







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



### Survey report on:

Property Address	5 Patrol Place Portknockie Buckie AB56 4JR
Customer	Ms S Scudis
Date of Inspection	21/05/2024
Prepared by	Kyle Mutch 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 Rebecca Freeman FRICS, contact 01332 813096.

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.

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

<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	The subjects comprise a detached one storey and attic cottage. The subjects are located within a Conservation Area.
-------------	--

AccommodationGround floor: Living room, dining kitchen, WC. First floor: Two bedrooms and bathroom.
--

Gross internal floor area (sqm) Approximately 70m2.
---

Neighbourhood and location	The subjects are located in a residential area within the coastal village of Portknockie. Surrounding properties are of a mixed style and design. There is a reasonable range of amenities nearby. A wider range of amenities is available within commuting distance.
	The property is understood to be situated in a conservation area. The subjects are accessed by way of an adopted road.

Age	Approximately 55 years old.
Weather	It was foggy at the time of inspection.
Chimney stacks None	

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.
Our inspection of the roof void was restricted due to thickly laid insulation.
The roof is pitched and clad with natural slates. There are double glazed skylights. The roof incorporates a concrete tile ridge detail with cement skews. The roof incorporates a concrete tile verge detail.
Roof space: a restricted inspection was carried out from the hatch in a bedroom. The roof is of timber rafter sarking design. Underslate felt is visible. Insulation wool is laid to ceiling joists. There is a cold water supply tank which feeds the immersion heater but this was hidden.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. 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. The gutters and downpipes are of uPVC construction.

Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.
	The main walls measure approximately 300 millimetres in thickness and are of solid concrete block, roughcast externally. There is no damp proof course visible.

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 are of uPVC design incorporating double glazed units. The doors are of timber framed design. Eaves details are carried in timber.

External decorations	Visually inspected.
	Paint finishes to masonry.

Conservatories / porches None	
-------------------------------	--

Communal areas None
---------------------

Garages and permanent	None
outbuildings	

Outside areas and boundaries	Visually inspected.
	There are no garden grounds.

Ceilings	Visually inspected from floor level.
	Ceilings within property are of plasterboard.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are of stud design being lined with plasterboard.

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 moulded timber design.
	The staircase is of closed tread design.
	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 breast is dry lined.
	There is an electric fire in the lounge.

Internal decorations	<b>Visually inspected.</b> Wallpaper and paint finishes.
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.
	A mains supply of electricity is connected with power points situated throughout the property. The consumer unit is located . The electrical meter is located . Wiring, where visible, is sheathed in PVC.

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.
	Water is supplied from the mains. The visible pipework is copper and plastic.
	The bathroom contains a three piece suite consisting of a bath with shower over, wash hand basin and toilet.

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.
	On the ground floor is electric underfloor heating on the ground floor, electric panel heater and towel rail on the first floor.
	Hot water is provided by an electric immersion heater, the foam insulated hot water cylinder is concealed in the bathroom cupboard.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Mains drainage is understood to be connected.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	The property has smoke and heat 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 occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items and furnishings etc. The owner's personal belongings were not removed from cupboards.
	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.
	Visibility of the external elements of the property such as roof coverings, chimneys, rainwater fittings were restricted due to the foggy weather conditions.
	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.

Chimney pots ി 2 Coping stone 3 Chimney head Flashing 4 (5) **Ridge ventilation Ridge board** (6)  $\bigcirc$ Slates / tiles (3)Valley guttering 9 **Dormer projection** 10 Dormer flashing 1 **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 Water tank (39) (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 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:	
Notes	No obvious significant structural movement noted, on the basis of a single inspection. 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 obvious significant dampness, timber decay or infestation noted, within the limitations imposed on the inspection.

Chimney stacks	
Repair category:	
Notes	Not applicable

Г

Roofing including roof space	
Repair category:	2
Notes	A number of broken and chipped slates were noted. Concrete copings have shifted off-line and the skew pointing is weathered; a roofer or building contractor can advise.

Rainwater fittings	
Repair category:	1
Notes	No significant disrepair was noted to the rainwater goods. 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 roughcasting and concrete window lintels.

