

# HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot







- 1. Single Survey
- 2. Energy Report
- 3. Property Questionnaire



### **Survey report on:**

Property Address	43 Easter Road Kinloss Forres IV36 3FG	
Customer	Ms P Nichols	
Date of Inspection	31/01/2024	
Prepared by	John I Dougan Harvey Donaldson & Gibson Chartered Surveyors	



#### **TERMS AND CONDITIONS**

#### **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 will have sufficient current local knowledge of the particular market to competently 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 Sellers Agent or relative to the property, they will be obliged to indicate this by checking the adjacent box.

Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on https://www.connellsgroup.co.uk/our-group/our-brands/. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is John Baguely, Director of Technical, Risk and Compliance, contact john.baguely@cwsurveyors.co.uk

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

#### 1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.<sup>2</sup>

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "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.

 $^{1}$ Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

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

#### 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, he may recommend further investigation by specialist contractors.

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

#### 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	End terraced house.
Accommodation	Ground floor – porch, living room, kitchen and toilet / WC. First floor – three bedrooms and bathroom with WC.
	<del>-</del>
Gross internal floor area (sqm)	88
	<del></del>
Neighbourhood and location	The property forms part of an estate originally constructed for the Ministry of Defence on the outskirts of the village of Kinloss. Village amenities are available nearby with a wider range of amenities available in the town of Forres, located approximately three miles distant.
Age	1970
Weather	It was dry on the date of inspection. Leakage and water penetration within roof spaces, around window openings etc are sometimes only visible during or immediately after, adverse weather conditions.
	N
Chimney stacks	None

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.  Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.  The roofs are pitched and tiled.  Inspection of only the main roof space was possible. The roof is of timber framed construction, overlaid with composite boarding.  Our inspection of the roof space was restricted to a head and shoulders inspection only due to insulation material concealing the
	location of ceiling joists.
	rocation of certain joints.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Rainwater fittings are of uPVC.
Main walls	
Main wans	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	Main walls are of conventional cavity block construction, externally roughcast rendered. The overall wall thickness is approximately 300mm.
	Cavity fill insulation has been retrospectively installed.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.
	Windows and doors are of double glazed uPVC construction. Eaves are mainly lined in uPVC.
External decorations	Visually inspected.

Conservatories / porches	There is a porch to the front elevation of rendered masonry construction which incorporates double glazing under a pitched and tiled roof. The floor is solid. There are timber faced eaves.
Communal areas	None
Garages and permanent outbuildings	Visually inspected.  Pertaining is shed of concrete panel construction under a profile metal roof.
Outside areas and boundaries	Visually inspected.  There are garden areas to the front and rear, defined by timber fencing. Gardens are mainly laid with grass.
Ceilings	Visually inspected from floor level.  Ceilings are plasterboard lined.
Internal walls	Visually inspected from floor level.  Using a moisture meter, walls were randomly tested for dampness where considered appropriate.  Internally most walls are plastered 'on the hard'. There are plasterboard lined partitions.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.  Flooring is mainly of suspended timber construction. Our inspection of flooring was restricted due to fixed and fitted floor coverings.  No sub floor access was gained due to lack of uncovered hatch. Accordingly no comment can be made on the condition or otherwise of the sub floor area / timbers.

	1
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal joinery includes replacement composite timber doors and panel doors. The kitchen is equipped with a typical range of serviceable units.
Chimney breasts and fireplaces	None
Internal decorations	Visually inspected.
Cellars	None
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Electricity is from mains supply with meter and consumer unit located in the porch. Wiring, where visible, is sheathed in plastic.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Gas is from mains supply with meter housing located externally.
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.  Water is from mains supply with stop valve located below the kitchen sink. The bathroom is fitted with three piece suite with shower over the bath. There is WC and wash basin at ground floor.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.  No tests whatsoever were carried out to the system or appliances.  The property is centrally heated by means of a gas fired system. The central heating boiler is located in the kitchen. Heating is provided by water filled radiators. Hot water is supplied from the central heating boiler (complemented by immersion heater). The foam insulated hot water cylinder is located in the rear bedroom cupboard.
Drainage	Drainage covers etc were not lifted.  Neither drains nor drainage systems were tested.  The property is believed to be connected to a shared private drainage system.
Fire, smoke and burglar alarms	Visually inspected.  No tests whatsoever were carried out to the system or appliances.  The property has smoke detection installed.  Carbon monoxide alarms have been installed.  Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas / carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.

