

CRAIGHURST SEAFIELD AVENUE

KEITH

AB55 5BS



Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /

www.shepherd.co.uk





Energy Performance Certificate

Energy Performance Certificate (EPC)

Scotland

Dwellings

CRAIGHURST, SEAFIELD AVENUE, KEITH, AB55 5BS

Dwelling type: Detached house
Date of assessment: 22 June 2022
Date of certificate: 24 June 2022
Total floor area: 412 m²
Primary Energy Indicator: 197 kWh/m²/year

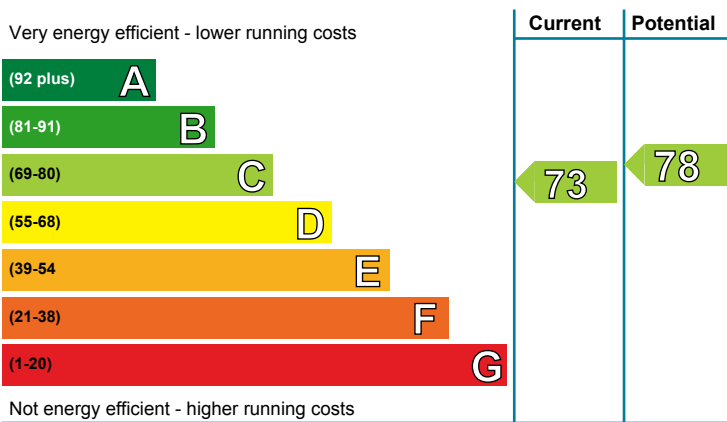
Reference number: 6512-8426-6200-0662-5222
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£7,956	See your recommendations report for more information
Over 3 years you could save*	£558	

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

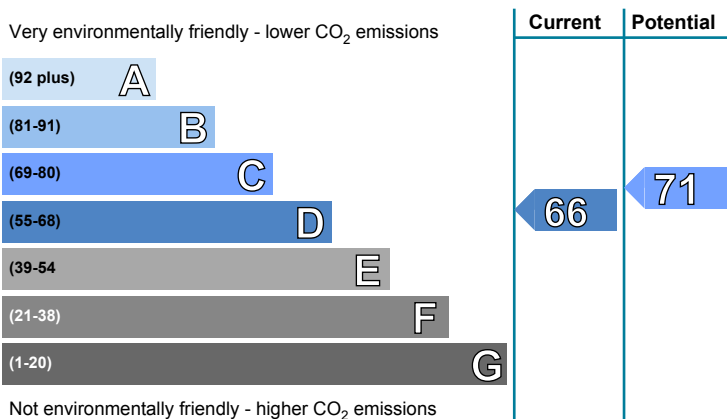


Energy Efficiency Rating

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

Your current rating is **band C (73)**. 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 (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (66)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£558.00
2 Solar photovoltaic (PV) panels	£3,500 - £5,500	£918.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, with internal insulation	★★★★☆	★★★★☆
	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
	Pitched, insulated (assumed)	★★★★☆	★★★★☆
	Roof room(s), insulated	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, insulated (assumed)	—	—
	To unheated space, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 95% 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 35 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 14 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 2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


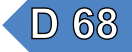


Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£7,092 over 3 years	£6,534 over 3 years	
Hot water	£300 over 3 years	£300 over 3 years	
Lighting	£564 over 3 years	£564 over 3 years	
Totals	£7,956	£7,398	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Floor insulation (suspended floor)	£800 - £1,200	£186		
2 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£306		

Choosing the right improvement package

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

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

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

1 Floor insulation (suspended floor)

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

2 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	51,346	(851)	N/A	N/A
Water heating (kWh per year)	2,452			

About this document

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

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

Assessor's name:	Mr. Iain Stewart
Assessor membership number:	EES/024204
Company name/trading name:	J & E Shepherd
Address:	35 Queens Road Aberdeen AB15 4ZN
Phone number:	01224 202800
Email address:	aberdeen@shepherd.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Scottish Single Survey

Single Survey

survey report on:

Property address	Craighurst Seafield Avenue Keith AB55 5BS
Customer	Mr L O'Connor
Customer address	Craighurst Seafield Avenue Keith AB55 5BS
Prepared by	J&E Shepherd
Date of inspection	22nd June 2022



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 is competent to survey, value and report upon Residential Property¹.