Windows, external doors and joinery	
Repair category:	1
Notes	No obvious significant defects were noted to the windows, doors or external joinery.

External decorations	
Repair category:	
Notes	Weathered paintwork.

Conservatories / porches	
Repair category:	
Notes	Not applicable

Communal areas	
Repair category:	
Notes	Not applicable

Garages and permanent outbuildings	
Repair category:	
Notes	Not applicable

Outside areas and boundaries	
Repair category:	
Notes	Not Applicable

Ceilings	
Repair category:	1
Notes	No obvious significant defects were noted to the ceiling surfaces.

Internal walls	
Repair category:	
Notes	No obvious significant defects were noted to the internal walls.

Floors including sub floors	
Repair category:	1
Notes	No obvious significant defects were noted to flooring.

Г

Internal joinery and kitchen fittings	
Repair category:	1
Notes	No obvious significant defects were noted to internal joinery or kitchen fittings.

Chimney breast and fire places	
Repair category:	1
Notes	No obvious significant defects were noted to the chimney breasts or fireplaces.

1

٦

Internal decorations	
Repair category:	1
Notes	No obvious significant defects were noted to the internal decorations.

Cellars	
Repair category:	
Notes	Not applicable

Electricity			
Repair category:			
Notes	No obvious significant visual defects noted, however, only the most recently constructed or re-wired properties have installations which fully comply with current regulations. It is good practice to have electrical systems fully tested upon a change in ownership, where upgrading may be identified by the contractor. Thereafter it is recommended good practice that all electrical installations should be checked periodically, approximately every five 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:		
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings. It is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath/shower tray.	

Heating and hot water		
Repair category:		
Notes	No obvious significant defect was noted to the heating and hot water system, although this has not been tested.	

Drainage		
Repair category:	1	
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.

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

#### 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.

The Legal adviser should check and confirm whether any planning and building control restrictions are in force as the property is understood to be located within a conservation area. The implications of owning a property in a Conservation area should be discussed with your Legal adviser.

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

The estimated reinstatement cost for insurance purposes is £215,000 (Two Hundred and Fifteen 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

In its present condition the opinion of Market Value for the Outright Ownership interest with vacant possession on 21/05/2024 is £147,000 (one hundred and forty seven thousand pounds).

Report author:	Kyle Mutch
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Rubislaw Den House 23 Rubislaw Den North Aberdeen AB15 4AL
Electronically Signed By:	Kyle Mutch
Date of report:	24/05/2024

# Mortgage Valuation Report

CASE DETAILS						
Seller Name(s):	Ms S Scudis					
Property Address:	5 Patrol Place					
	Portknockie					
	FUIKIIUCKIE					
-						
Town:	Buckie		County			
Postcode:	AB56 4JR					
Date of Inspection (dd/mm	n/yyyy):	21/05/2024				
PROPERTY DETAILS						
Property Type:		House				
Property Style:		Detached				
Was the property built for	the public sector?	No				
For Flats and Maisonettes			Floor the Property is on:		Number of Floors in the Block:	
Number of Units in the Blo			Does the Block have a Lift?			
Number of Onits in the Die	CR.		Does the block have a Litt:			
TENURE						
Tenure		Absolute Ownership				
		Absolute Ownership				
If leasehold:						7
Unexpired term (Years):			Ground Rent (pa):		£	
ACCOMODATION						
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 room	(s) :					
Floor Area (m <sup>2</sup> ):		86	Floor Area type:	External		
		00	1100171104 ()po.	Entornal		
GARAGES & OUTBUILDI	NGS				and the second secon	
Garages:		None				
Permanent Outbuildings:		None				
r ennanent Outbullulligs.		None				
CONSTRUCTION						
Wall Construction:		Solid concrete block.				
Roof Construction:		Pitched slate				
Approximate Year of Cons	struction:	1970	Any evidence of alterations or e	extensions?		No
Alterations / Extensions de	etails:					
RISKS						
		Ma	163.6 1 11 1 1			
Is there evidence of move	ment to the property?	INO	If Yes, does this appear longsta	anding?		
		No	If Yes, does this appear longsta	anding?		
Are there any other risk m	atters?	No	If Yes, does this appear longsta	anding?		
	atters?		If Yes, does this appear longsta	anding?		
Are there any other risk m	atters?		If Yes, does this appear longst	anding?		
Are there any other risk m	atters?		If Yes, does this appear longst	anding?		
Are there any other risk m	atters?		If Yes, does this appear longst	anding?		
Are there any other risk m	atters?		If Yes, does this appear longst	anding?		
Are there any other risk m If yes to any of the above, SERVICES	atters?	No			Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity:	atters?	No	Gas:	None	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating:	atters?	No			Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity:	atters?	No	Gas:	None	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating:	atters?	No	Gas:	None	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating:	atters?	No	Gas:	None	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating:	atters?	No	Gas:	None	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments:	atters?	No	Gas:	None	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS	atters? please provide details:	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full	Gas:	None Mains	Water:	Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas: Drainage:	None Mains		Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparently I If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas:	None Mains		Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: IEGAL MATTERS Are there any apparently I If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas: Drainage:	None Mains		Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: IEGAL MATTERS Are there any apparently I If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas: Drainage:	None Mains		Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: IEGAL MATTERS Are there any apparently I If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas: Drainage:	None Mains		Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: IEGAL MATTERS Are there any apparently I If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas: Drainage:	None Mains		Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: IEGAL MATTERS Are there any apparently l If yes, please provide deta If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas: Drainage:	None Mains		Mains
Are there any other risk m If yes to any of the above, SERVICES Electricity: Central Heating: Provide comments: IEGAL MATTERS Are there any apparently I If yes, please provide deta	atters? please provide details: egal issues to be verified by	No Mains Full the conveyancer?	Gas: Drainage:	None Mains		Mains