#### Any additional limits to inspection

The property was fully furnished and floors were covered at the time of inspection. Our inspection was restricted due to stored items and personal belongings in built-in cupboards, which were not removed.

No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.

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

This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.

No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.

The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.

The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported and you have concerns you should engage a qualified asbestos surveyor.

#### Sectional Diagram showing elements of a typical house



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

- 1 Chimney pots
- 2 Coping stone
- 3) Chimney head
- 4 Flashing
- 5) Ridge ventilation
- 6 Ridge board
- 7 Slates / tiles
- 8 Valley guttering
- Dormer projection
- 10 Dormer flashing
- 11 Dormer cheeks
- 12) Sarking
- 13) Roof felt
- 14) Trusses
- (15) Collar
- 16 Insulation
- 17) Parapet gutter
- 18) Eaves guttering
- (19) Rainwater downpipe
- 20 Verge boards /skews
- (21) Soffit boards
- 22) Partition wall
- 23 Lath / plaster
- 24) Chimney breast
- 25 Window pointing
- (26) Window sills
- (27) Rendering
- (28) Brickwork / pointing
- 29 Bay window projection
- 30 Lintels
- 31) Cavity walls / wall ties
- 32) Subfloor ventilator
- 33 Damp proof course
- 34) Base course
- 35) Foundations
- 36) Solum
- (37) Floor joists
- (38) Floorboards
- 39) Water tank
- (40) Hot water tank

#### 2. CONDITION

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

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

Structural movement	
Repair category:	1
Notes	Differential movement was noted between the porch and main building. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.  All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently most buildings will have minor non structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non structural cracks of this nature will not be recorded or reported.

Dampness, rot and infestation	
Repair category:	1
Notes	No evidence of dampness, rot or significant active infestation was noted to exposed internal areas.

Chimney stacks	
Repair category:	
Notes	Not applicable

Roofing including roof space	
Repair category:	2
Notes	There is moss growth to the roof and cracked verge pointing. The roof coverings are original to the property, entering the latter stages of their performance life and increased maintenance can therefore be anticipated.  The manufacturers of modern roof tiles expect that a roof tile will normally last for approximately 50 years. This should be taken into consideration having regard to the age of this property.  Some dropped boarding was noted to the roof space although this is not structurally significant.  Condensation staining was noted to the roof space indicating that ventilation to the roof space may require improvement although no significant deterioration was noted.

Rainwater fittings	
Repair category:	1
Notes	No significant matters.  Allowing leaves, moss, and other debris to accumulate and create blockages is one of the most frequent causes of gutter-related dampness problems. The weight of the accumulated material can cause gutters to leak at joints or even to collapse completely. However, all of this may be prevented by cleaning gutters frequently, preferably twice a year.

Main walls	
Repair category:	2
Notes	Cracked roughcast was noted, with sections noted to be cracked and loose. This is likely to be a progressive defect. The need for cutting back to the bare brick and recoating should not be discounted.

Windows, external doors and joinery	
Repair category:	1
Notes	No significant matters.

External decorations	
Danair catagory	2
Repair category:	
Notes	The external paintwork finishes are in reasonable condition but are beginning to deteriorate.
Conservatories / porches	
Repair category:	2
Notes	There is detached section of eaves finish and section of dislodged plastic verge cladding.
Communal areas	
Repair category:	
Notes	Not applicable
Garages and permanent	outbuildings
Repair category:	2
Notes	Decay was noted to external joinery on the shed and there is corrosion to the roof.
Outside areas and bound	aries
Repair category:	
Notes	No significant matters.
Ceilings	
Repair category:	1
Notes	No significant matters.

