modern steel panel and columnar design and are generally considered of adequate size to heat the rooms under normal conditions. No heat loss calculations have been carried out to verify this.

The radiator installation appears to be relatively new and replaced throughout recently.

A central thermostatic control has been fitted in the ground floor hall for the control of room temperature.

FEED/EXPANSION PROVISIONS (for heating installation)

The feed/expansion cistern is located in the loft.

The cistern is of polyethylene or similar construction.

The cistern is of adequate size and adequate condition.

Necessary repairs

Cleaning out, insulating, and provision of a cover for the feed/expansion cistern.

NOTE

You should, as a matter of course, have the central heating installation serviced before you take up occupation of the house, and thereafter on an annual basis.

10:00 EXTERNAL WORKS:

This section sets out the details of any significant repairs and maintenance works which need to be carried out to any outbuildings, garages, circulation and garden areas.

a. BOUNDARIES

The boundary to the left side is undefined. This matter should be clarified by your solicitor.

b. WALLS & FENCES

The majority of the fences are overgrown, some have collapsed. Substantial renewal of the fences will be necessary.

The walls are fully covered with ivy preventing an inspection. The ivy should be removed and an allowance made for brick repairs.

c. GATES

Replace the missing locking mechanism to the front gate.

d. STEPS

The spacing of the balusters to the steps leading to the front lightwell are wider than 100mm and will not comply with current Building Regulations. Additional balusters will be required (photograph 42).

e. GARDENS

The gardens are in poor condition, generally overgrown and unkempt.

The rear part of the garden could not be accessed.

f. PATIO AREAS

The patio area is adequately laid, but needs to be repointed in areas.

Surface water drainage is by way of a single outlet. The patio slopes towards the back of the house towards this outlet (photograph 42). There is staining to the carpet to the lower ground study which could indicate flooding in periods of heavy rain (photograph 43). There is no threshold strip to the door. We recommend additional drainage is provided.

g. TREES

There are several mature trees and mature woody shrubs lying within the curtilage.

None of the trees are sufficiently close to the property to create damage by root growth.

h. EXTERNAL VAULTS

Pavement vaults are provided with the property. These have been rendered with a waterproofing render to provide a degree of waterproofing. Render will naturally crack allowing moisture to penetrate (photograph 44). This is occurring here. All the time the vaults are used as stores this is acceptable. Perishables should not be stored in the vaults.

The store to the front steps is full of debris and will need to be cleared (photograph 45).

11:00 **ROOMS**

LOWER GROUND FLOOR

11:1 We have inspected the **RECEPTION** and make the following comments:

a. Ceiling

Fully lined preventing an inspection.

b. Partitions and internal faces of the external walls

There are some patches of loose and unkeyed plaster to the partitions and internal faces of the external walls.

Rising damp was detected with the aid of a moisture meter beneath and on the surface of the plaster on all solid walls (photographs 46 & 47).

Penetrating damp was detected with the aid of a moisture meter beneath and on the surface of the plaster on the front wall thought to be occurring due to penetration through the cables passing through the wall at ground floor level (photograph 48).

The damp and defective plaster should be removed and the surfaces replastered after treatment, incorporating salt and water retardants in the plaster mix.

c. Floor

The floor is fully covered preventing an inspection, other than at the edges in isolated areas.

Vinyl was noted beneath the carpet where lifted (photograph 49). The solid floor was noted to be damp where inspected. This may be due to trapped moisture beneath the vinyl from condensation or damaged damp proof membrane. The floor covering will require lifting to allow the floor to dry before reinspecting.

d. Windows

The top and bottom sashes are paint-bound. The cords are stuck. The window requires an overhaul.

e. Doors

Removed internally.

11:2 We have inspected the **ENTRANCE (BENEATH THE MAIN STEPS)** and make the following comments:

a. Ceiling

Penetrating damp was detected with the aid of a moisture meter on the surface of the render (photograph 50).

b. Partitions and internal faces of the external walls

Penetrating damp was detected with the aid of a moisture meter on the surface of the render on all solid walls.