1

- GENERAL REMARKS
  The property is located in a conservation area.
  Our valuation reflects the general condition of the property in its present state, although certain repairs/or improvements are required.

### ESSENTIAL REPAIRS

MORTGAGEABILITY REMARKS The property is suitable for mortgage purposes subject to individual lender criteria.

VALUATION			
Market Value in present condition:			£ 147000
Market Value after essential repairs:			£
Insurance reinstatement value:			£ 215000
Retention required?	No	Retention amount:	£
Are repairs required?	No	Estimated cost of repairs:	£

DECLARATION					
Surveyor's Name	Kyle Mutch	Surveyor's Qualifications	MRICS	Report Date (dd/mm/yyyy):	21/05/2024
Company Name	Harvey Donaldson & Gibson Chartered Surveyors	Address	Rubislaw Den House 23 Rubislaw Den North Aberdeen AB15 4AL		
Telephone Number	01224 516026	Email Address	Https://homereportsc	cotland.scot/	
Surveyor's Signature					

Version 1.0 (17/01/2023)

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

# Scotland

Dwellings

(39-54

(21-38)

(1-20)

#### **5 PATROL PLACE, PORTKNOCKIE, BUCKIE, AB56 4JR**

Dwelling type:	Detached house
Date of assessment:	21 May 2024
Date of certificate:	23 May 2024
Total floor area:	70 m <sup>2</sup>
Primary Energy Indicator:	650 kWh/m <sup>2</sup> /year

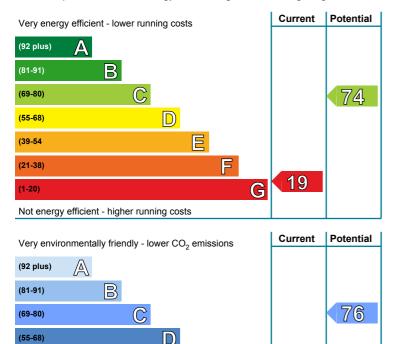
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 2298-1017-9205-9174-1200 RdSAP, existing dwelling Elmhurst Electric underfloor heating

#### 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*	£13,860	See your recommendations
Over 3 years you could save*	£7,701	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 G (19)**. 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 F (31)**. 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

31

F

G

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£3087.00
2 Internal or external wall insulation	£4,000 - £14,000	£1833.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£1119.00

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.

Not environmentally friendly - higher CO<sub>2</sub> emissions

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

#### 5 PATROL PLACE, PORTKNOCKIE, BUCKIE, AB56 4JR 23 May 2024 RRN: 2298-1017-9205-9174-1200

#### 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	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Roof room(s), ceiling insulated	★★★☆☆	★★★☆☆
Floor	Solid, no insulation (assumed)	—	
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Electric underfloor heating	****	$\bigstar & & & & & & & & & & & & & & & & & & &$
Main heating controls	Time and temperature zone control	****	*****
Secondary heating	Room heaters, electric	—	_
Hot water	Electric immersion, standard tariff	****	*****
Lighting	Low energy lighting in all 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 110 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 7.7 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 5.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

#### 5 PATROL PLACE, PORTKNOCKIE, BUCKIE, AB56 4JR 23 May 2024 RRN: 2298-1017-9205-9174-1200

Estimated energy c	osts for this home		
	Current energy costs	Potential energy costs	Potential future savings
Heating	£10,458 over 3 years	£4,926 over 3 years	
Hot water	£3,111 over 3 years	£942 over 3 years	You could
Lighting	£291 over 3 years	£291 over 3 years	save £7,701
Totals	£13,860	£6,159	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.

	Indiantities as at	Typical saving	Rating after improvement		
Recommended measures Indicative cost		per year	Energy	Environment	
1 Room-in-roof insulation	£1,500 - £2,700	£1029	F 32	E 41	
2 Internal or external wall insulation	£4,000 - £14,000	£611	E 42	E 49	
3 Floor insulation (solid floor)	£4,000 - £6,000	£373	E 50	D 55	
4 Solar water heating	£4,000 - £6,000	£553	D 62	D 66	
5 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£520	C 74	C 76	

#### 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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room 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 this with your local authority building standards department.

#### 2 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 longlasting 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.

#### 3 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.

#### 4 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.

#### 5 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.

#### 5 PATROL PLACE, PORTKNOCKIE, BUCKIE, AB56 4JR 23 May 2024 RRN: 2298-1017-9205-9174-1200

#### 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)	11,216	N/A	N/A	(1,756)
Water heating (kWh per year)	3,336			

#### 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: Assessor membership number: Company name/trading name: Address:	Mr. Kyle Mutch EES/009385 Harvey Donaldson & Gibson Chartered Surveyors Rubislaw Den House 23 Rubislaw Den North Aberdeen
Phone number: Email address: Related party disclosure:	AB15 4AL 01224 418749 frances.wilson@hdg.co.uk 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.





	Ĩ=	- 59	
	-		

### **PROPERTY QUESTIONNAIRE**

Property Address	5 patrol place, Portknockie, Buckie, Moray, AB56 4JR
Vendor(s)	Mrs Sand ra Scrudis
Completion Date of Property Questionnaire	
System Ref:	QV452540-1





#### 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? Approx 13 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)?
5.	Listed buildings
э.	
	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)?
6.	Alterations/additions/extensions
0.	During your time in the property, have you carried out any structural alterations, additions or Yes 🗸
a.	extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?
	If you have answered yes, please describe below the changes which you have made:
(i)	Downstairs cloakroom
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?
(iv)	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your 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 🥑
	Did the work involve any changes to the window or door openings?	Yes 😣
(ii)		No 🥑
(iii)	Please describe the changes made to the windows doors, or patio doors (with approximate date completed): <b>New double glazed sash widows aprox 2021</b> Please give any guarantees which you received for this work to your solicitor or estate agent	s 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 —	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)	
	If you have answered yes, please answer the three questions below	
(i)	When was your central heating system or partial central heating installed?	
	Do you have a maintenance contract for the central heating system?	Yes 😣
(ii)	If you answered yes please give details of the company with whom you have a maintenance co	No 😣
(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	Yes 😣
	than 10 years old?	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 🔇
	insurance claim?	No 😣
	Are you aware of the existence of asbestos in your property?	Yes 🔇
b.		No 📀
	<u>If you have answered yes</u> please give details:	
	<u>n you nato anomorou yoo</u> picase give detailo.	