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 ticking the adjacent box.

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.

To date, 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 the 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.

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

Terms and Conditions

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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

² Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

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;
- a "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.

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.

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. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
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" 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. 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 etc. will not be inspected or reported on.

Description	The subjects comprise a substantial detached 2 storey and attic dwelling house with attached annex.
Accommodation	GROUND FLOOR: Entrance Vestibule, Hallway, Living Room, Family Room, Kitchen, Dining Room, Sitting Room, Utility Room. FIRST FLOOR: Landing, Four En Suite Bedrooms. SECOND FLOOR: Landing, Shower Room, Bedroom. ANNEX GROUND FLOOR: Entrance Hallway. ANNEX FIRST FLOOR: Living Room/Kitchen on open plan, Bedroom with En Suite Shower Room.
Gross internal floor area (m²)	412 sq metres or thereby (including the Annex).
Neighbourhood and location	The subjects are located within an established residential area within the town of Keith lying approximately 48 miles from the city of Aberdeen. Adequate facilities and amenities may be found within a reasonable distance.
Age	Circa 1900.
Weather	Clear and dry.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Chimney stacks are of pointed solid stonework construction with stone copes and clay pots bedded into cement haunches.

<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>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.</p> <p>The main roof is pitched and clad in slates with tiled ridge, metal valleys and flashings, cement skewers and stone copes. There are small sections of flat roof at the rear outshoot and front bay window. There is also a single dormer projection to the front which appear clad in lead.</p> <p>There are dormer projections to the front and rear which are pitched and clad in slate.</p> <p>The roof to the rear extension would appear of a mono pitched design clad in slate.</p> <p>The roof over the annex is of a pitched design clad in slates with tiled ridge and pitched and slated dormer projections.</p> <p>No access was gained to any roof void areas as there were no available access hatches.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Metal gutters and downpipes discharging into the drainage system.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls to the original dwelling are of solid stonework construction pointed externally.</p> <p>The main walls to the rear extension and annex would appear of timber frame design externally clad in pointed stonework.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Windows are a mixture of double glazed PVC sash and casement design, double glazed timber design, double glazed PVC design</p>

Single Survey

	<p>and velux style rooflights at top floor level.</p> <p>The main front door is of PVC design with double glazed insert.</p> <p>To the rear of the property there are three sets of PVC framed double glazed French doors giving access to the rear garden.</p> <p>The main entrance door to the annex is of composite panel effect design with double glazed insert.</p> <p>There are PVC soffits and fascias.</p>
External decorations	<p>Visually inspected.</p> <p>Low maintenance uPVC and painted timbers.</p>
Conservatories / porches	<p>None.</p>
Communal areas	<p>None.</p>
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a double attached car garage which would appear of timber frame construction clad externally in pointed stonework. There is an electric roller vehicular door to the front and timber pass door to the annex.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are garden grounds to the front, side and rear of the property. The garden grounds to the front of the property are laid in a mixture of grass, plants and trees with tarmac surfaced driveway and boundaries are formed in timber board fencing and stone walls.</p> <p>The rear garden is terraced towards the rear and is predominantly laid to grass with blockwork retaining walls and boundaries are formed in metal mesh fencing. There is also a slabbed patio to the rear of the property.</p> <p>The vendor advises that there is a further section of land under the same title as the property beyond the garden fencing/walls. The exact extent of the land and grounds belonging to the property should be confirmed by reference to the title deeds.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Plasterboard sheet design on timber framing.</p>

Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls are predominantly of plasterboard sheet design.</p> <p>The seller advises that the main walls have been stripped back to the original stonework and have been re-lined in plasterboard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Floors to ground and first floor level are of suspended timber construction. Fitted and fixed floor coverings were present throughout on the date of inspection.</p> <p>There was no sub-floor area to inspect.</p> <p>Floors to the vestibule and rear extension would appear of solid concrete design.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Timber panel and glazed panel doors set in timber frames with associated architraves and skirtings. There are timber staircases providing access to first and attic floor levels.</p> <p>Kitchen fittings comprise a range of wall, tall and base units with island, solid worktops and integrated appliances.</p> <p>The utility room fittings comprise a range of wall and base units with veneer doors and laminate worktops.</p> <p>The annex kitchen comprises a range of wall, tall and base units with veneer doors, laminate worktops and integrated appliances.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Chimney breasts would appear of stonework construction. There are a number of open fireplaces within the property, some of which have been blanked over the past and we assume are adequately vented.</p> <p>There are wood burning stoves fitted to the kitchen and dining room.</p>

Single Survey

Internal decorations	Visually inspected. Paint and paper finishes to walls and ceilings with areas of wall tiling within the shower room, all en suite shower rooms and utility room.
Cellars	There is a cellar accessed via a hatch in the kitchen floor. This area was not inspected at the date of inspection as we were only advised of its existence post inspection.
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. Mains supply with the consumer unit and meter located within low level alcove cupboard within the dining room. Where observed, visible cabling is of PVC sheath coated type to 13 amp socket outlets and switches.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains gas supply with the meter located within a plastic box at the gable.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains water supply. Plumbing and fittings would appear of PVC and copper piping where seen. Shower room fittings - White three piece suite comprising WC, wash hand basin and shower compartment with mixer shower fitting. En suite 1 fittings - White four piece suite comprising WC, wash hand basin, bathtub and shower compartment with mixer shower fitting. En suite 2 fittings - White three piece suite comprising WC, wash hand basin and shower compartment with mixer shower fitting. En suite 3 fittings - White three piece suite comprising WC, wash hand basin and shower compartment with mixer shower fitting. En suite 4 fittings - White three piece suite comprising WC, wash hand basin and shower compartment with mixer shower fitting.

	<p>Cloakroom fittings - White two piece suite comprising WC and wash hand basin.</p> <p>Kitchen fittings - Single bowl stainless steel sink unit with drainer and plumbing for a dishwasher.</p> <p>Utility room fittings - Single bowl stainless steel sink unit with drainer and plumbing for a washing machine.</p> <p>Annex en suite - White three piece suite comprising WC, wash hand basin and shower compartment with mixer shower fitting.</p> <p>Annex kitchen fittings - Single bowl stainless steel sink unit with drainer.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Central heating to the main property is via a gas fired Worcester boiler located within a storage cupboard at attic floor level which serves a series of steel panel hot water radiators with thermostatic radiator valves. The central heating boiler also provides domestic hot water to an insulated tank located within the attic cupboard.</p> <p>Heating and hot water to the annex is provided by a gas fired Worcester combination boiler located within the garage which serves a series of steel panel hot water radiators with thermostatic radiator valves. The central heating boiler also provides domestic hot water on demand.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage discharges into the main sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There appears to be smoke detection equipment in place and although not tested, this may not fully comply with Scottish Government guidelines on Fire and Smoke alarms, effective from February 2022. Further checks should be made and the system upgraded as necessary.</p>
<p>Any additional limits to inspection</p>	<p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</p>

	<p>The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.</p> <p>Windows and external doors were not all fully opened or tested.</p> <p>No access was available to any sub-floor areas.</p> <p>No access was possible to any roof void areas on the date of inspection as there were no available access hatches.</p> <p>Some areas of the external building fabric including some roof pitches, chimneys, and elevations were not fully or closely inspectable from the surrounding ground level, due to the confines of the site.</p> <p>No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.</p> <p>The cold water rising main was not fully inspectable.</p>
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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.