The damp and defective plaster should be removed and the surfaces replastered after treatment, incorporating salt and water retardants in the plaster mix.

See also our comments under section 7:9.

c. Floor

The original flagstones remain insitu.

d. Joinery

The meter cupboard has decayed. This will need replacement.

11:3 We have inspected the **BEDROOM/OFFICE** and make the following comments:

a. Ceiling

Fully lined preventing an inspection.

b. Partitions and internal faces of the external walls

There are some patches of loose and unkeyed plaster to the partitions and internal faces of the external walls.

Rising damp was detected with the aid of a moisture meter beneath and on the surface of the plaster.

The damp and defective plaster should be removed and the surfaces replastered after treatment, incorporating salt and water retardants in the plaster mix.

Moisture meter readings were taken to the floor where visible and our previous comments apply.

c. Floor

The floor is fully covered preventing an inspection, other than at the edges in isolated areas (photograph 51). The floor was found to be damp here also and our previous comments apply.

The floor is uneven. This is within reasonable tolerances.

d. Windows

No defects noted.

e. Doors

The glazing to the doors is not of the safety type in accordance with British Standards. The glass will need replacing with safety glass.

A weather bar has not been provided to the threshold (photograph 43). This is required to prevent driving rain in periods of heavy rainfall. The threshold should be replaced to incorporate a weather strip. Staining is noticeable to the carpet. See also comments section 10 (f).

f. Joinery

Decay is occurring to most of the skirtings. They will need replacing.

Woodworm was noted beneath the steps in the understairs cupboard. These should be treated. See also comments section 7:13.

11:4 We have inspected the **CLOAKROOM** and make the following comments:

a. Ceiling

No defects noted.

b. Partitions and internal faces of the external walls

Rising damp was detected with the aid of a moisture meter both on and beneath the surface of the render on the solid walls.

c. Floor

The floor is fully covered preventing an inspection.

d. Windows

None.

Mechanical ventilation is provided, but the extractor unit is not working and requires repair/replacement.

e. Doors

No defects noted.

RAISED GROUND FLOOR

11:5 We have inspected the **RECEPTION** and make the following comments:

a. Ceiling

No defects noted.

b. Partitions and internal faces of the external walls

No defects noted.

c. Floor

No defects noted.

No undue deflection noted.

d. Windows

The missing sash cords need replacing.

The top sashes are paint-bound and could not be opened. Paint-bound stiff windows should be eased and adjusted.

The glass to the window is in a critical location, i.e. below a height of 0.8m and is not of the safety type in accordance with British Standards. Replace the glass with safety glass.

e. Fireplace

The flue has not been inspected.

11:6 We have inspected the **DINING ROOM** and make the following comments:

a. Ceiling

No defects noted.

b. Partitions and internal faces of the external walls

No defects noted.

c. Floor

No defects noted.

No undue deflection noted.

d. French doors

The glazing to the doors is not of the safety type in accordance with British Standards. The glass will need replacing with safety glass.

- e. Doors
Removed internally.
- f. Fireplace
The flue has not been inspected.

11:7 We have inspected the **KITCHEN** and make the following comments:

- a. Ceiling
No defects noted.
- b. Partitions and internal faces of the external walls
No defects noted.
- c. Floor
No defects noted.
No undue deflection noted.
The floor is fully covered preventing an inspection.
- d. Windows
No defects noted.
- e. Doors
None provided.
- f. Fittings
Sink unit
No repairs required.
Kitchen units
Medium quality units have been fitted which are adequate for the purpose.

11:8 We have inspected the **ENTRANCE HALL** and make the following comments:

a. Ceiling

Take down the unkeyed lath and plaster ceiling and renew in plasterboard.

b. Partitions and internal faces of the external walls

There are some patches of loose and unkeyed plaster to the partitions and internal faces of the external walls.

c. Floor

No defects noted.