10.	Services			
	Please tick which services are connected	ed to your property a	and give details of	the supplier
	Service	Connected	Suppli	er
	Gas or liquid petroleum gas	$\bigotimes$		
	Water mains or private water supply		Scottish w	vater
a.	Electricity		Eon	
	Mains drainage		N/a	
	Telephone		Bt	
	Cable TV or satellite	$\bigotimes$		
	Broadband		Bt	
h	Is there a septic tank at your property?			Yes 😵
b.	If you have answered yes please answ	wer the questions be	elow	No 🥑
	Do you have appropriate consents for the	he discharge of you	r septic tank?	Yes 😣
(i)				No 😣
				Don't know 😣
	Do you have a maintenance contract fo	r your septic tank?		Yes 😣
<i>(</i> )				No 🚫
(ii)	If you answered yes please give details of the co	mpany with whom you h	ave a maintenance con	itract
11.	Responsibilities for shared or comm	on areas		
	garden area?	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as repair of a shared drive, private road, boundary, or		
	yalueli alea:	unve, private road, i	boundary, or	Yes No ⊘
a.	galdell alea :	unve, private road, i	boundary, or	
а.	If you answered yes please give details	unve, private road, i	boundary, or	No 🥑
а.		unve, private road, i	boundary, or	No 🥑
a.	If you answered yes please give details Are you aware of any responsibility to c	contribute to the cost	t of repair and	No 🥑
а.	If you answered yes please give details	contribute to the cost	t of repair and	No 🕑 Don't know 😵
a. 	If you answered yes please give details Are you aware of any responsibility to c	contribute to the cost	t of repair and	No 📎 Don't know 😵 Yes 😵
	If you answered yes please give details Are you aware of any responsibility to c	contribute to the cost	t of repair and	No Don't know Yes No 🔇
	If you answered yes please give details Are you aware of any responsibility to c maintenance of the roof, common stairy	contribute to the cost	t of repair and	No Don't know Yes No 🔇
b.	If you answered yes please give details Are you aware of any responsibility to c maintenance of the roof, common stair If you answered yes please give details No Has there been any major repair or repl	contribute to the cost well, or other commo	t of repair and on areas?	No Don't know Yes No 🔇
	If you answered yes please give details Are you aware of any responsibility to o maintenance of the roof, common stairy If you answered yes please give details No	contribute to the cost well, or other commo	t of repair and on areas?	No Don't know Yes No Don't know No Don't know On Con C
b.	If you answered yes please give details Are you aware of any responsibility to comaintenance 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 built Do you have the right to walk over any	contribute to the cost well, or other commo lacement of any par ilding?	t of repair and on areas? t of the roof property, for	No Don't know Yes No Don't know Yes
b. c.	If you answered yes please give details Are you aware of any responsibility to c maintenance of the roof, common stairv If you answered yes please give details No Has there been any major repair or rep during the time you have owned the built	contribute to the cost well, or other commo lacement of any par ilding?	t of repair and on areas? t of the roof property, for	No Don't know Yes No Don't know Yes Yes No Yes Yes No Yes No Yes Yes No Yes
b.	If you answered yes please give details Are you aware of any responsibility to comaintenance 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 built Do you have the right to walk over any	contribute to the cost well, or other commo lacement of any par ilding?	t of repair and on areas? t of the roof property, for	No Don't know Yes No Don't know Yes No Yes Yes Yes No Yes



### **PROPERTY QUESTIONNAIRE**

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 🔗				
	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 🔗				
	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 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 upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.					
C.	N/a					
13.	Specialist works					
13.	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 ever been carried out to your property?	Yes 😣				
		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	8	8		8	8	
(ii) b.	Roofing	8	$\bigotimes$		8	8	
(iii) b.	Central heating	8	8		8	8	
(iv) b.	National House Building Council (NHBC)		8	⊗	⊗	⊗	
(v) b.	Damp course	⊗	8		$\bigotimes$	⊗	
(vi)	Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)		$\bigotimes$	$\bigotimes$		$\bigotimes$	
b.							
	Are there any outstanding claims under any of the guarantees listed above?			Yes No 🐼			
с.	If you answered yes please give details						
15.	Boundaries						
	Are you aware has any boundary of your property been moved ten years?	in the l	ast			'es No ⊘	
a.				Don't know 😣			
	If you answered yes 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:

Sandra Scrudis

Date:





Caledonia House Business Centre, High Street, Elgin IV30 1BD 01343 547844 elgin.residential@hdg.co.uk