Single Survey


2. Condition

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

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

 Structural movement	
Repair category	1
Notes	There is evidence that a degree of settlement/movement has affected the building. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Localised elevated moisture meter readings were taken to low level wall linings within the ground floor living room at the chimney breast and front corner. In a property of this age and type there may be further latent defects in areas that are presently inaccessible. A precautionary check of the entire property should be carried out by a reputable timber and damp specialist prior to purchase. Our valuation assumes no significant liability in this regard.</p> <p>There is evidence of previous damp/timber specialist treatment works having been carried out within the property. Guarantee documentation should be obtained. If valid guarantees are not available, a precautionary check of the property including previous repairs should be carried out by a reputable timber and damp specialist contractor.</p>

 Chimney stacks	
Repair category	2
Notes	<p>Cracked pointing was evident to the stack and haunches and vegetation growth was also evident.</p> <p>The seller advises that the vegetation growth is to be removed prior to sale and this should be confirmed.</p>

Single Survey



Roofing including roof space

Repair category	2
Notes	<p>A number of chipped slates were evident to roof slopes. Slate roof coverings will require a degree of regular and ongoing maintenance. More extensive overhaul work may be required in the future.</p> <p>There are sections of flat roof/lead clad sections. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering.</p>



Rainwater fittings

Repair category	1
Notes	<p>Within the limitations of our inspection rainwater goods were seen to be free from significant defect.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p>



Main walls

Repair category	1
Notes	<p>Within the limitations of our inspection, no significant defects were noted with the odd crack evident to pointing. The main walls will require regular and ongoing maintenance to maintain in satisfactory condition.</p>



Windows, external doors and joinery


Repair category	1
Notes	<p>Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted.</p>





External decorations


Repair category	1
Notes	<p>Paint finished and decorated external surfaces will require re-decoration on a regular basis.</p>


Single Survey


 Conservatories/porches	
Repair category	-
Notes	None.


 Communal areas	
Repair category	-
Notes	None.

 Garages and permanent outbuildings	
Repair category	1
Notes	Normal maintenance will be required to the garage.

 Outside areas and boundaries	
Repair category	2
Notes	Weathered and open pointing was evident to stone walls.

 Ceilings	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.

 Internal walls	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.

 Floors including sub-floors	
Repair category	1
Notes	<p>Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.</p> <p>No sub floor inspection was possible, the sub floor access hatch could not be lifted/located. No comment can be made on the condition of the sub floor area.</p>

Single Survey



Internal joinery and kitchen fittings

Repair category	1
Notes	Low level internal glazing should be checked for safety glass.



Chimney breasts and fireplaces

Repair category	1
Notes	<p>All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being re-used.</p> <p>It is assumed that the stoves have been installed in accordance with manufacturer's recommendations for fluing and ventilation and have always utilised the correct type of fuel. The appliances have not been tested by ourselves and are therefore presumed in full, safe working order. The flue should be regularly swept.</p> <p>A number of the fire places have been covered over. It is assumed that the chimneys are adequately vented with the chimneys capped. Ventilators should be fitted to prevent the build-up of dampness within the chimney flue.</p>



Internal decorations

Repair category	1
Notes	The property is in good decorative order.



Cellars

Repair category	1
Notes	No comment can be made on the condition of the underfloor storage cellar beneath the kitchen as no access was possible at the date of inspection. We were only made aware of its existence post inspection.



Electricity

Repair category	1
Notes	The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every 5 years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Single Survey



Gas

Repair category	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.</p> <p>The cold water rising main was not fully inspectable.</p>



Heating and hot water

Repair category	1
Notes	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.



Drainage

Repair category	1
Notes	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	1
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	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.

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

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.

Single Survey

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.

Unrestricted parking within 25 metres:

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, First & Second
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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 reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The property would appear to have been altered in the past including the altering of the internal layout, the addition of the rear extension, and the addition of the garage and annex above. It should be confirmed that all necessary permissions have been obtained.