No undue deflection noted.

d. Doors

No defects noted.

FIRST FLOOR

11:9 We have inspected the **MASTER BEDROOM** and make the following comments:

a. Ceiling

No defects noted.

b. Partitions and internal faces of the external walls

There are some patches of loose and unkeyed plaster to the partitions and internal faces of the external walls.

The closed off chimney flue should be ventilated by means of a vent in the chimney breast to prevent condensation within the flue which can cause discolouration and damage to the wall surfaces and decorations.

c. Floor

No defects noted.

The floor is fully covered preventing an inspection.

d. Windows

No defects noted.

- e. Doors
No defects noted.

11:10 We have inspected the **ENSUITE BATHROOM** and make the following comments:

- a. Ceiling
No defects noted.
- b. Partitions and internal faces of the external walls
No defects noted.

The walls are partly tiled, preventing effective testing with a moisture meter.
- c. Floor
No defects noted.
- d. Windows

The bottom sash is out of balance and requires repair.

Adequate mechanical ventilation is provided.
- e. Doors
No defects noted.
- f. Bathroom Fittings

WC
No repairs required.

Wash basin
No repairs required.

Bath
No repairs required.

Shower
No repairs required.

SECOND FLOOR

11:11 We have inspected the **LANDING** and make the following comments:

a. Ceiling

No defects noted.

b. Partitions and internal faces of the external walls

There are some patches of loose and unkeyed plaster to the partitions and internal faces of the external walls.

c. Floor

No defects noted.

No undue deflection noted.

The floor is fully covered preventing an inspection.

d. Windows

The top sash is out of balance and requires rebalancing.

11:12 We have inspected the **LIVING AREA** and make the following comments:

a. Ceiling

The ceiling is stained by roof leaks.

b. Partitions and internal faces of the external walls

There are some patches of loose and unkeyed plaster to the partitions and internal faces of the external walls.

c. Floor

No defects noted.

No undue deflection noted.

The floor is fully covered preventing an inspection.

d. Windows

The cracked pane of glass to the front window should be replaced.

The top and bottom sashes to windows are out of balance and require rebalancing.

e. Doors

No defects noted.

11:13 We have inspected the **BATHROOM** and make the following comments:

a. Ceiling

No defects noted.

b. Partitions and internal faces of the external walls

No defects noted.

The walls are partly tiled, preventing effective testing with a moisture meter.

c. Floor

No defects noted.

No undue deflection noted.

The floor is fully covered preventing an inspection.

d. Skylights

No defects noted.

Adequate mechanical ventilation should be provided.

e. Doors

No defects noted.

f. Bathroom Fittings

WC

No repairs required.

Wash basin

No repairs required.

Bath

No repairs required.

12:00 STAIRS:

This section sets out the condition and necessary repairs to be carried out to the staircase.

Lower ground to ground floor

Sound underfoot.

Fully covered preventing inspection.

Ground to second floor

Sound underfoot.

Fully covered preventing inspection.

13:00 RECOMMENDED ADDITIONAL INSPECTIONS

For the treatment of rising damp.

Of the electrical wiring and circuits.

For the treatment of timber infestation and rot.

14:00 CONCLUSION

We can state from our inspection that the subject property, having regard to its age and character, is in generally satisfactory condition, except where noted. The house has now attained an age whereby careful and regular attention should be paid to its present and future maintenance and repair. We have listed below the main items requiring attention.

- a. Replace all flashings to the main roof.
- b. Re-render/repoint the parapets to the main roof to include the removal of the felt repair to the front parapet and allow for render/brick repairs.
- c. Repoint the chimneys in isolated areas.
- d. Repoint the undercloak to the rear verge.
- e. Suitably weather the reduced stack.
- f. Clear the valley gutter and remove the aerial/cables.
- g. Introduce ventilation into the roof space.