3-3-3-3-3		
Internal walls		
Repair category:	1	
Notes	No significant matters.	
Floors including sub floor	rs	
Repair category:	1	
Notes	Areas of loose and uneven flooring were noted, consistent with age. Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect.  Spillage often occurs to enclosed areas around sanitary fittings and washing appliances with consequent risk of deterioration or decay. The need for repairs can be revealed when coverings and fittings are removed.	
Internal joinery and kitchen fittings		
Repair category:	1	
Notes	No significant matters.	
Chimney breast and fire	places	
Repair category:		
Notes	Not applicable	
Internal decorations		
Repair category:	1	
Notes	No significant matters.	
Cellars		
Repair category:		
Notes	Not applicable	

Electricity	
Repair category:	3
Notes	The electrical system is generally dated, containing older style fuses.  It is recommended good practice that electrical systems should be inspected periodically by qualified electrician, approximately every five years and on a change of occupancy. This should be regarded as a routine safety and maintenance check. Only the most recently constructed or re-wired properties will have installations which fully comply with present IET regulations.

Gas	
Repair category:	1
Notes	All gas appliances should be tested and thereafter maintained by a Gas Safe registered contractor on an annual basis. This should be regarded as a routine maintenance and safety check.

Water, plumbing and bathroom fittings		
Repair category:		
Notes	There is minimal lagging to tanks in the roof space.  It is important to maintain a watertight seal around the various fittings to prevent water spillage causing damage to surrounding surfaces and concealed areas.	

Heating and hot water	
Repair category:	1
Notes	There is narrow gauge heating pipework which can be prone to damage / blockage and also reduce the life of the system.  The hot water cylinder is of an older type and its remaining life span will be limited. Replacement should be budgeted for.  It is assumed that the central heating system has been serviced and maintained to date. The advice of a Gas Safe registered heating engineer will be required prior to use.

Drainage	
Repair category:	1
Notes	No significant matters.

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.

Category 3	
Urgent repairs or replacement are needed now. Failure to deal with them may cause	
problems to other parts of the property of	
cause a safety hazard. Estimates for repai 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.	
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#### 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.

<u>Unrestricted parking within 25 metres:</u> For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

#### 4. VALUATION AND CONVEYANCER ISSUES

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

#### Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

We understand that there is a service charge payable for the maintenance of the access roads, estate common areas and shared private sewer.

Drainage is understood to a private shared system. Our valuation assumes that the drainage system has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA).

It is understood that an allocated car parking space included with the property and we have valued on this assumption.

The area is shown as being at risk of flooding from rivers on the SEPA online indicative flood risk map. As far as we are aware the property has not been affected by flooding. Therefore the valuation assumes that insurance can be obtained on normal terms.

It appears that cavity wall insulation has been installed at some time in the past and, if applicable, any guarantees of works should be transferred with the Title Documents at the point of sale.

Where defects or repairs have been identified within this report, regardless of whether reported as category 1, 2 or 3 (please read category definitions), or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

#### Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £280,000 (two hundred and eighty thousand pounds).

This figure is the estimate of the cost of rebuilding the premises and bears no relationship to market value.

#### Valuation (£) and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 31/01/2024 is £145,000 (one hundred and forty five thousand pounds).

Report author:	John I Dougan
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Duncan House Wester Inshes Place Inverness IV2 5HZ
Electronically Signed By:	John I Dougan
Date of report:	01/02/2024

