

HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot







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



Survey report on:

Property Address	9 Park Street Burghead Elgin IV30 5UH
Customer	Mr N A Taylor & Mrs J Taylor
Customer	THE THE TAY OF TAY OF
Date of Inspection	17/04/2024
Prepared by	Kenneth J Silver
Trepured by	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. ¹

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.²

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

²Which 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	The subjects comprise a semi detached house.
Accommodation	The Accommodation comprises - Ground floor - Hall, Living Room, Kitchen, Bathroom with WC. First floor - 2 Bedrooms.
Gross internal floor area (sqm)	80sqm or thereby.
Neighbourhood and location	The property is situated in a residential area in the village of Burghead. Surrounding properties are of similar age and character. There are limited amenities nearby, with a wider range of facilities available in the towns of Elgin and Forres.
Age	1900
Weather	It was dry at the time of the inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimneys are of stone construction.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. 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 main roof is pitched and slated.
	The flat roof over the kitchen extension is covered with a waterproof membrane.
	Our inspection of the roof space was restricted to a head and shoulders inspection only due to the small entry hatch.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater goods are of uPVC.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main external walls are of solid stone construction.
	The kitchen extension has walls of rendered masonry
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.
	It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions.
	The windows and external doors are of a uPVC framed double glazed design.
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External decorations	Visually inspected. There are painted decorations to the external joinery and metalwork.
Conservatories / porches	None
Communal areas	None
Garages and permanent outbuildings	None
Outside areas and boundaries	Visually inspected. The property benefits from private garden grounds to the front of the property.
Ceilings	Visually Inspected from floor level. The ceilings are lined internally with plaster and plasterboard.
Internal walls	Visually inspected from floor level. The walls are lined internally with plaster and plasterboard.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The property has fully fitted floor coverings throughout most of the property which restricted the scope of our inspection. No sub-floor inspection was possible due to there being no apparent means of access. The floors throughout the main part of the building are of suspended timber construction and of solid concrete in the kitchen.

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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 comprises timber skirtings, door facings and door surrounds. The doors are timber.
	The staircase is timber.
	Kitchen fittings comprise a range of wall and base units and work surfaces.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	The chimney breasts are of plastered masonry.
	Within the living room, there is a wood-burning stove. The stove was not in use at the time of inspection.
Internal decorations	
internal decorations	Visually inspected.
	The walls and ceilings are papered and painted.
	The internal joinery is finished with paint or a decorative stain.
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.
	The property is connected to the mains electricity supply.
	The consumer unit and meter are located in the first floor hallway.
Gas	None

Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.
	The property is connected to the mains water supply.
	The visible pipework is a mixture of copper and uPVC.
	The bathroom contains a bath, WC and wash-hand basin.
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 system was turned off at the time of our inspection.
	Space heating is via an electric panel heaters and by the stove in the living Room.
	Hot water is provided by an electric immersion heater and stored in an insulated hot water cylinder.
	There is also an instantaneous hot water heater in the kitchen.
Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	The property is connected to the mains drainage system.
	The property is connected to the mains diamage system.
Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	The property has smoke detection devices 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 inspected within the limits imposed by closely nailed and fixed fitted carpeting, floor coverings.

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.

It was dry on the date of inspection. Leakage and water penetration may only be visible to building components such as roof spaces, rainwater goods, around chimney breasts, window openings, etc. These are sometimes only visible during or immediately after, adverse weather conditions.

Similarly, sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.

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.

No access was gained to the sub floor areas.

Sectional Diagram showing elements of a typical house

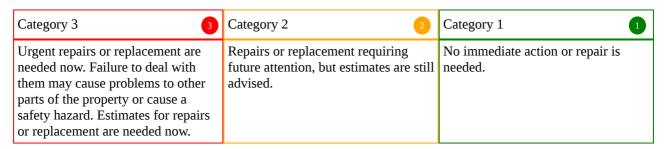


Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

- 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:



Structural movement		
Repair category:	2	
Notes	There is evidence of movement in the form of cracking externally and uneven floors internally which appears longstanding. 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. The cracks should however be filled to prevent damp ingress. 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:	3
Notes	High levels of dampness were noted to walls and ceilings, and to floors and internal walls around skirting board level, which will likely have caused decay in concealed areas. Woodworm flight holes were also noted to internal timbers. Treatment for the eradication of woodworm was completed in 2009, and all reports and guarantees should be obtained and confirmed. It is recommended that a reputable timber & damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works) in respect of the dampness. Thereafter implement all necessary remedial works under the cover of a long term guarantee.