- h. Render the inside faces of gable/party walls inside the roof space.
- i. Form access hatch into the right roof space.
- j. Reline the valley gutter
- k. External redecoration to include render repairs.
- l. Remove the textured coating to the rear extension and allow for brick repairs.
- m. Weather the head of the render to the rear elevation.
- n. Overhaul the majority of the windows.
- o. Eradicate rising/penetrating dampness.
- p. Allow for the provision of a damp proof membrane to the lower ground floor.
- q. Treat for wood boring insect infestation in the understairs cupboard.
- r. Replace the electrical installation.
- s. Form a threshold to the lower ground back door.
- t. Re-route the cables running down the front of the property.
- u. Form additional inspection chambers to the underground drainage installation.
- v. Re-claim the left boundary line by removing the timber fence.
- w. Replace lead incoming water main.

Please note, if it is your intention to carry out a roof conversion within a year items a – j will generally be superseded, depending upon the extent of your conversion. If the conversion will not take place within this timeframe, these repairs should be carried out.

If it is intended to carry out works to the house it is possible that further defects may be disclosed during the course of the works to those parts of the structure that are at present concealed, unexposed or inaccessible, and due allowance should be made for this.

The client is made aware that in circumstances where essential repairs or works by specialists are not carried out further deterioration and damage may occur with subsequent increased risk and increased costs.

15:00 OBLIGATORY NOTE

This report provides a general guide as to the state of repair. No exposure work whatsoever has been carried out, the foundations have not been inspected, nor the chimney stacks other than from the ground, plasterwork has not been tested, no underflooring inspections made and flooring, where concealed by coverings was not inspected. Flues were not inspected nor electrical, gas, water or drainage tests carried out. There were parts of the structure which it was not possible to inspect due to being concealed, unexposed or inaccessible, and it cannot be guaranteed that these areas are free from defect.

16:00 LIMITATIONS:

REGARDING THE CONTENT OF THE REPORT

In making the report the following assumptions have been made.

- a) That no high alumina cement concrete or calcium chloride additive or other deleterious material was used in the construction of the property, and that there are no materials which would result in alkali/aggregate reaction in the concrete.
- b) That the property is not subject to any unusual or especially onerous restrictions, encumbrances or outgoings and that good title can be shown.
- c) That the property and its value are unaffected by any matters which would be revealed by a local search and replies to the usual enquiries or by statutory notice and that neither the property nor its use nor its intended use is or will be unlawful.

LIMITATIONS REGARDING THE USE OF THE REPORT

The copyright of this report remains in the ownership of Scott Davidson Ltd.

This report shall be for the private and confidential use of the client for whom it has been prepared and may not be reproduced in whole or in part or relied upon by third parties for any use without the express written authority of

**SCOTT DAVIDSON LTD
CHARTERED SURVEYORS**

Signed:



Date: 21 June 2018

APPENDIX 1
TERMS & CONDITIONS

BASIS OF SURVEY

The terms on which we will undertake this service are set out below.

Based on the inspection as defined below, we are chartered surveyors and we will provide you with a written report that describes our opinion of the visible condition and state of repair of the identified property. We will carry out our duties with the skill and care that can be reasonably expected from experienced chartered surveyors.

Assumptions

Unless otherwise expressly agreed with us, while preparing the report we will assume that:

- the property (if for sale) is offered with vacant possession;
- the property is connected to mains services with appropriate rights on a basis that is both known and acceptable to you; and
- access to the property is as of right based on terms both known and acceptable to you.

Dangerous materials, contamination and environmental issues

We make no enquiries about contamination or other environmental dangers. If we suspect a problem, we will recommend further investigations.

We will assume that no harmful or dangerous materials have been used in the construction, and we do not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, we must report this and ask you for further instructions.

We do not carry out asbestos inspections or act as asbestos inspectors when inspecting properties that may fall within the *Control of Asbestos Regulations 2012*. With flats, we assume there is a 'dutyholder' (as defined in the Regulations), an asbestos register and an effective management plan all in place and none of these presents a significant risk to health or need any immediate payment. We do not consult the dutyholder.

We will note the presence of lead water supply pipes and give general advice if these materials can be seen. However, you must appreciate that materials are often concealed within the construction of the building. If we are concerned about lead pipes we can see, we may recommend a specialist inspection and report.

We will advise if the property is in an area where, based on information published by the Health Protection Agency, there is a risk of radon. In such cases, we will advise further tests to establish the precise radon level.

We will advise if there are transformer stations or overhead power lines that we can see during the normal course of the inspection. If present, we cannot assess any possible effect on health. For obvious reasons, we cannot report on any underground cables.

Consents, approvals and searches

We will assume that the property is not subject to any unusual or especially onerous restrictions or covenants, which apply to the structure or affect the reasonable enjoyment of the property.

We will assume that all building regulations, planning permissions and other consents required have been obtained. In the case of new buildings, alterations and extensions which require statutory consents or approvals, we will not verify whether these have been obtained but we will identify where these consents may have been required. You should ask your legal adviser to follow up on these matters. We will not inspect drawings and specifications unless you specifically ask, in which case an additional fee may be payable.

We will assume that the property is unaffected by any matters which would be revealed by a local search (or their equivalent in Scotland, Northern Ireland and Wales) and replies to the usual enquiries, or by a statutory notice, and that neither the property, nor its condition, its use or its intended use, is or will be unlawful.

Referral fees

We do not pay a referral fee or equivalent inducement to any party who may have recommended our services to you.

Restriction on disclosure

The report is for your private and confidential use. You must not produce it completely or in part. Third parties (with the exception of your professional advisers) cannot use it without our express written authority. Any other persons rely on the report at their own risk.

As members of the RICS, we may be required to disclose the report to RICS Regulation as part of its work to ensure that RICS professional standards are being maintained.

Complaints

We shall do our very best to provide you with an excellent service. However, if you believe that you have cause for complaint, our company has a complaints procedure, a copy of which can be given to you on request.

BUILDING SURVEY SPECIFIC TERMS AND CONDITIONS

This service is broadly equivalent to RICS Level Three which is described on the RICS website www.rics.org/conditionsurveys.

This level of service is for people who are seeking a professional opinion about the condition of a property and is based on a detailed assessment.

We will closely inspect all parts of the dwelling and we will assess the interdependence of the different parts of the structure, especially the way in which the roof, walls and floors act together.

There will inevitably be restrictions on the extent of inspection possible. In general terms, we will inspect as much of the surface area of the structure as is practicable, but we shall not be able to inspect such parts of the structure as are concealed, unexposed, or not reasonably accessible.

Where we are concerned about a hidden problem or defect, we will try to identify these and explain the risk they pose and what action you should take. It may be necessary to make recommendations for further investigations.

This level of service will suit any domestic residential property in any condition, depending on the competence and experience of the practitioner.

The Building Survey Inspection

The extent of an inspection will depend on a range of specific circumstances (including health and safety considerations). The following critical aspects may help you distinguish this from inspections at other levels of service.

Windows

We will attempt to open the majority of the windows.

Roof spaces

We will carry out an inspection of roof spaces that are not more than three metres above floor level using a ladder if it is safe and reasonable to do so. We will enter the roof space if it is accessible and visually inspect the roof structure with particular attention paid to those parts vulnerable to deterioration and damage.

Although we will not move thermal insulation, we will lift small corners if we consider it safe so its thickness, type and the nature of the underlying ceiling can be identified and assessed.

Where we have the permission of the owner, we will move a small number of lightweight possessions so a more thorough inspection can take place.

In recent years, the lofts of many homes have been insulated with thick layers of thermal insulation. Usually, it is not safe to move across this material and this may restrict what we can look at in the roof space.