# Mortgage Valuation Report

Seller Name(s).	IVIS F INICIIOIS					
Property Address:	43 Easter Road					
	Kinloss					
Town:	Forres		County			
Postcode:	IV36 3FG		- County			
		04 (04 (0004				
Date of Inspection (dd/n	mm/yyyy):	31/01/2024				
DDODEDTY DETAIL C						
PROPERTY DETAILS						
Property Type:		House				
Property Style:		End Terrace				
Was the property built for	for the public sector?	Yes				
For Flats and Maisonett			Floor the Property is on:		Number of Floors in the Block	
Number of Units in the E			Does the Block have a Lift?		Transport of Freedom and Brook	
Number of Office In the L	DIOCK.		Does the block have a Litt!			
TENURE						
		AL 110				
Tenure		Absolute Ownersh	il <b>p</b>			
If leasehold:						
Unexpired term (Years):	):		Ground Rent (pa):		£	
ACCOMODATION						
No. of Living Room(s):		1	No. of Bedroom(s):	3	No. of Kitchen(s):	1
No. of Bathroom(s):		1	No. of WC(s):	1	No. of Other room(s):	0
	(-)		NO. OF WO(S).		No. of Other room(s).	U
Description of Other roo	om(s):					
Floor Area (m²):		104	Floor Area type:	External		
<b>GARAGES &amp; OUTBUIL</b>	DINGS					
Garages:		None				
Permanent Outbuildings	s.	Shed				
r omianom o atbanange						
CONSTRUCTION						
		0 11 14				
Wall Construction:		Cavity Masonry				
Roof Construction:		Pitched tile				
Approximate Year of Co	onstruction:	1970	Any evidence of alterations of	or extensions?		No
Alterations / Extensions	s details:					
RISKS						
	vicement to the manual of	V	If Van does this support land	naka madiman O		Var
	ovement to the property?	Yes	If Yes, does this appear long	standing?		Yes
Are there any other risk	c matters?	Yes				
If yes to any of the above	ve, please provide details:			cking to masonry. On	the basis of a single visual inspection	n this appeared to be longstanding
		and non-progressi				
		The property is be	lieved to be at risk of flooding.			
		1 1 1				
SERVICES						
			Gas:	Mains	Water:	Mains
Electricity:		Mains	Gas:	Mains Private	Water:	Mains
			Gas: Drainage:	Mains Private	Water:	Mains
Electricity:		Mains			Water:	Mains
Electricity: Central Heating:		Mains			Water:	Mains
Electricity: Central Heating:		Mains			Water:	Mains
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Electricity: Central Heating:		Mains			Water:	Mains
Electricity: Central Heating: Provide comments:  LEGAL MATTERS	ly legal issues to be verified b	Mains Full			Water:	Mains
Electricity: Central Heating: Provide comments:  LEGAL MATTERS Are there any apparentl		Mains Full by the conveyancer?	Drainage:	Private		
Electricity: Central Heating: Provide comments:  LEGAL MATTERS		Mains Full  by the conveyancer? Parking on Separa	Drainage:	Private  Yes obtain details. Our val	Water:	not adversely affected.
Electricity: Central Heating: Provide comments:  LEGAL MATTERS Are there any apparentl		Mains Full  by the conveyancer? Parking on Separa We understand the	Drainage:  ate Site. The conveyancer should at there is a service charge payab	Private  Yes obtain details. Our val le for the maintenance	luation assumes that the property is e of the access roads, estate commo	not adversely affected. In areas and shared private sewer.
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Version 1.0 (17/01/2023)

GENERAL REMARKS The property is of ex m	illitary origins.					
Our valuation reflects to	he general condition of the pro	perty in its present stat	te, although certain repairs / or i	mprovements are requi	ired.	
ESSENTIAL REPAIRS						
None						
MORTGAGEABILITY R	EMARKS					
		oses based on the value	ation figure, subject to individua	l lender's criteria.		
VALUATION						
Market Value in present						£ 145000
Market Value after esse Insurance reinstatemen						£ 280000
Retention required?		No Retention am	ount:			£
Are repairs required?		No Estimated cos	st of repairs:			£
DECLARATION						
Surveyor's Name	John I Dougon		Surveyor's Qualifications	MRICS	Report Date (dd/mm/yyyy):	31/01/2024
our veyor a Marrie	John I Dougan		ourveyors Qualifications	IVINIUO	report Date (00/IIIII/yyyy)	
	Harvey Donaldson & Gibso	on Chartered Surveyors			ester Inshes Place Inverness IV2 5HZ	31/01/2024
Company Name Telephone Number	Harvey Donaldson & Gibso 01463718440	on Chartered Surveyors			ester Inshes Place Inverness IV2 5HZ	31/01/2024
Company Name		on Chartered Surveyors	Address	Duncan House We	ester Inshes Place Inverness IV2 5HZ	31/01/2024
Company Name Telephone Number		on Chartered Surveyors	Address	Duncan House We	ester Inshes Place Inverness IV2 5HZ	31/01/2024
Company Name		on Chartered Surveyors	Address	Duncan House We	ester Inshes Place Inverness IV2 5HZ	31/01/2024