Chimney stacks	
Repair category:	2
Notes	Staining, slight distortion and open jointing was noted to the chimneys, which may provides an entry point for water ingress. Chimneys can be vulnerable to defects and should be regularly maintained.

Roofing including roof space	
Repair category:	2
Notes	Slipped and chipped slates were noted. The roof over the entrance hall is flat and appears to comprise mortar only. Flat roofs can fail without warning. Woodworm flight holes were noted to the roofing timbers. In the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable timber & damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee. The property appears to be covered with an older slated roof, and as such the roof structure will likely require frequent and ongoing repair and maintenance.

Rainwater fittings	
Repair category:	
Notes	No significant disrepair was noted to the rainwater goods. It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.

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Main walls		
Repair category:	2	
Notes	Weathered stonework and pointing was noted in places. As a relatively soft and porous material sandstone will be subject to weathering over time. There is evidence of damp proofing works around the external walls of the rear extension. All reports and guarantees should be obtained in this regard. Render and mortar cracking was noted to the rear, these areas will require repair to prevent damp ingress.	
Windows, external doors	s and joinery	
Repair category:	1	
Notes	No obvious significant defects were noted to the windows, doors or external joinery.	
External decorations	_	
Repair category:		
Notes	The external paintwork finishes are beginning to deteriorate.	
Conservatories / porches		
Repair category:		
Notes	Not applicable	
Communal areas	Communal areas	
Repair category:		
Notes	Not applicable	
Garages and permanent outbuildings		
Repair category:		
Notes	Not applicable	

Outside areas and boundaries	
Repair category:	1
Notes	No reportable defects were noted to outside areas and boundaries.

Ceilings	
Repair category:	3
Notes	Damp staining was noted to ceiling surfaces within the property which were found to be damp where tested. Please see our comments under 'Dampness, Rot & Infestation' Damp plasterwork may require to be renewed during redecoration.

Internal walls	
Repair category:	3
Notes	Damp staining was noted to wall surfaces within the property which were found to be damp where tested. Please see our comments under 'Dampness, Rot & Infestation' Damp plasterwork may require to be renewed during redecoration. The textured finishes may contain trace amounts of asbestos fibres, but this can only be determined by taking a sample for analysis. Even if the ceiling finish does contain asbestos fibres it is not normally considered to be a health hazard provided it is not disturbed, for example it should not be rubbed down during redecoration.

Floors including sub floors	
Repair category:	3
Notes	High levels of dampness were noted to floors and to the internal walls around skirting board level, which will likely have caused decay in concealed areas. Woodworm flight holes were also noted to internal timbers. In the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable timber & damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee. No access was gained to the sub floor areas.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	Internal joinery is of mixed design and vintage, and although worn in some areas, appears generally serviceable. Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age. The kitchen fittings are dated and are displaying signs of wear and tear.

Chimney breast and fire places	
Repair category:	1
Notes	No obvious significant defects were noted to the chimney breasts or fireplace. The internal condition and serviceability of any flue cannot be determined from a visual inspection. For this reason they should be cleaned and smoke tested before use. Flue linings (and stove appliances) require at least annual inspections by a reputable person that specialises in flues and chimneys. Inspection of the stoves/fireplaces and flues by a suitably qualified person is recommended prior to use.

Internal decorations	
Repair category:	2
Notes	Internal decorations are dated and show evidence of damp and general wear and tear. The textured finishes may contain trace amounts of asbestos fibres, but this can only be determined by taking a sample for analysis. Even if the ceiling finish does contain asbestos fibres it is not normally considered to be a health hazard provided it is not disturbed, for example it should not be rubbed down during redecoration.