It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

Access to the property is via a section of shared driveway. Any rights of access and maintenance liabilities should be confirmed.

There is evidence that previous timber, and damp specialist treatment works have been carried out within the property and it is assumed that all specialist reports and guarantees are available and in order. Confirmation should be obtained.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

The vendor advises that there is a further section of land under the same title as the property beyond the garden fencing/walls. The exact extent of the land and grounds belonging to the property should be confirmed by reference to the title deeds.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £1,815,000 (ONE MILLION, EIGHT 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

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £725,000 (SEVEN HUNDRED AND TWENTY FIVE THOUSAND POUNDS STERLING).

Signed

Security Print Code [461611 = 8578]
Electronically signed

Single Survey

Report author	Iain Stewart
Company name	J&E Shepherd
Address	Park House, South Street, Elgin, IV30 1JB
Date of report	1st July 2022

Mortgage Valuation Report



Property Address

Address Craighurst, Seafield Avenue, Keith, AB55 5BS
Seller's Name Mr L O'Connor
Date of Inspection 22nd June 2022

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

None.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Gas fired central heating system with radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The subjects are located within an established residential area within the town of Keith lying approximately 48 miles from the city of Aberdeen. Adequate facilities and amenities may be found within a reasonable distance.

The property would appear to have been altered in the past including the altering of the internal layout, the addition of the rear extension, and the addition of the garage and annex above. It should be confirmed that all necessary permissions have been obtained.

It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

Access to the property is via a section of shared driveway. Any rights of access and maintenance liabilities should be confirmed.

There is evidence that previous timber and damp specialist treatment works have been carried out within the property and it is assumed that all specialist reports and guarantees are available and in order. Confirmation should be obtained.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

The vendor advises that there is a further section of land under the same title as the property beyond the garden fencing/walls. The exact extent of the land and grounds belonging to the property should be confirmed by reference to the title deeds.

Mortgage Valuation Report

Essential Repairs

None.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) £

Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [461611 = 8578]
Electronically signed by:-