### **Energy Performance Certificate (EPC)**

Dwellings

### **Scotland**

#### 43 EASTER ROAD, KINLOSS, FORRES, IV36 3FG

Dwelling type: End-terrace house
Date of assessment: 31 January 2024
Date of certificate: 31 January 2024

**Total floor area:** 88 m<sup>2</sup>

Primary Energy Indicator: 210 kWh/m²/year

**Reference number:** 7791-1010-1209-3244-3200 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

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

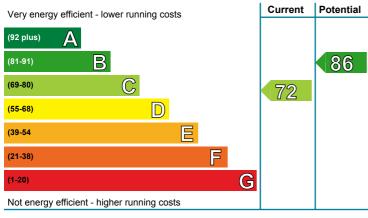
gas

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£3,984	See your recommendations
Over 3 years you could save*	£648	report for more information

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

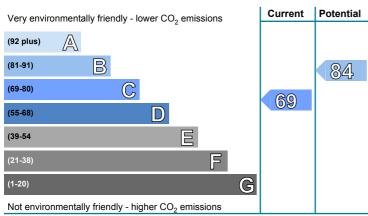


#### **Energy Efficiency Rating**

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

Your current rating is **band C (72)**. The average rating for EPCs in Scotland is **band D (61)**.

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



#### **Environmental Impact (CO<sub>2</sub>) Rating**

This graph shows the effect of your home on the environment in terms of carbon dioxide ( $CO_2$ ) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band C (69)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£342.00
2 Solar water heating	£4,000 - £6,000	£300.00
3 Solar photovoltaic (PV) panels	£3,500 - £5,500	£1533.00

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

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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	***	★★★☆☆
Roof	Pitched, 300 mm loft insulation	****	****
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	****	<b>★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	****	<b>★★★★</b> ☆
Lighting	Low energy lighting in 92% of fixed outlets	****	****

#### The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

### The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 37 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.3 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

#### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,793 over 3 years	£2,493 over 3 years	
Hot water	£816 over 3 years	£468 over 3 years	You could
Lighting	£375 over 3 years	£375 over 3 years	save £648
Tota	s £3,984	£3,336	over 3 years

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

#### **Recommendations for improvement**

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

December ded massives	Indicative cost	Typical saving	Rating after improvement		
Recommended measures	indicative cost	per year	Energy	Environment	
1 Floor insulation (suspended floor)	£800 - £1,200	£114	C 74	C 72	
2 Solar water heating	£4,000 - £6,000	£100	C 76	C 75	
3 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£511	B 86	B 84	

### Choosing the right improvement package



For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

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

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

#### 1 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

#### 2 Solar water heating

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

#### 3 Solar photovoltaic (PV) panels

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

#### Low and zero carbon energy sources

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

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

#### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	9,136	N/A	N/A	N/A
Water heating (kWh per year)	3,028			

#### **About this document**

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Mr. John Dougan Assessor membership number: EES/016099

Company name/trading name: Harvey Donaldson & Gibson Chartered Surveyors

Address: Duncan House Wester Inshes Place

Highland Inverness IV2 5HZ

Phone number: 01463718440

Email address: frances.wilson@hdg.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

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

#### Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Address	43 Easter Road, Kinloss, Forres, IV36 3FG
Vendor(s)	Ms Paula Nichols
Completion Date of Property Questionnaire	01/02/2024 18:36
System Ref:	QV332184-1





#### **Note for sellers**

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

#### Information to be given to prospective buyer(s)

1.	Length of ownership						
	How long have you owned the property? 10 years 4 mths						
2.	Council Tax						
	Which Council Tax band is your property in?						
	A & B Ø C & D & E & F & G	8	Н	×			
3.	Parking						
	What are the arrangements for parking at your property?  Please tick all that apply?						
	Garage 😵 💮 Allocated parking space 🗸	Driv	eway	×			
	Shared parking ⊗ On street ⊗ F	Resident p	ermit	X			
	Metered parking 😵 Other (please specify):						
4.	Conservation area						
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?		Yes No				
		Don't	know	8			
5.	Listed buildings						
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?		Yes				
			No	$\bigcirc$			
6.	Alterations/additions/extensions						
a.	During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?		Yes				
			No				
(i)	If you have answered yes, please describe below the changes which you have made:						
(**)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?		Yes	8			
(ii)	consents for this work?		No	×			
(iv)	If you have answered yes, the relevant documents will be needed by the purchaser and you she solicitor as soon as possible for checking. If you do not have the documents yourself, please not these documents and your solicitor or estate agent will arrange to obtain them:			your			



6.	Alterations/additions/extensions	
<u> </u>	Have you had replacement windows, doors, patio doors or double glazing installed in your	Yes 🔕
b.	property? If you have answered yes, please answer the three questions below	No 🗸
(i)	Were the replacements the same shape and type as the ones you replaced?	Yes 😵
( )	· ·	No 🚫
(ii)	Did the work involve any changes to the window or door openings?	Yes ⊗ No ⊗
	Please describe the changes made to the windows doors, or patio doors (with approximate date	
	completed):	
(iii)	Please give any guarantees which you received for this work to your solicitor or estate agent	
7.	Central heating	
	Is there a central heating system in your property?	Yes 🤡
a.	(Note: a partial central heating system is one which does not heat all the main rooms of the property —	No 🔕
	the main living room, the bedroom(s), the hall and the bathroom).	Partial 🚫
	If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air)	
	Gas  If you have answered yes, please answer the three questions below	
(i)	When was your central heating system or partial central heating installed?	2011
	Do you have a maintenance contract for the central heating system?	Yes 😵
/::\		No 🐼
(ii)	If you answered yes please give details of the company with whom you have a maintenance of	ontract
, , , , , , , , , , , , , , , , , , ,	When was your maintenance contract last renewed? (Please provide the month and year)	
(iii)		
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less	Yes 😵
	than 10 years old?	No 🤡
9.	Issues that may have affected your property	
	Has there been any storm, flood, fire, or other structural damage to your	Yes 😵
a.	property while you have owned it?	No 🕢
	If you have answered yes is the damage the subject of any outstanding	Yes 🔇
	insurance claim?	No 🔕
	Are you aware of the existence of asbestos in your property?	Yes 😵
b.		No 🕢
	If you have answered yes please give details:	