Floors

We will closely inspect the surfaces of exposed floors and we will lift the corners of any loose and unfitted carpets and other floor coverings where practicable. We will assess all floors for excessive deflection. Where the boards are lifted, we will look in the space beneath by way of an inverted 'head and shoulder' inspection. If it is safe to do so, we will enter the underfloor area to carry out a more thorough inspection as long as the access panel is big enough, the space beneath the floor is deep enough and it is safe to do so.

Furniture and occupiers' possessions

We will move lightweight, easily moveable, non-fitted items where practicable, safe and where the owner/occupier gives permission.

Services (for example, heating and hot and cold water)

We will not perform or comment on design calculations, or test the service installations or appliances but we will observe their normal operation in everyday use. This usually means:

- operating lights and extract fans where appropriate;
- asking the owner/occupier to switch on the heating appliances/system;
- where we consider appropriate to the assessment of the service system, turning on water taps, filling and emptying sinks, baths, bidets and basins, and flushing toilets to observe the performance of visible pipework;
- lifting accessible inspection chamber covers (where it is safe to do so), identifying the nature of the connections and observing water flow where a water supply is available. On dry days, this may involve pouring water into open gullies to drainage layouts can be identified;
- we do not operate or test kitchen appliances, or audio/video appliances.

We will advise you that further tests and inspections will be required if the owner/occupier does not provide evidence of appropriate installation and/or maintenance, or the client requires assurance as to their condition, capability and safety.

The grounds

We will carry out a thorough visual inspection of the grounds and, where necessary and appropriate, from adjoining public property. Our assessment will include such external features as retaining walls, gardens, drives, paths, terraces, patios, steps, hard-standings, dropped kerbs, gates, trees, boundary walls, fences, non-permanent outbuildings, rights of way, and so on.

Our inspection will also include the inside and outside of all permanent outbuildings not attached to the main dwelling. This includes garages, summer houses, substantial greenhouses, follies and leisure buildings, but not the leisure facilities inside, for example swimming pools, saunas, fitness gyms, and so on.

Specific defective features and other matters associated with the grounds can be costly to resolve and may affect your purchase decision. Consequently, we will fully account for these. Examples include assessing retaining walls in danger of collapsing, deeply sunken paths or driveways, dilapidated boundary walls or fences and the legal and insurance implications.

The Building Survey Report

Our report will reflect the thoroughness and detail of the investigation and we will:

- describe the form of construction and materials used for each part of the building in detail and outline their performance characteristics. This is especially important for older and historic buildings;
- describe obvious defects and state the identifiable risk of those that may be hidden;
- outline remedial options and, if we consider it to be significant, explain the likely consequences if the repairs are not done;
- propose a timescale for the necessary work including recommendations for further investigation prior to commitment to purchase (only where appropriate and necessary);
- discuss future maintenance of the property and identify those elements that may result in more frequent and/or more costly maintenance and repairs than would normally be expected;
- identify the nature of risks of the parts that have not been inspected;
- we are not in a position to give estimates for costs of works and, where these are necessary, you are advised to obtain estimates from suitable contractors.

We will also make it clear that you should obtain any further advice and quotations we recommend before you enter into a legal commitment to buy the property.

DOCUMENTATION AND TITLE

We do not normally read documents of title. Where title documentation or leases are provided to us, we recommend that reliance should not be placed on our interpretation thereof without prior verification by your legal advisors.

Unless notified to the contrary, we assume that each property has a good and marketable title and is free from any pending litigation. We further assume that all documentation is satisfactorily drawn and that there are no unusual or onerous restrictions, easements, covenants, or other outgoing which would adversely affect the valuation of the relevant interest(s).

CONFIDENTIALITY

Our Valuations and Reports are confidential to the party to whom they are addressed or their professional advisers for the specific purpose to which they refer. No responsibility is accepted to any third parties and neither the whole, nor any part, nor references thereto may be published in any document, statement or circular, nor in any communication with third parties, without our prior written approval of the form and context in which it will appear.

By confirmation and acceptance of instructions, both Scott Davidson and the Client confirm they do not intend any of the terms of the agreement entered into will be enforceable by virtue of the Contracts (Rights of Third Parties) Act 1999 by any person not a party to it.

COURT, TRIBUNAL AND QUASI-JUDICIAL PROCEEDINGS

Please note in the event of our being required to give evidence to any Court or quasi-judicial body etc., we will be required to comply with the requirements of the Royal Institution of Chartered Surveyors, as set down in "Surveyors Acting as Expert Witnesses: Practice Statement". Amongst other things, this means we are required to act as *independent* experts and our duty will be to the judicial body rather than to our Client. We will be required to give our honest and unbiased opinion in relation to any matters we may be asked to comment upon, and to draw to the attention of the judicial body any matters which might be relevant to the validity of our opinion.

We reserve the right to make a separate charge to cover the cost of producing the required number of copies of any reports or other documents which might be needed in connection with the evidence that we would be submitting.

Liability will exist for all fees and expenses properly incurred in accordance with the Terms of Engagement, even though those fees and costs may be reduced under the detailed or summary assessment of costs or, alternatively, to the extent they are not recoverable from another party to the dispute.

LEGAL ADVICE

We are not qualified to advise upon legal matters and advice from a qualified solicitor should be obtained in relation to any issues which involve an interpretation of the law. A solicitor, ideally one experienced in the relevant field, should be retained to serve any legal notices or counter-notices which may be required.

We would ask you to note all fees are quoted exclusive of VAT and are payable on demand. We reserve the right to charge interest on any unpaid accounts at the rate of 8.5% per annum until payment is made.

LIMITATIONS APPLYING TO BUILDING SURVEYS AND VALUATIONS

No claim, action or proceedings shall be commenced against us after six years from the date of the delivery of the service to which the claim relates.

None of our employees, partners or consultants individually has a contract with you or owes you a duty of care or personal responsibility. You agree that you will not bring any claim against any such individuals personally in connection with our services.

Our contract with you for the provision of this valuation is subject to English law. Any dispute in relation to this contract, or any aspect of the valuation, shall be subject to the exclusive jurisdiction of the Courts of England and Wales, and shall be determined by the application of English law, regardless of who initiates proceedings in relation to the valuation.

There shall be no liability in respect of any consequential or indirect loss arising from the performance of our obligations or the failure to perform our obligations in respect of this agreement, whether such loss be due to the negligence of ourselves or any of our employees or agents or to any other cause whatsoever.

If you suffer loss as a result of our breach of contract or negligence, our liability shall be limited to a just and equitable proportion of your loss having regard to the extent of responsibility of any other party. Our liability shall not increase by reason of a shortfall in recovery from any other party, whether that shortfall arises from an agreement between you and them, your difficulty in enforcement, or any other cause.

Notwithstanding any other provision of the Terms of Business, nothing in the Terms of Business confers or purports to confer any benefit or right to enforce any of the terms on any person who is not a party to them.

In common with all other firms of Chartered Surveyors, Scott Davidson operates a complaints handling scheme in accordance with the guidelines published by the RICS. If you would like further details, kindly let us know, and we can forward them to you.

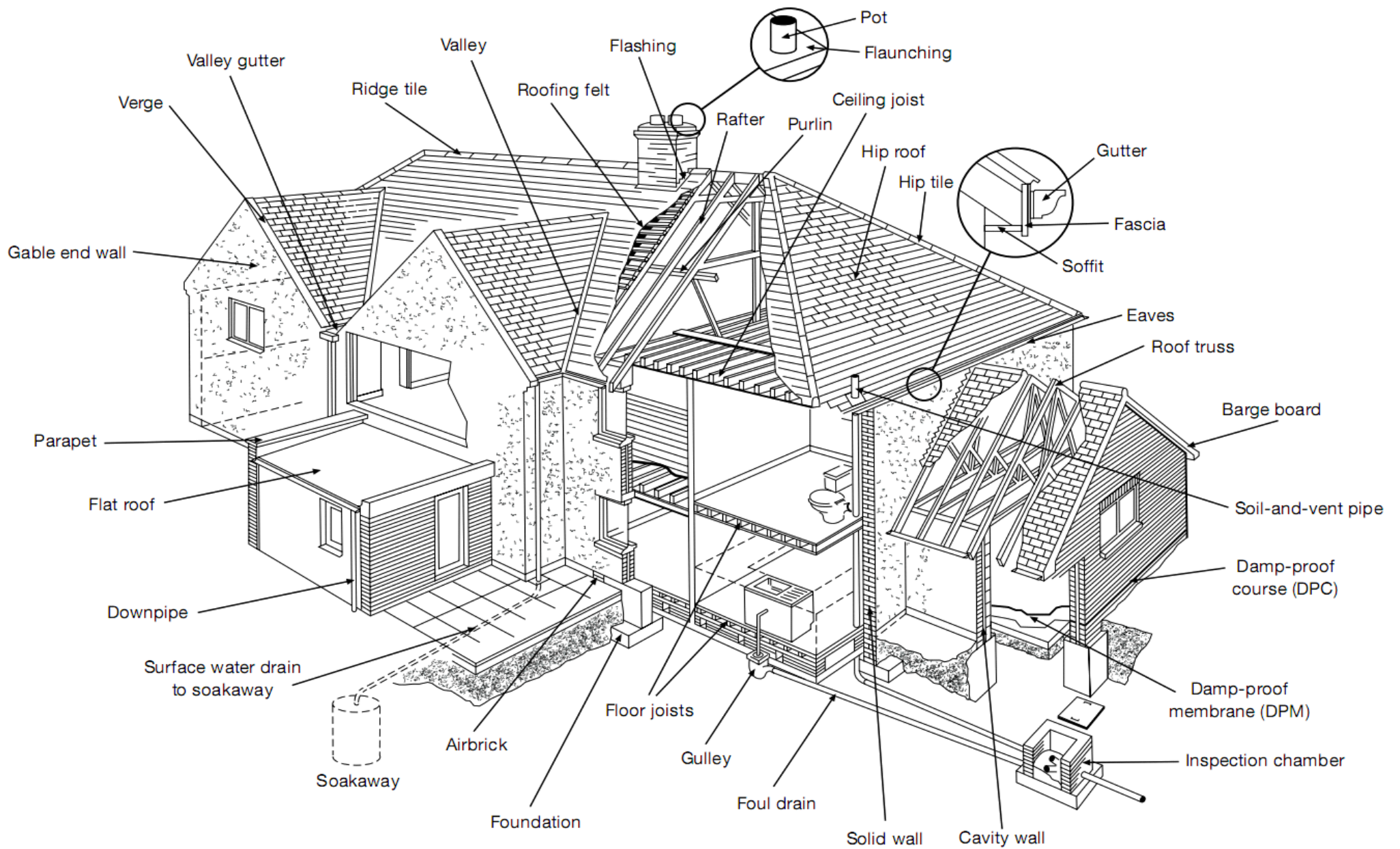
Scott Davidson undertakes all services only on the basis of these terms which shall apply to the exclusion of any other terms and conditions which the Client may seek to impose.

No variation of these terms shall be binding unless agreed in writing between the authorized representative of Scott Davidson and the Client.

Our Valuation Report will be prepared based on these assumptions and any further assumptions stated therein. If any such assumptions are subsequently found to be incorrect or inappropriate we reserve the right to revise our opinions of value accordingly.

APPENDIX 2

DIAGRAM ILLUSTRATING BUILDING TERMS



APPENDIX 3
PHOTOGRAPHS