Surveyor's name Iain Stewart

Professional qualifications BSc (Hons) MRICS

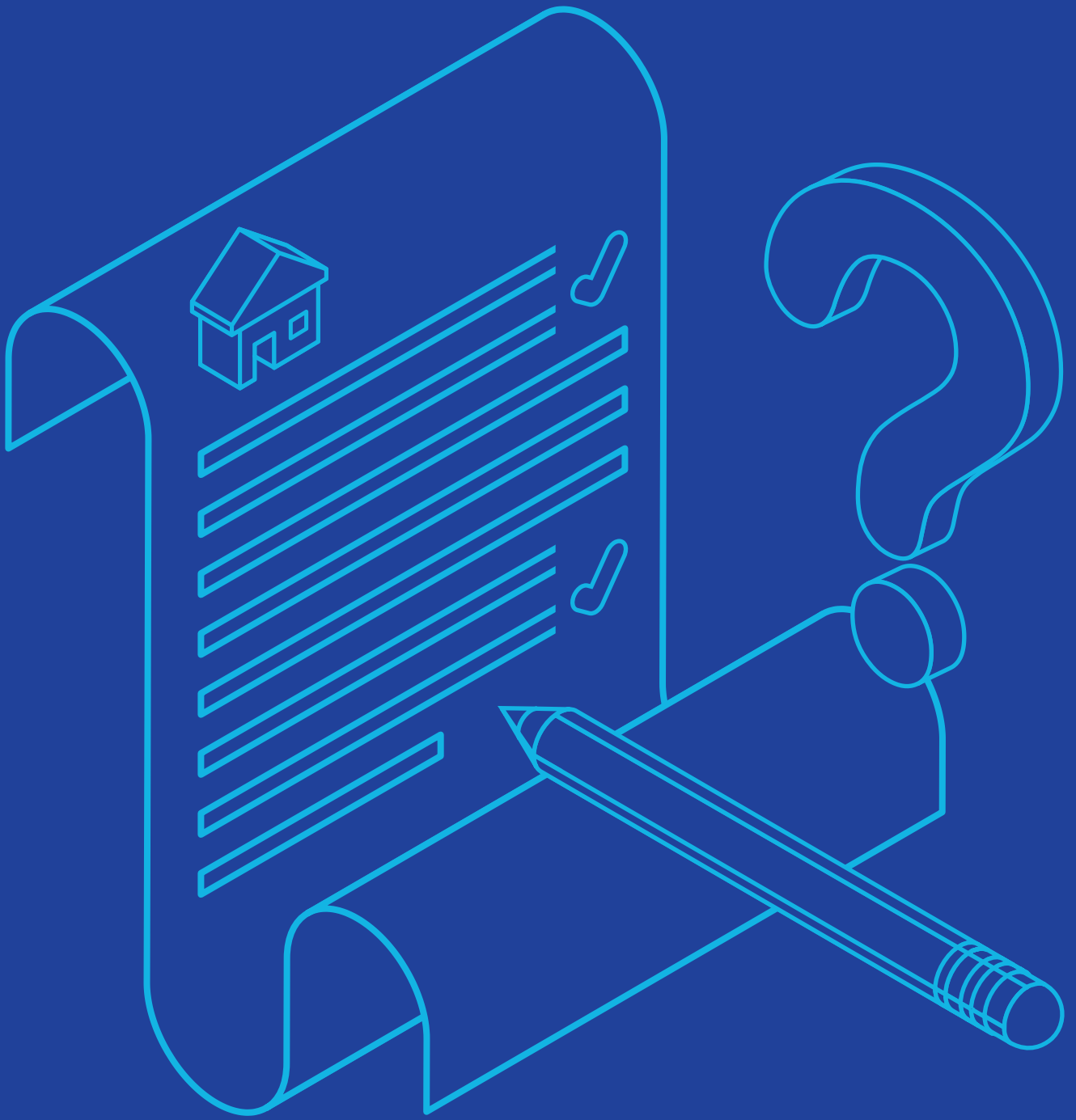
Company name J&E Shepherd

Address Park House, South Street, Elgin, IV30 1JB

Telephone 01343 614949

Fax

Report date 1st July 2022



Property Questionnaire

Property Address

Craighurst,
Seafield Avenue,
KEITH,
Banffshire,
AB55 5BS

Seller(s)

Leslie O'Connor

Completion date of property questionnaire

16-06-2022

Note for sellers

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

Information to be given to prospective buyer(s)

1. Length of ownership

How long have you owned the property?

10 years

2. Council tax

Which Council Tax band is your property in?

F

3. Parking

What are the arrangements for parking at your property?

Garage, driveway

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)?

No

5. Listed buildings

Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?

No

6. Alterations/additions/extensions

- a)** (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:

Yes

(details)

Loft conversion, rear extension, garage with self-contained flat above

- (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. 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:

Yes

(details)

Held by self

- 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

(i) Were the replacements the same shape and type as the ones you replaced?

Yes

(ii) Did this work involve any changes to the window or door openings?

No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or 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

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:

Gas-fired

(i) When was your central heating system or partial central heating system installed?

2 Central Heating systems - Annex central heating system installed 2014, main house 2015 approx

(ii) Do you have a maintenance contract for the central heating system?

Yes

If you have answered yes, please give details of the company with which you have a maintenance contract:

(iii) When was your maintenance agreement last renewed? (Please provide the month and year).

18/06/21

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less 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?

No

If you have answered yes, is the damage the subject of any outstanding?

-

b) Are you aware of the existence of asbestos in your property?