10.	Services				
	Please tick which services are connected to your property and give details of the supplier				
a.	Service	Connected	Supplier		
	Gas or liquid petroleum gas		British Gas		
	Water mains or private water supply		Moray Council / Scottish Water		
	Electricity		British Gas		
	Mains drainage		Factor fee covers drainage to external dra		
	Telephone		Plusn	et	
	Cable TV or satellite	$\otimes$			
	Broadband		Plusn	et	
b.	Is there a septic tank at your property?			Yes 😵	
D.	If you have answered yes please answ	er the questi	ons below	No 🧭	
	Do you have appropriate consents for the	e discharge o	of your septic tank?	Yes 😵	
(i)				No 😵	
				Don't know 🔇	
	Do you have a maintenance contract for	your septic to	ank?	Yes 😵	
<i>(</i> )				No 🐼	
(ii)	If you answered yes please give details of the company with whom you have a maintenance contract				
11.	Responsibilities for shared or commo	on areas			
11.	Are you aware of any responsibility to co	ontribute to th		Yes 🗸	
11.	•	ontribute to th		Yes V	
11. a.	Are you aware of any responsibility to coused jointly, such as repair of a shared of	ontribute to th			
	Are you aware of any responsibility to coused jointly, such as repair of a shared of	ontribute to th		No 😵	
	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen me	ontribute to the drive, private of the drive, private of the driver anage the followers.	road, boundary, or	No On't know Shared facilities	
	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen nincluding; street lighting, playground, ma	ontribute to the drive, private of the drive, private of the folion tenance of land	road, boundary, or lowing: Southside estate awn and tree cutting, roa	No N	
	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen me	ontribute to the drive, private of the drive, private of the folion tenance of land	road, boundary, or lowing: Southside estate awn and tree cutting, roa	No N	
	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, madelectricity supply, winter gritting etc. Resident common facilities on the estate.  Are you aware of any responsibility to co	ontribute to the drive, private of lands are charentribute to the	lowing: Southside estate awn and tree cutting, roarged a quarterly fee paya	No No Don't know Shared facilities of surfacing, ble to the Factor	
	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, mail electricity supply, winter gritting etc. Resignor common facilities on the estate.	ontribute to the drive, private of lands are charentribute to the	lowing: Southside estate awn and tree cutting, roarged a quarterly fee paya	No No Don't know Shared facilities of surfacing, ble to the Factor	
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a.	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, madelectricity supply, winter gritting etc. Resident common facilities on the estate.  Are you aware of any responsibility to co	ontribute to the drive, private of lands are charentribute to the	lowing: Southside estate awn and tree cutting, roarged a quarterly fee paya	No No Don't know Shared facilities ad surfacing, ble to the Factor  Yes No No	
a.	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, maelectricity supply, winter gritting etc. Resifor common facilities on the estate.  Are you aware of any responsibility to commaintenance of the roof, common stairw	ontribute to the drive, private of lands are charentribute to the	lowing: Southside estate awn and tree cutting, roarged a quarterly fee paya	Don't know Sarad facilities and surfacing, ble to the Factor  Yes No V	
a.	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, madelectricity supply, winter gritting etc. Resifor common facilities on the estate.  Are you aware of any responsibility to commaintenance of the roof, common stairwelf you answered yes please give details  No  Has there been any major repair or replated.	nanage the folintenance of ladents are charentribute to the rell, or other cacement of are	lowing: Southside estate awn and tree cutting, roa ged a quarterly fee payable cost of repair and common areas?	No No Don't know Shared facilities ad surfacing, ble to the Factor  Yes No Don't know Show No	
a.	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, madelectricity supply, winter gritting etc. Resifor common facilities on the estate.  Are you aware of any responsibility to comaintenance of the roof, common stairwell you answered yes please give details  No  Has there been any major repair or repladuring the time you have owned the buil	nanage the folintenance of ladents are charentribute to the rell, or other cacement of arding?	lowing: Southside estate awn and tree cutting, roa ged a quarterly fee payable cost of repair and common areas?	No No Don't know Shared facilities ad surfacing, ble to the Factor  Yes No Don't know Show No	
a.	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, madelectricity supply, winter gritting etc. Resifor common facilities on the estate.  Are you aware of any responsibility to commintenance of the roof, common stairwell if you answered yes please give details  No  Has there been any major repair or repladuring the time you have owned the built Do you have the right to walk over any constants.	nanage the folintenance of ladents are charentribute to the rell, or other contribute of areding?	lowing: Southside estate awn and tree cutting, road ged a quarterly fee payable cost of repair and common areas?	No Don't know Shared facilities ad surfacing, ble to the Factor  Yes No Don't know Show No Yes Show Yes Show Yes Show Yes Show Yes Show No Yes Show No Yes Show No	
a. b.	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, madelectricity supply, winter gritting etc. Resifor common facilities on the estate.  Are you aware of any responsibility to comaintenance of the roof, common stairwell you answered yes please give details  No  Has there been any major repair or repladuring the time you have owned the buil	nanage the folintenance of ladents are charentribute to the rell, or other contribute of areding?	lowing: Southside estate awn and tree cutting, road ged a quarterly fee payable cost of repair and common areas?	No No Don't know Shared facilities ad surfacing, ble to the Factor  Yes No Don't know Show No	
a.	Are you aware of any responsibility to coused jointly, such as repair of a shared of garden area?  If you answered yes please give details  Factors Newtons, 19 Albert St Aberdeen mincluding; street lighting, playground, madelectricity supply, winter gritting etc. Resifor common facilities on the estate.  Are you aware of any responsibility to commintenance of the roof, common stairwell if you answered yes please give details  No  Has there been any major repair or repladuring the time you have owned the built Do you have the right to walk over any constants.	nanage the folintenance of ladents are charentribute to the rell, or other contribute of areding?	lowing: Southside estate awn and tree cutting, road ged a quarterly fee payable cost of repair and common areas?	No Don't know Shared facilities ad surfacing, ble to the Factor  Yes No Don't know Show No Yes Show Yes Show Yes Show Yes Show Yes Show No Yes Show No Yes Show No	



11.	Responsibilities for shared or common areas						
	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin, or to maintain their boundaries?	Yes 😵					
e.	, , , , , , , , , , , , , , , , , , , ,	No 🕢					
O.	If you answered yes please give details						
	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately owned.)	Yes 😵					
f.		No 🗸					
	<u>If you answered yes</u> please give details	If you answered yes please give details					
12.	Charges associated with your property						
	Is there a factor or property manager for your property?	Yes 🤡					
a.		No 😵					
a.	If you answered yes please provide name and address and give details relating to deposits held	l and charges					
	Factors Newtons, 19 Albert St Aberdeen AB25 1QF manage the following: South						
	facilities including; street lighting, playground, maintenance of lawn and tree cu surfacing, electricity supply, winter gritting etc. Residents are charged a quarter	_					
	the Factor for common facilities on the estate. Costs £157 every 6mths, approxir						
	year. No deposit, invoices paid 6mthly in arrears.						
	Is there a common buildings insurance policy?	Yes 🧭					
_		No 🔕					
b.		Don't know 🚫					
	<u>If you answered yes</u> is the cost of insurance included in your monthly/annual factor's charges? <b>Yes</b>	Yes					
		No					
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.  Street lighting, play park inspection and maintenance, maintenance of lawn and tree cutting, road surfacing, electricity supply, winter gritting, unblock drains, clean road gullies and drains, pumphouse electric, property owners liability, management fee, quarterly property fund.						
13.	Specialist works						
	As far as you are aware, has treatment of dry rot, wet rot, damp or any	Yes 🔇					
	other specialist work ever been carried out to your property?	No 🧭					
	If you answered yes please give further details						
a.							
	Do you have any guarantees for this work?	Yes 😵					
		No 🔕					
	Guarantees are held by :						
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp	Yes 😵					
	ever been carried out to your property?	No 🤡					
	If you answered yes please give further details						
b.							
	Do you have any guarantees for this work?	Yes 😵					
		No 😵					
	Guarantees are held by :						



14.	Guarantees						
	Are there any warranties or guarantees for any of the following						
a.		No	Yes	Don't know	With title deeds	Lost	
(i) b.	Electrical work	<b>Ø</b>	8	8	8	8	
(ii) b.	Roofing	<b>Ø</b>	8	8	8	8	
(iii) b.	Central heating	8	8	<b>Ø</b>	8	8	
(iv) b.	National House Building Council (NHBC)	<b>Ø</b>	8	8	8	8	
(v) b.	Damp course	<b>Ø</b>	8	8	8	8	
(vi)	Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)		×	×	×	×	
b.							
	Are there any outstanding claims under any of the guarantees listed above?				Yes ⊗ No ⊗		
C.	If you answered yes please give details						
15.	Boundaries						
	Are you aware has any boundary of your property been moved ten years?	in the I	ast			'es 😵 No 🕜	
a.					Don't know 🚫		
	<u>If you answered yes</u> please give details						



16.	Notices that affect your property			
	In the past three years have you ever receievd a notice :			
a.	Advising that the owner of a neighbouring property has made a planning application?	Yes ⊗ No ⊘		
b.	that affects your property in some other way?	Yes ⊗ No ⊘		
c.	that requires you to perform any maintenance, repairs, or improvements to the property?	Yes ⊗ No ⊘		
	If you answered yes to any of a-c above please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property			

Declaration by the seller(s) or other authorised body or person(s)

I/We confirm that the information on this form is true and correct to the best of my/our knowledge and belief.

**Signatures:** 

**Paula Anne Lee Nichols** 

Date:



