







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



Survey report on:

Property Address	Tomdow Dunphail Forres IV36 2QH
Customer	Mrs R Macdonald
Date of Inspection	16/04/2024
Prepared by	Douglas J H Mowat 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.

¹Which 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 one and a half storey detached house sun lounge.	e with
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Accommodation GROUND FLOOR: Vestibule, Hall, Lounge, Sun Lounge, Dining Room, Kitchen, Bedroom 2, Bedroom 3 with en suite shower room Bathroom, Cloakroom with WC, Side Hall, Utility Room FIRST FLOOR: Landing, Bedroom 1 with en suite Bathroom
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Neighbourhood and location	The property is situated in the rural hamlet of Dunphail, lying approximately ten miles south of Forres. Limited amenities are available nearby. Surrounding properties consist of scattered dwellings, farmland and woodland.
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Age	1932
Weather	It was dry at the time of the inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney head is of brick construction with a wet harl / render finish. The chimney flashings are carried in lead or similar.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The flat roof was not visible from our ground level inspection. Our inspection of the loft space was limited to the area accessible from
	 The roof is of pitched timber frame design being overlaid with timber sarking and slate. The dormer is of timber frame design incorporating a flat membrane roof. The dormer cheeks are finished in timber.

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.
	Rainwater fittings are a combination of traditional cast iron and the upvc. plastic types.

Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.
	It appears that the main walls of the property were originally timber framed with an external cladding of expanded metal lath and wet harl (approximate thickness 170 mm). At some point most of the external wall surface has been upgraded by the addition of an outer leaf of concrete block finished with wet harling (approximate thickness 300 mm).

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.
	Windows in the main building are of the traditional sash and case timber frame and single glazed type, and approximately 50% of the windows have internal secondary glazing. The first floor bedroom has a uPVC plastic frame double glazed window. The Sun Lounge windows / door are timber framed and single glazed. Doors are timber. Fascia boards around the eaves / wall head are timber. The dormer structure is timber clad.

External decorations	Visually inspected.
	The rainwater goods are finished in paint coatings.
	The external joinery is finished in paint coatings.
	The external walls are finished in paint coatings.

Conservatories / porches	Visually inspected.
	There is a sun lounge to the rear, which is of timber frame construction, timber clad externally. The roof is of the lean-to / mono-pitch type clad with slates.

Communal areas	None
Garages and permanent outbuildings	Visually inspected.
	There is a single garage with attached store. The structure is of concrete block wall construction with a concrete slab roof.
	There is a timber storage building (housing the oil tank) attached to the garage.
	There is a detached timber frame wood store.

Outside areas and boundaries	Visually inspected.
	The property occupies a roughly rectangular shaped site with garden grounds on all sides. The site slopes downwards gently to the rear. Much of the rear garden area is wooded. The front garden features grassed areas and a semi-circular drive providing entrance and exit from the site. The site is partially bounded by post and wire / timber fencing.

Ceilings	Visually Inspected from floor level.
	Ceilings throughout the property are lined with fibreboard / 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 timber studwork framed construction. The walls are mainly lined with fibreboard and plasterboard.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. The property has fully fitted floor coverings throughout which restricted the scope of our inspection. No sub-floor inspection was possible due to there being no apparent means of access.
	The flooring appears to be mainly of suspended timber construction with tongue and groove / chipboard sheet overlay. The floor in the utility room is solid concrete.

Internal joinery and kitchen	Built-in cupboards were looked into but no stored items were moved.
fittings	Kitchen units were visually inspected excluding appliances.
	The internal doors are a combination of timber panel, timber glazed and flush-faced hollow core units. The staircase is timber. The skirting boards and door surrounds are timber. The kitchen fittings consist of a range of floor and wall mounted units.

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out.
	The chimney breast is dry lined. Within the lounge, there is an open fireplace with a brick surround.

Internal decorations	Visually inspected.
	The ceilings and walls are painted and papered. The internal joinery is painted.

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 fusebox and meter are located in the side hall. Wiring, where visible, is sheathed in plastic.

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 water supply is private (from an off-site well, and shared with another four properties). The visible pipework is a mixture
	of copper and plastic. The cloakroom contains a wash hand basin and WC. The bathroom contains a bath with shower over, wash hand basin and WC. The shower room contains a shower and wash hand basin. The en suite bathroom contains a bath, shower cubicle, wash hand basin and WC.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.
	The property is centrally heated by means of an oil fired system. Heating is provided by water filled radiators. The plastic storage tank is located in the timber store. Hot water is provided by the boiler and is stored in an insulated hot water tank with back up electric immersion heating. There is an open fireplace in the lounge.

Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
	Drainage is understood to be to a private septic tank which is located within the garden grounds. We understand the soakaway extends into the adjacent field.

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.
	Carbon monoxide alarms have been installed.
	Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.

Any additional limits to inspection	The property was 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.
	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.

Sectional Diagram showing elements of a typical house



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



2. CONDITION

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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:	3
Notes	 When tested with an electronic moisture meter, higher than normal meter readings were recorded to ceiling surfaces within within Bedroom 1. This may be due to condensation or rainwater ingress. Localised moisture meter readings were obtained in some wall linings. The timber flooring appears uneven and we understand was subject to flooding due to plumbing failure. In light of the above it is considered essential to instruct a reputable firm of timber and damp specialists to undertake a full and detailed inspection of the subject to quantify the remedial works required. As the external walls appear to consist of an original dated timber frame, which we understand to be load-bearing, it is important to investigate the condition of the concealed timber frame, and this should be carried out by a timber / damp specialist or similar using fibre optic camera probes.

Chimney stacks		
Repair category:		
Notes	No obvious significant defects were noted to the chimney head.	

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 ROOF COVERING: There is an extensive covering of pine needles, and valley gutters etc. are choked. Moss growth was noted on the tiling. Several slates were noted to be broken. Repointing is required to the ridge tiles. In the absence of stripping and re-covering, this roof structure will be an increasingly frequent source of maintenance expenditure. The flat roof covering could not be inspected from ground level and should be checked. Flat roof coverings have a limited lifespan. There is damp staining at the dormer roof internally, but this may be due to condensation rather than failure of the roof covering. ROOF VOID: Only extremely limited insulation material was noted in the roof space and insulation of the entire roof space should be implemented. There is evidence of rodent activity in the roof space, and pipe insulation has been

Rainwater fittings	
Repair category:	3
Notes	A number of gutter joints and downpipes show signs of leakage, which has resulted in staining to external wall finishes. In buildings of this form of construction, leakage from gutter joints can lead to damp penetration into the building fabric. Gutters appear choked with vegetation / pine needles in places and the entire system should be cleared and made watertight.

Main walls	
Repair category:	3
Notes	The wall construction appears to be non-traditional, and we assume that the original timber structure is load-bearing. It is important to ascertain the condition of the original timber frame, and this should be carried out by a timber / damp specialist using fibre optic probe cameras. Externally, the walls appear generally satisfactory. Staining was noted to the external walls, as a result of leakage from gutters / downpipes. It will be fully appreciated that any internal timbers in prolonged contact with damp masonry will be susceptible to decay. Full details of the wall construction upgrading works should be obtained.

Windows, external doors and joinery	
Repair category:	2
Notes	External joinery is affected by weathering and localised deterioration. Rotted, and defective external window timbers can lead to decay and damage to the internal structure. Repair or replacement is required. The window glazing in the Sun Lounge is cracked. Repair or replacement is required. Moss growth was noted on the first floor window frame.

External decorations	
Repair category:	2
Notes	The external paintwork finishes are in reasonable condition but are beginning to deteriorate in places.

Conservatories / porches	
Repair category:	2
Notes	External joinery is affected by weathering and localised deterioration. Rotted and defective external timbers can lead to decay and damage to the internal structure. At least one window pane is cracked. The roof is low pitch, and this can lead to rainwater ingress during stormy conditions.

Communal areas	
Repair category:	
Notes	Not applicable

Garages and permanent outbuildings	
Repair category:	3
Notes	Outbuildings are generally in poor condition and require extensive repair. The wood store appears to lean noticeably and is in danger of collapse. The situation of the plastic oil storage tank within the timber store contravenes current building regulations. The garage timber doors are rotten and falling off. We understand there is a redundant metal oil storage tank in the attached storage building.

Outside areas and boundaries	
Repair category:	3
Notes	At the time of our inspection the gardens were overgrown and would benefit from a programme of maintenance. The site boundaries are in poor condition / incomplete and substantial replacement is required. There are a number of extremely tall trees growing close to the property. The trees will grow progressively larger with time and the risk of damage will increase. Tree branches can cause damage to the building in stormy conditions. Tree roots can cause damage to structures and services, particularly in shrinkable soils. The requirement for gutter maintenance in the autumn should also be recognised, along with the risk of storm damage. The advice of a tree surgeon is required, and it will probably be necessary to fell a number of trees.

Ceilings	
Repair category:	3
Notes	 Fibreboard linings are sub-standard and tend to buckle when exposed to damp conditions. In addition, the fibreboard material is flammable presents a fire hazard. A number of cracks were noted at sheet joints, and some sagging / buckling of the sheets was noted. Ideally replacement of the fibreboard sheeting should be carried out. At first floor level the ceilings are plasterboard lined. In Bedroom 1 there is extensive black spot staining on the ceiling surfaces. This normally indicates long-term condensation, although water ingress at the roof cannot be completely ruled out. Further investigation and repair is required - see 'Dampness, rot and infestation'.

Internal walls	
Repair category:	3
Notes	 Fibreboard linings are sub-standard and tend to buckle when exposed to damp conditions. In addition, the fibreboard material is flammable presents a fire hazard. A number of cracks were noted at sheet joints were noted. Ideally replacement of the fibreboard sheeting should be carried out. Localised high moisture meter readings were obtained at some points near floor level - see 'Dampness, rot and infestation'.

Floors including sub floors	
Repair category:	2
Notes	A number of loose / uneven floor boards were noted, and the flooring sags / slopes noticeably in some rooms at both ground and first floor levels. We understand flooding (due to plumbing failure) occurred at some point in the past. We also understand the the wash hand basin in Bedroom 3 overflowed causing localised flooding. Further investigation is recommended - see 'Dampness, rot and infestation'.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	The glazing in vulnerable positions is not kitemarked as toughened glass. This can be considered to be a Health and Safety risk, particularly where there are young children present. Internal joinery is of mixed vintage and of varying condition. Built-in wardrobe units etc. tend to be dated and of basic quality. The kitchen units are worn and marked, and extensive dampness / mould was noted in the sink unit cupboard.

Chimney breast and fire places	
Repair category:	1
Notes	No obvious significant defects were noted to the chimney breast or fireplace. The fireplace was in use during our visit. The flue should be swept and checked as a matter of course.

Internal decorations	
Repair category:	2
Notes	Internal decorations are dated and show evidence of wear and tear, and require renewal throughout.

Cellars	
Repair category:	
Notes	Not applicable

Electricity	
Repair category:	3
Notes	The system has dated elements (eg fusebox) and does not appear to comply with regulations. There is no evidence that the system has been tested within the last ten years. The system should be checked by a qualified electrician and all necessary upgrading works carried out.

Gas	
Repair category:	
Notes	Not applicable

Water, plumbing and bathroom fittings			
Repair category:	3		
Notes	 Sanitary fittings, whilst functional, are of a dated design and upgrading / repair is required. The en suite bathroom wash hand basin is cracked. The grouting and sealant at some shower enclosures is loose / untidy and should be checked. As the property has a private water supply checks regarding the water quality should be carried out to ensure it is in compliance with the relevant regulations and by-laws. As any improvement works are likely to be costly these investigations should be concluded before exchange of contracts. There is a particle water filter in the bathroom. The pipework at this point appeared wet, and further investigation is required. Normally it is necessary to have both a particle filter and a UV filter, and upgrading may be required. We understand the drain from the wash hand basin in bedroom 3 is blocked, and the unit is not operational. Given the above we recommend that the plumbing system be fully checked by a competent plumber and all necessary repairs carried out. 		

Heating and hot water		
Repair category:	1	
Notes	No obvious significant defects were noted to the heating system or hot water system, although these have not been tested. It appears that the situation of the oil tank (within a timber structure) may contravene regulations, and this should be checked. The boiler service history should be checked as a matter of course.	

Drainage	
Repair category:	2
Notes	It is understood that drainage is to a septic tank. The valuation reported assumes that the septic tank has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall. It would be prudent to have the system tested, as we understand it may be original. There is evidence of choking of some drainage pipes, and the entire system should be checked.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

Structural movement	1 Category 3 3
Dampness, rot and infestation	3 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 repairsor replacement are needed now.
Rainwater fittings	3 Category 2 2
Main walls	 Repairs or replacement requiring future
Windows, external doors and joinery	attention, but estimates are still advised.
External decorations	Category 1
Conservatories / porches	2 No immediate action or repair is needed.
Communal areas	
Garages and permanent outbuildings	3
Outside areas and boundaries	3
Ceilings	3
Internal walls	3
Floors including sub floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	
Internal decorations	2
Cellars	
Electricity	3
Gas	
Water, plumbing and bathroom fittings	3
Heating and hot water	
Drainage	0

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

<u>Three steps or fewer to a main entrance door of the property</u>: 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 8. 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 loft has been converted into habitable space at some point after the original construction. The valuation assumes necessary certification in respect of the planning permissions, building warrants and completion certificates were issued for these works.

It appears that the walls have been upgraded by the addition of an outer leaf of concrete block. Full details of these works should be obtained.

The title boundaries are not clearly defined in places and should be established by reference to the Title Deeds.

As the property has a shared private water supply checks regarding the water quality should be carried out to ensure it is in compliance with the relevant regulations and by-laws. As any improvement works are likely to be costly these investigations should be concluded before exchange of contracts. Full details regarding the legal rights and responsibilities pertaining to the shared water supply should be obtained.

There is a private septic tank system. We understand the tank is situated within the site but the soakaway extends into the adjacent field. Full details of the legal rights and responsibilities should be obtained. We assume the system has been registered with SEPA, but this should be checked.

Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £645,000 (six hundred and forty five thousand pounds).

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 our opinion of value of the Outright Ownership interest of the property with vacant possession on 16 April 2024 is £270,000 (two hundred and seventy thousand pounds).

Report author:	Douglas J H Mowat
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address: Duncan House, Wester Inshes Place, Inv 5HZ	
Electronically Signed By:	Douglas J H Mowat
Date of report:	18/04/2024

Mortgage Valuation Report

Seller Name(s):							
	Mrs R Macdonald						
Property Address:	Tomdow						
r topolity / taaloool	Dunphail						
	Duripriali						
Taum	E.m.s		Country				
Town:	Forres		County				
Postcode:	IV36 2QH						
Date of Inspection (dd/mm	л/уууу):	16/04/2024					
PROPERTY DETAILS							
		L Laura					
Property Type:		House					
Property Style:		Detached					
Was the property built for t		No					
For Flats and Maisonettes	5.		Floor the Property is on:		Number of Floors in th	e Block:	
Number of Units in the Blo	ock:		Does the Block have a Lift	?			
TENURE							
Tenure		Absolute Ownership)				
If leasehold:							
Unexpired term (Years):			Ground Rent (pa):		£		
ACCOMODATION							
No. of Living Room(s):		2	No. of Bedroom(s):	3	No. of Kitchen(s):	1	
No. of Bathroom(s):		3	No. of WC(s):	1	No. of Other room(s):	2	
Description of Other room	(s) :	1 utility room and 1 s	sun lounge				
Floor Area (m ²):		197	Floor Area type:	External			
			.76				
GARAGES & OUTBUILDI	NGS						
Garages:		1 single garage.					
Permanent Outbuildings:		Store and Wood stor	ire.				
CONSTRUCTION							
Wall Construction:		Timber Frame					
Roof Construction:		Pitched slate					
Approximate Year of Cons	struction:	1932	Any evidence of alterations	s or extensions?		Yes	
Alterations / Extensions de	etails:	The property has be	en altered / extended with a lo	oft conversion into hat	bitable space. The external wall	s have been upgraded by addition of an o	outer
		leaf of concrete bloc	sk.				
		Augustian assum		مممم المطلب بنيم الماس	and a second	to confirm	
RISKS							
Is there evidence of mover	ment to the property?	No	If Yes, does this appear lo	ngstanding?			
Are there any other risk ma		No		• •			
If yes to any of the above,							
n joo to anj or the abore,	prodoo provido dotalio.						
SERVICES							
SERVICES Electricity:		Mains	Gas:	None	Water:	Private	
		Mains Full	Gas: Drainage:	None Private	Water:	Private	
Electricity: Central Heating:					Water:	Private	
Electricity:					Water:	Private	
Electricity: Central Heating:					Water:	Private	
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1

GENERAL REMARKS			
	res a full programme of repairs, upgrading and	1 modernisation.	
ESSENTIAL REPAIRS 1 A full timber / damp specialist's report sh	ould be obtained including exposure / investic	gation to ascertain the condition of the timber fran	
A full electrical report should be obtained	I		
3. A full plumbing report should be obtained 4. A tree surgeon's report should be obtained	l. ed		
MORTGAGEABILITY REMARKS			
	Ily timber framed with an external cladding of (expanded metal lath and wet harl, and an outer le	eaf of concrete block has subsequently been added. Some
lenders may consider the property as being	non-traditional and as a consequence may no	ot accept it as suitable security. Lenders who do	accept the property will require a condition report on the structur
timber frame. Purchasers should check with) their lender.		
VALUATION			
			£ 270000
Market Value in present condition:			
Market Value in present condition: Market Value after essential repairs:			£ 285000
Market Value in present condition: Market Value after essential repairs: Insurance reinstatement value:			£ 645000
Market Value in present condition: Market Value after essential repairs:	Yes Retention amount: No Estimated cost of repairs:		

DECLARATION					
Surveyor's Name	Douglas J H Mowat	Surveyor's Qualifications	MRICS	Report Date (dd/mm/yyyy):	16/04/2024
Company Name	Harvey Donaldson & Gibson Chartered Surveyors	Address	Duncan House,	Wester Inshes Place, Inverness, IV2 5	ΗZ
Telephone Number	01463718440	Email Address	Https://homereportscotland.scot/		
Surveyor's Signature					
ourreyers eignature					

Version 1.0 (17/01/2023)

Energy Performance Certificate (EPC)

Scotland

Dwellings

TOMDOW, FORRES, IV36 2QH

Dwelling type:	Detached house
Date of assessment:	16 April 2024
Date of certificate:	16 April 2024
Total floor area:	166 m ²
Primary Energy Indicator:	424 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0110-2446-6040-2294-0635 RdSAP, existing dwelling Elmhurst Boiler and radiators, oil

You can use this document to:

B

Not environmentally friendly - higher CO₂ emissions

D

F

G

(81-91)

(69-80)

(55-68)

(39-54

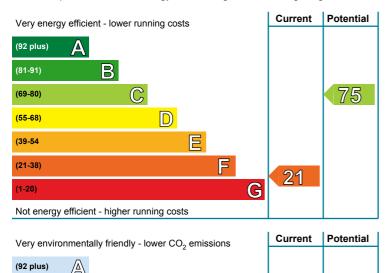
(21-38)

(1-20)

- 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*	£14,655	See your recommendations
Over 3 years you could save*	£6,834	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 (21)**. 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 G (19)**. 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

62

19

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£3012.00
2 Room-in-roof insulation	£1,500 - £2,700	£1029.00
3 Floor insulation (suspended floor)	£800 - £1,200	£1005.00

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	Timber frame, as built, no insulation (assumed)	****	\star \pounds \pounds \pounds \pounds
Roof	Pitched, no insulation Roof room(s), ceiling insulated	★☆☆☆☆ ★★☆☆☆	★☆☆☆☆ ★★☆☆☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Partial secondary glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)		_
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 10% 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 109 kg CO₂/m²/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 18 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 11.3 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

Lotinated energy costs for this nome					
	Current energy costs	Potential energy costs	Potential future savings		
Heating	£12,963 over 3 years	£6,915 over 3 years			
Hot water	£723 over 3 years	£390 over 3 years	You could		
Lighting	£969 over 3 years	£516 over 3 years	save £6,834		
	Totals £14,655	£7,821	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		nmended measures Indicative cost		Rating after improvement		
		indicative cost	Typical saving per year	Energy	Environment	
1	Increase loft insulation to 270 mm	£100 - £350	£1004	F 34	F 29	
2	Room-in-roof insulation	£1,500 - £2,700	£343	E 39	F 33	
3	Floor insulation (suspended floor)	£800 - £1,200	£335	E 44	F 38	
4	Low energy lighting for all fixed outlets	£95	£129	E 45	F 38	
5	Upgrade heating controls	£350 - £450	£141	E 48	E 40	
6	Replace boiler with new condensing boiler	£2,200 - £3,000	£144	E 51	E 43	
7	Solar water heating	£4,000 - £6,000	£63	E 53	E 45	
8	Replace single glazed windows with low- E double glazed windows	£3,300 - £6,500	£120	D 55	E 46	
9	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£511	D 62	E 51	
10	Wind turbine	£15,000 - £25,000	£1111	C 75	D 62	

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.

trust

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 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.

3 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.

4 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

5 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. 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 heating engineer.

6 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). 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 heating engineer.

7 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.

8 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

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.

10 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and 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. 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 a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	40,574	(9,626)	N/A	N/A
Water heating (kWh per year)	2,783			

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. Douglas Mowat EES/016092 Harvey Donaldson & Gibson Chartered Surveyors Duncan House Wester Inshes Place Highland Inverness
Phone number: Email address: Related party disclosure:	IV2 5HZ 01463718440 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.

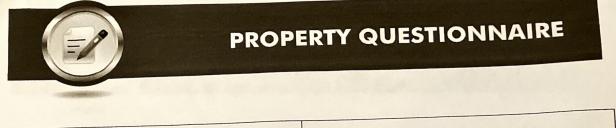
Advice and support to improve this property

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.







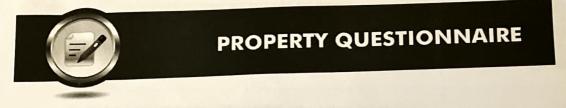
Property address TOMDOW DUNPHAIL FORRES 1V36 2QM.

[Seller(s)	CLUNY	ESTATE AGENTS	al HIGH FORRES	STREET, NORDY.	IV 36	IAA.
	001101(0)		FACNIS	1010000	1 Contraction		

Completion date of property 22 ARRIL 2024



SINGLE SURVEY ENERGY REPORT PROPERTY QUESTIONNAIRE VALUATION REPORT



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)

	Length of ownership	and and a second second	
	How long have you owned the property? 25 YUTARS		
2.	Council tax		0.00
	Which Council Tax band is your property in? (Please tick) EAC(of	DING TO	PAR
	AT BT CT DT ET FT GT HT ASSE	RIACS WEBS /	Ewi
3.	Parking	ning to asoliswebsi	L
	What are the arrangements for parking at your property?		
	(Please tick all that apply)		
	• Garage		
	Shared parking		
	On street		
	Resident permit		
	Metered parking		
	Other (please specify):		and the
4.	Conservation area		
	Is your property in a designated Conservation Area (that is an area of	Yes	
	special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No Don't know	
CINE CA TA		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	Yes	
	architectural or historical interest)?	No	
6.	Alterations/additions/extensions		
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example,	Yes	TH
	provision of an extra bath/shower room, toilet, or bedroom)?	No	Ö

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If you have answered yes, please describe below the changes which you have made: ADED ENSUITE TO USTAINS BARKSEON (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? 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.	Yes No	
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:	DONITIC PORSUR THINK	E- MOT.
b. Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	Yes No	Q D
(i) Were the replacements the same shape and type as the ones you replaced?	Yes No	
(ii) Did this work involve any changes to the window or door openings?	Yes No	
(iii) Please describe the changes made to the windows doors, or approximate dates when the work was completed): Please give any guarantees which you received for this work to estate agent.		
7. Central heating		
a. Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes 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). If you have answered yes, please answer the three questions below:	OIL FI	RED
i) When was your central heating system or partial central heating system installed?	BEFORD	, rual



	 (ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract: 	Yes No	
	(iii) When was your maintenance agreement 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	
9.	Issues that may have affected your property	No	<u> </u>
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it? RENWGD BUT OF ROOT	Yes No	
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes 9	
b.	Are you aware of the existence of asbestos in your property?		
	<u>If you have answered yes, please give details:</u>	Yes No	

ROOF AGREWINDAN BERROOM UPSTARS - NEW ROOF POME THEN + NO LEAKS INTE



10.

Services

a. Please tick which services are connected to your property and give details of the supplier:

Servic	es	Connected	Supplie	r	
Gas o	r liquid petroleum gas				
	mains or private supply	PRIVATIS		STOPITON	
Electr	ricity	~		THE AND	
Mains	s drainage	SEPTIC TANK.			
Telep	hone	01309	0.11	212	
Cable	e TV or satellite	-7	() ()	~12	
Broa	dband	-	NOT	SCID	
b.	Is there a septic tank sys If you have answered ye below:	stem at your property? s, please answer the two que		Yes No	De
(i) Do you have appropri your septic tank?		ate consents for the discharg	ge from	Yes No Don't know	
a		enance contract for your sep <u>s</u> , please give details of the c aintenance contract:		Yes No	
11.	Responsibilities for share	ed or common areas			
а.	Are you aware of any rest	oonsibility to contribute to the h as the repair of a shared dri h area?	cost of ive, private	Yes No Don't know	
	SHARE BOUNDAR	S whe sureound	1714		
		contribute to repair and main	tenance of	Yes	
b.	Is there a responsibility to the roof, common stairwe	Il or other common areas?		No Don't know	
b. c.	Is there a responsibility to the roof, common stairwe If you have answered yes,	Il or other common areas? please give details: repair or replacement of any		No	

ABORES WINDOW IN UPSTARS BOROOM



d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes No		
	If you have answered yes, please give details:	KNON		
e.	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?	No		
	If you have answered yes, please give details:	WRE KN	w	
f.	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 No		
	If you have answered yes, please give details:	1.10		
12.	Charges associated with your property			1
a.	Is there a factor or property manager for your property?	Yes		
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No	Ŀ	
b.	Is there a common buildings insurance policy?	Yes		
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Don't know	v 📋	
C.	Please give details of any other charges you have to pay on a regul upkeep of common areas or repair works, for example to a resident maintenance or stair fund.	ar basis for th s' associatior	1e 1, or	
	MA			
13.	Specialist works			
а.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes No		
	If you have answered yes, please say what the repairs were for,	ROPAIR O	F	2 MOAR
	whether you carried out the repairs (and when) or if they were done before you bought the property.	ANY LEA	WS 1	ALIO
		UNDUR P	NG RO	and the second se
	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		
b.	fot, of damp ever been carried out to your property?	No		
5.	If you have answered yes, please give details:			
с.	If you have answered yes to 13(a) or (b), do you have any	Yes		
0.	guarantees relating to this work?	No	Ø	



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PROPERTY QUESTIONNAIRE

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	U				
(ii)	Roofing	V				
(iii)	Central heating					
(iv)	National House Building Council (NHBC)	Ø				
(v)						
(vi)	(for example, cavity wall insulation, underpinning, indemnity policy)	Ľ				
b.	If you have answered 'yes' or 'with title de installations to which the guarantee(s) rela	eds', plea ate(s):	ase give d	etails of	the work or	
C .	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes</u> , please give details:				Yes No	
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:				Yes No Don't know	
16.	Notices that affect your property					
	In the past three years have you ever received a notice:					
Martin Carlos	advising that the owner of a neighbouring property has made a planning application?				Yes No	
а.	planning application?					
a. b.	planning application? that affects your property in some other	way?			Yes	6



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PROPERTY QUESTIONNAIRE

If you have 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)

IAte confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s) : No sig

No signature required

Date: 22 APRIL 2024.

COMPLETUD AS BEST I CAN. SADLY MY HUSSAND WOULD NAVE KNOWN ALL THE ANSWERS.





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