Cellars	
Repair category:	
Notes	Not applicable

Electricity	
Repair category:	1
Notes	It is likely that only the most recently rewired properties will have electrical installations that fully comply with current regulations. The installation in this property has, we understand, been tested and test certificates should be checked. It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category:	
Notes	Not applicable

Water, plumbing and bathroom fittings	
Repair category:	1
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings. With the presence of shower fittings, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to defects behind wall finishes and in concealed areas.

Heating and hot water	
Repair category:	1
Notes	The heating system was not tested. It is recommended good practice that heating systems are serviced on an annual basis by an appropriately qualified person.

Drainage	
Repair category:	
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection.

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.

Chimney stacks Comparison of the property cause a safety hazard. Estimates for report or replacement are needed now. Rainwater fittings Main walls Windows, external doors and joinery External decorations One. Failure to deal with them may cau problems to other parts of the property cause a safety hazard. Estimates for report por replacement are needed now. Category 2 Repairs or replacement requiring future attention, but estimates are still advised. Category 1	Structural movement	Category 3
Chimney stacks Roofing including roof space Rainwater fittings Main walls Windows, external doors and joinery External decorations Conservatories / porches Communal areas Garages and permanent outbuildings Outside areas and boundaries Ceilings Internal walls Floors including sub floors Internal decorations Chimney breasts and fireplaces Internal decorations Cellars Electricity Gas Water, plumbing and bathroom fittings problems to other parts of the property cause a safety hazard. Estimates for rep 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 Category 1 No immediate action or repair is needed Category 1 No immediate action or repair is needed Category 1 No immediate action or repair is needed Category 1 No immediate action or repair is needed Category 2 Repairs or replacement requiring future attention, but estimates are still advised Category 2 Repairs or replacement requiring future attention, but estimates are still advised Category 2 Repairs or replacement requiring future attention, but estimates are still advised Category 2 Repairs or replacement requiring future attention, but estimates are still advised Category 2 Repairs or replacement requiring future attention, but estimates are still advised Category 2 Repairs or replacement requiring future attention, but estimates are still advised	Dampness, rot and infestation	
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Electricity Gas Water, plumbing and bathroom fittings Heating and hot water 1	Internal decorations	2
Gas Water, plumbing and bathroom fittings Heating and hot water	Cellars	
Water, plumbing and bathroom fittings Heating and hot water	Electricity	1
Heating and hot water	Gas	
	Water, plumbing and bathroom fittings	1
Drainage	Heating and hot water	1
	Drainage	1

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?	No
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.

The property has been extended in the past although we assume these works to have been completed in excess of 20 years ago. We assume all necessary Local Authority approvals have been obtained together with completion certificates.

Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £290,000 (Two hundred and ninety thousand pounds sterling).

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

Valuation (£) and market comments

We are of the opinion that the current open market value of the property, in the condition found at the time of our inspection, and assuming full vacant possession on 17 Apr 2024 can be fairly stated in the sum of:

£140,000 (One hundred and forty thousand pounds sterling).

Report author:	Kenneth J Silver
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Caledonian House Business Centre High Street Elgin IV30 1BD
Electronically Signed By:	Kenneth J Silver
Date of report:	20/05/2024