No

10. Please select which services are connected to your property

a) (i) Gas or Liquid Petroleum Gas

Yes

If you have answered Yes, who is the supplier:

So Energy

(ii) Water Mains or Private Water Supply:

Mains Supply

If you have answered Yes, who is the supplier:

Scottish Water

(iii) Electricity:

Yes

If you have answered Yes, who is the supplier:

So Energy

(iv) Mains Drainage:	Yes
If you have answered Yes, who is the supplier:	Local Authority
(v) Telephone:	Yes
If you have answered Yes, who is the supplier:	Sky
(vi) Cable TV or Satellite:	No
(vii) Broadband:	Yes
If you have answered Yes, who is the supplier:	SKY
b) Is there a septic tank system at your property?	No
(i) Do you have appropriate consents for the discharge from your septic tank?	-
(ii) Do you have a maintenance contract for your septic tank?	-
11. Responsibilities for shared or common areas	
a) Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	Dont know
If you have answered yes, please give details:	Shared road - However
b) Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Not applicable
c) Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes
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
If you have answered yes, please give details:	Private road leading to house
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
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.)	No
12. Charges associated with your property	
a) Is there a factor or property manager for your property?	No
b) Is there a common buildings insurance policy?	No
c) Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13. Specialist works	

a) 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

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?:

Damp proof or Timber treatment work was carried out on house before purchase on 31.08.90

b) 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

If you have answered yes, please give details:

Paperwork was left in folder by previous owners and can be viewed

c) If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?
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 please write below who has these documents and 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.

No

14. Guarantees

a) Are there any guarantees or warranties for any of the following:

i) Electrical work

No

ii) Roofing

No

iii) Central Heating

No

iv) National House Building Council (NHBC)

No

v) Damp course

No

b) If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

c) Are there any outstanding claims under any of the guarantees listed above?

No

15. Boundaries

So far as you are aware, has any boundary of your property been moved in the last 10 years?

16. Notices that affect your property
In the past three years have you ever received a notice:

- | | |
|---|----|
| a) advising that the owner of a neighbouring property has made a planning application? | No |
| b) that affects your property in some other way? | No |
| c) that requires you to do any maintenance, repairs or improvements to your property? | - |

If you have answered yes to any of the 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 in this form is true and correct to the best of my/our knowledge and belief.

Signature(s)

Leslie O'Connor

Date

16-06-2022



- | | | | | | | |
|-------------------------------|---------------------------------|-------------------------------|--|------------------------------|--------------------------------|-------------------------------|
| ▲▲ Aberdeen
01224 202800 | ▲ Dumbarton
01389 731682 | ▲▲ Edinburgh
0131 225 1234 | ▲▲ Glasgow Commercial
0141 331 2807 | ▲▲ Inverness
01463 712239 | ▲ Motherwell
01698 252229 | ▲ Peterhead
01779 470766 |
| ▲ Ayr
01292 267987 | ▲▲ Dumfries
01387 264333 | ▲ Elgin
01343 553939 | ▲ Glasgow South
0141 649 8020 | ▲ Kilmarnock
01563 520318 | ▲ Musselburgh
0131 653 3456 | ▲▲ St Andrews
01334 477773 |
| ▲ Coatbridge
01236 436561 | ▲▲ Dundee
01382 200454 | ▲ Falkirk
01324 635 999 | ▲ Glasgow West End
0141 353 2080 | ▲ Kirkcaldy
01592 205442 | ▲ Oban
01631 707 800 | ▲ Saltcoats
01294 464228 |
| ▲ Cumbernauld
01236 780000 | ▲▲ Dunfermline
01383 722337 | ▲ Fraserburgh
01346 517456 | ▲ Greenock
01475 730717 | ▲ Livingston
01506 416777 | ▲ Paisley
0141 889 8334 | ▲▲ Stirling
01786 450438 |
| ▲ Dalkeith
0131 663 2780 | ▲ East Kilbride
01355 248535 | ▲ Galashiels
01896 750150 | ▲ Hamilton
01698 897548 | ▲ Montrose
01674 676768 | ▲▲ Perth
01738 638188 | |