Mortgage Valuation Report

Seller Name(s):	Mr N A Taylor and Mrs	J raylor.					
Property Address:	9 Park Street						
	Burghead						
Town:	Elgin		County				
Postcode:	IV30 5UH						
Date of Inspection (dd/	/mm/yyyy):	17/04/2024					
PROPERTY DETAILS	}						
Property Type:		House					
Property Style:		Semi-Detached					
Was the property built	for the public sector?	No					
For Flats and Maisone	ettes:		Floor the Property is on:		Number of Floors in the	Block:	
Number of Units in the	Block:		Does the Block have a Lif	t?			
TENURE							
Tenure		Absolute Ownershi	I p				
If leasehold:							
Unexpired term (Years	s):		Ground Rent (pa):		£		
ACCOMODATION							
		4	No. of Dadusous(a)		No of Kitch on (a).	4	
No. of Living Room(s):		1	No. of Bedroom(s):	2	No. of Kitchen(s):	1	
No. of Bathroom(s):		1	No. of WC(s):	0	No. of Other room(s):	0	
Description of Other ro	oom(s):						
Floor Area (m²):		119	Floor Area type:	External			
GARAGES & OUTBUI	ILDINGS						
Garages:	LESINO -	None					
		None					
Permanent Outbuilding	gs:	None					
CONSTRUCTION							
Wall Construction:		Solid Stone					
Roof Construction:		Pitched slate					
Approximate Year of C	Construction:	1900	Any evidence of alteration	s or extensions?		No	
Alterations / Extension		1300	7 trly evidence of ditorditor	io or exteriolorio.		140	
Alterations / Extension	is details.						
RISKS							
Is there evidence of mo	ovement to the property?	Yes	If Yes, does this appear lo	ongstanding?		Yes	
		No					
Are there any other ris	k matters?	No There is evidence of	of movement in the form of cra	cking externally and un	even floors internally which app	ears longstanding. The movement is	
Are there any other ris		There is evidence of	of movement in the form of cra	cking externally and undication of recent struc	even floors internally which app tural deterioration. On the basis	ears longstanding. The movement is of a limited single inspection, no furth	er
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in the towns of Elgin and	in a residential area in the village of Burghead. Surr d Forres.	ounding properties are of simila	r age and character. There are infined afferines flearby	, with a wider range of facilities available
The general condition o	f the property appears consistent with its age and type	pe of construction but some wor	ks of repair and maintenance are required.	
The property has been together with completion		ks to have been completed in ex	xcess of 20 years ago. We assume all necessary Local	Authority approvals have been obtained
ESSENTIAL REPAIRS				
None.				
MORTGAGEABILITY RETAIL The property provides a	EMARKS adequate security for mortgage loan purposes subjec	et to the specific lending criteria	of the chosen provider.	
VALUATION				
Market Value in present				£ 140000
Market Value in present Market Value after esser Insurance reinstatement	ntial repairs: value:			£ 290000
Market Value in present Market Value after esser	ntial repairs:			£
Market Value in present Market Value after esser Insurance reinstatement Retention required?	ntial repairs: value: No Retention ame			£ 290000
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Market Value in present Market Value after esser Insurance reinstatement Retention required? Are repairs required?	ntial repairs: value: No Retention amo No Estimated cos	st of repairs: Surveyor's Qualifications	MRICS Report Date (dd/mm/yyyy): Caledonian House Business Centre High Street E Elgin.residential@hdg.co.uk	£ 290000
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Version 1.0 (17/01/2023)

Energy Performance Certificate (EPC)

Dwellings

Scotland

9 PARK STREET, BURGHEAD, ELGIN, IV30 5UH

Dwelling type: Semi-detached house

Date of assessment: 17 April 2024
Date of certificate: 19 April 2024

Total floor area: 80 m²

Primary Energy Indicator: 589 kWh/m²/year

Reference number: 9235-1017-7204-3784-2204 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

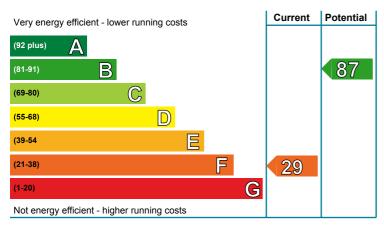
Main heating and fuel: Room heaters, electric

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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£11,988	See your recommendations
Over 3 years you could save*	£7,983	report for more information

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

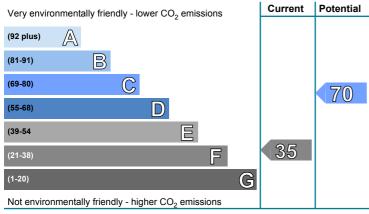


Energy Efficiency Rating

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

Your current rating is **band F (29)**. 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 (CO₂) 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 F (35)**. 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 Increase loft insulation to 270 mm	£100 - £350	£243.00
2 Flat roof or sloping ceiling insulation	£850 - £1,500	£618.00
3 Internal or external wall insulation	£4,000 - £14,000	£3711.00

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	Sandstone or limestone, as built, no insulation (assumed)	***	***
	Solid brick, as built, no insulation (assumed)	****	$\star\star$ \Leftrightarrow \Leftrightarrow \Leftrightarrow
Roof	Pitched, 100 mm loft insulation	***	★★★☆☆
	Flat, no insulation (assumed)	****	★ ☆☆☆☆
Floor	Suspended, no insulation (assumed)	_	_
	Solid, no insulation (assumed)	_	_
Windows	Fully double glazed	★★★★☆	★★★★ ☆
Main heating	Room heaters, electric	***	***
Main heating controls	Programmer and appliance thermostats	★★★★☆	★★★ ☆
Secondary heating	Room heaters, wood logs	_	_
Hot water	Electric immersion, off-peak	***	***
Lighting	Low energy lighting in 70% 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, CO₂ 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 91 kg $CO_2/m^2/yr$.

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 7.3 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 4.2 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	£10,467 over 3 years	£2,898 over 3 years	
Hot water	£1,062 over 3 years	£609 over 3 years	You could
Lighting	£459 over 3 years	£498 over 3 years	save £7,983
Totals	£11,988	£4,005	over 3 years

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

Recommendations for improvement

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

Recommended measures		Indicative cost Typical saving		Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£81	F 30	F 35
2	Flat roof or sloping ceiling insulation	£850 - £1,500	£206	F 33	F 37
3	Internal or external wall insulation	£4,000 - £14,000	£1237	E 53	E 52
4	Floor insulation (suspended floor)	£800 - £1,200	£286	D 58	D 57
5	Floor insulation (solid floor)	£4,000 - £6,000	£110	D 60	D 58
6	Add additional 80 mm jacket to hot water cylinder	£15 - £30	£19	D 61	D 59
7	High heat retention storage heaters and dual immersion cylinder	£1,200 - £1,800	£615	C 74	D 55
8	Solar water heating	£4,000 - £6,000	£107	C 76	D 60
9	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£563	B 87	C 70

Alternative measures

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

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

4 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.

5 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect 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 and may also require a building warrant so it is best to check with your local authority building standards department.

6 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

7 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

8 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.

9 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:

Biomass secondary heating

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)	13,898	(322)	N/A	(4,771)
Water heating (kWh per year)	2,302			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

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. Kenneth Silver Assessor membership number: EES/016077

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

Address: Rubislaw Den House

23 Rubislaw Den North Aberdeen

AB15 4AL 01224 41874

Phone number: 01224 418749

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 greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Address	9 Park Street, Burghead,
Vendor(s)	Sanus Moor Ltd Director - Jen Taylor
Completion Date of Property Questionnaire	
System Ref:	QV405920





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? 15 years				
2.	Council Tax				
	Which Council Tax band is your property in?				
	A 🗸 B 😵 C 😵 D 😵 E 😵 F 😵 G 😵 H 😵				
3.	Parking				
	What are the arrangements for parking at your property? Please tick all that apply?				
	Garage ⊗ Allocated parking space ⊗ Driveway ⊗				
	Shared parking ⊗ On street ✓ Resident permit ⊗				
	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 €				
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)? No ✓				
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)?				
	No 🗸				
(i)	If you have answered yes, please describe below the changes which you have made:				
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work? No				
(iv)	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to you solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:				



6.	Alterations/additions/extensions	
_	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 🐼
(:)	Were the replacements the same shape and type as the ones you	Yes 🗸
(i)	replaced?	No 😵
(ii)	Did the work involve any changes to the window or door openings?	Yes 😵
(")		No 🕢
(iii)	Please describe the changes made to the windows doors, or patio doors (with approximate dat completed): New double glazed windows and doors Please give any guarantees which you received for this work to your solicitor or estate agent	es when the work was
7.	Central heating	
	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main	Yes 🗸
a.	rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	No 🔕
		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) Principal source is Eccostove (www.eccostove.com) for 100m2 house plus bacheating If you have answered yes, please answer the three questions below	ck up new storage
(i)	When was your central heating system or partial central heating installed?	2023
	Do you have a maintenance contract for the central heating system?	Yes 😵
(ii)		No 🕢
(")	If you answered yes please give details of the company with whom you have a maintenance co	ontract
(iii)	When was your maintenance contract last renewed? (Please provide the month and year)	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes 🗸
	,	No 🚷
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire, or other structural damage to your property while you have owned it?	Yes ⊗ No ⊘
	If you have answered yes is the damage the subject of any outstanding	Yes 😵
<u> </u>	insurance claim?	No 🔉
h	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				
	Service	Connected	Suppl	ier	
	Gas or liquid petroleum gas	8			
	Water mains or private water supply		Don't kı	now	
a.	Electricity		Don't kı	now	
	Mains drainage		Don't kı	now	
	Telephone		Don't kı	now	
	Cable TV or satellite	8			
	Broadband	8			
b.	Is there a septic tank at your property?			Yes 😵	
D.	If you have answered yes please answer the questions below			No 🤣	
	Do you have appropriate consents for the	ne discharge of your	septic tank?	Yes 😵	
(i)				No 😵	
				Don't know 🚫	
	Do you have a maintenance contract for	r your septic tank?		Yes 😵	
/::\	No (
(ii)	If you answered yes please give details of the company with whom you have a maintenance contract				
11.	Responsibilities for shared or comme	on areas			
	Are you aware of any responsibility to contribute to the cost of anything			Yes 🔇	
	used jointly, such as repair of a shared drive, private road, boundary, or garden area?		No 🕢		
a.					
				Don't know 😵	
	If you answered yes please give details			Don't know	
	<u>If you answered yes</u> please give details				
	Are you aware of any responsibility to co			Don't know 😵	
b.	Are you aware of any responsibility to co			Yes &	
b.	Are you aware of any responsibility to co			Yes ⊗ No ⊘	
b.	Are you aware of any responsibility to commaintenance of the roof, common stairs			Yes ⊗ No ⊘	
	Are you aware of any responsibility to commaintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl	vell, or other commo	on areas?	Yes ⊗ No ⊘	
b.	Are you aware of any responsibility to commaintenance of the roof, common stairs If you answered yes please give details No	vell, or other commo	on areas?	Yes & No Ø Don't know &	
	Are you aware of any responsibility to commaintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl during the time you have owned the buil	vell, or other common acement of any part Iding? of your neighbours' p	on areas?	Yes ⊗ No ♥ Don't know ⊗ Yes ♥	
C.	Are you aware of any responsibility to commaintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl during the time you have owned the bui	vell, or other common acement of any part Iding? of your neighbours' p	on areas?	Yes & No V Don't know & Yes V No &	
	Are you aware of any responsibility to commaintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl during the time you have owned the buil	vell, or other common acement of any part Iding? of your neighbours' p	on areas?	Yes & No No Don't know Yes No Yes Yes Yes Yes	



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 🐼			
•	<u>If you answered yes</u> 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 😵			
	is a way over which the public has a right to pass, whether of not the land is privately owned.)	No 🐼			
f.	If you answered yes please give details				
	, ,				
12.	Charges associated with your property				
	Is there a factor or property manager for your property?	Yes 🔇			
		No 🕢			
a.	If you answered yes please provide name and address and give details relating to deposits held	l and charges			
	Is there a common buildings insurance policy?	Yes 😵			
		No 🐼			
b.		Don't know 🔕			
	If you answered yes is the cost of insurance included in your monthly/annual factor's charges?	Yes			
		No			
	Please give details of any other charges you have to pay on a regular basis for the up				
C.	areas or repair works, for example to a residents' association, or maintenance or stain				
0.	None				
13.	Specialist works				
10.	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	140			
	Ir you answered yes prease give further details				
a.	Do you have any guarantees for this work?				
	bo you have any guarantees for this work?	Yes 🔕			
	Ourse state as and held have	No 😣			
	Guarantees are held by :				
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes 🗸			
		No 🚫			
	f you answered yes please give further details				
b.	Woodworm treatment certificate - 30 year guarantee				
	Do you have any guarantees for this work?	Yes 🤡			
		No 😵			
	Guarantees are held by: Jen Taylor, copy with Cluny Estate Agent				



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	Ø	8	8	8	8
(ii) b.	Roofing		8	8	8	8
(iii) b.	Central heating	8	8	Ø	8	8
(iv) b.	National House Building Council (NHBC)	Ø	8	8	8	8
(v) b.	Damp course	Ø	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 at	ove?				es 😵 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.	If you answered yes please give details			Do	n't kno	ow 😵



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 so agent, including any notices which arrive at any time before the date of entry 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:

Jen Taylor

Date:



