

home report

**34 ANDERSON CRESCENT
FORRES
IV36 1ND**



property | legal | financial

Energy Performance Certificate



property | legal | financial

Energy Performance Certificate (EPC)

Scotland

Dwellings

34 ANDERSON CRESCENT, FORRES, IV36 1ND

Dwelling type: End-terrace house
Date of assessment: 07 May 2025
Date of certificate: 07 May 2025
Total floor area: 90 m²
Primary Energy Indicator: 654 kWh/m²/year

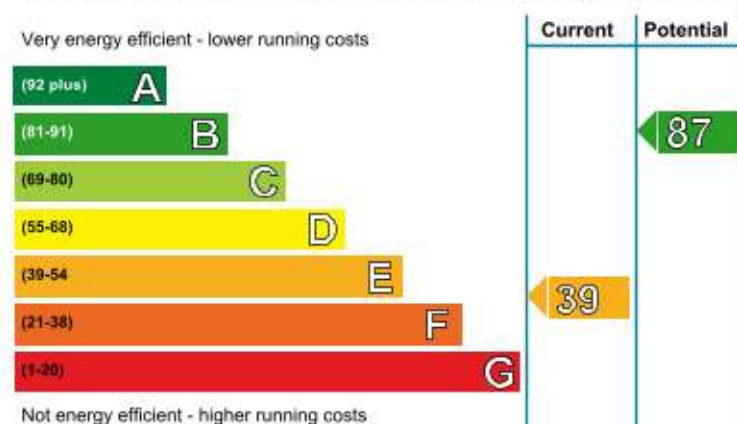
Reference number: 9815-9925-1000-0783-7206
Type of assessment: RdSAP, existing dwelling
Approved Organisation: ECMK
Main heating and fuel: Electric storage heaters

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*	£9,219	See your recommendations report for more information
Over 3 years you could save*	£5,718	

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

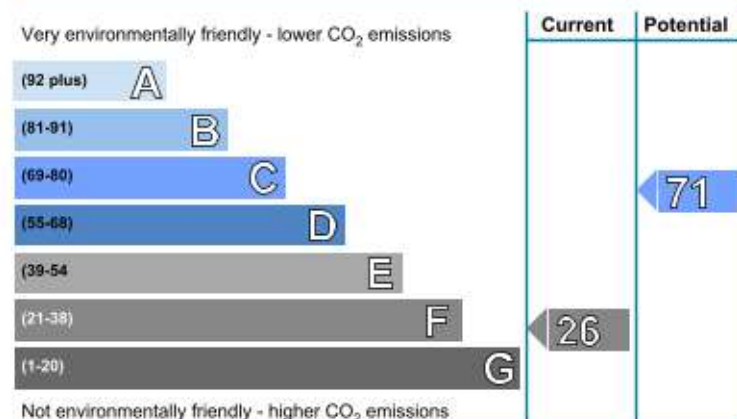


Energy Efficiency Rating

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 E (39)**. 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 F (26)**. 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 Internal or external wall insulation	£4,000 - £14,000	£2850.00
2 Floor insulation (solid floor)	£4,000 - £6,000	£516.00
3 Increase hot water cylinder insulation	£15 - £30	£252.00

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](https://www.greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★ ★ ☆ ☆ ☆	★ ★ ☆ ☆ ☆
Roof	Pitched, 250 mm loft insulation	★ ★ ★ ★ ☆	★ ★ ★ ★ ☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★ ★ ★ ☆ ☆	★ ★ ★ ☆ ☆
Main heating	Electric storage heaters	★ ★ ★ ☆ ☆	★ ☆ ☆ ☆ ☆
Main heating controls	Manual charge control	★ ★ ☆ ☆ ☆	★ ★ ☆ ☆ ☆
Secondary heating	Room heaters, electric	—	—
Hot water	Electric immersion, off-peak	★ ☆ ☆ ☆ ☆	★ ★ ☆ ☆ ☆
Lighting	Low energy lighting in all fixed outlets	★ ★ ★ ★ ★	★ ★ ★ ★ ★

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, 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 111 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 9.9 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 6.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.







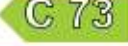
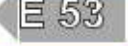
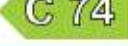
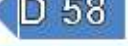

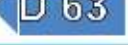

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£7,173 over 3 years	£2,667 over 3 years	
Hot water	£1,734 over 3 years	£522 over 3 years	
Lighting	£312 over 3 years	£312 over 3 years	
Totals	£9,219	£3,501	

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 Internal or external wall insulation	£4,000 - £14,000	£950		
2 Floor insulation (solid floor)	£4,000 - £6,000	£172		
3 Increase hot water cylinder insulation	£15 - £30	£84		
4 High heat retention storage heaters and dual immersion cylinder	£1,600 - £2,400	£470		
5 Solar water heating	£4,000 - £6,000	£98		
6 Replacement glazing units	£1,000 - £1,400	£130		
7 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£424		

Alternative measures

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

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

Choosing the right improvement package

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

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

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

1 Internal or external wall insulation

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

2 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

3 Hot water cylinder insulation

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

4 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

5 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.

6 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

7 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)	16,137	N/A	N/A	(6,415)
Water heating (kWh per year)	2,580			

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 ECMK (www.ecmk.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:	Gemma Bailey
Assessor membership number:	ECMK303165
Company name/trading name:	Walker Fraser Steele
Address:	27 Waterloo Street Glasgow G2 6BZ
Phone number:	01412210442
Email address:	gemma.bailey@esurv.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Scottish Single Survey



property | legal | financial

Single Survey

survey report on:

Property address	34 Anderson Crescent Forres IV36 1ND
Customer	Aberdein, Considine & Company
Customer address	
Prepared by	Walker Fraser Steele
Date of inspection	7th May 2025

Walker Fraser Steele
Chartered Surveyors

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 an end terraced two storey dwellinghouse with garden grounds.
Accommodation	Ground Floor: Hallway with storage cupboards, sitting room, bathroom, kitchen, rear hall with storage cupboards. First floor: Landing with storage cupboard and three bedrooms.
Gross internal floor area (m²)	90
Neighbourhood and location	<p>The property is located within an established local authority built residential area of similar age and style properties within Forres.</p> <p>The property is positioned in a convenient distance to local schooling, amenities and services.</p> <p>The property and grounds are positioned on a moderately steep sloping site.</p> <p>There is an electrical sub station and a car park to the rear.</p> <p>There are public pathways to the side and rear of the boundary.</p> <p>As of 7th May 2025, the online SEPA flood risk map indicates that there are no significant flood risks within a 25 metre distance.</p> <p>As of 7th May 2025, the online uk radon maps indicates that the property is located in an area with the lowest band of radon potential.</p>
Age	Approximately 85 years old.
Weather	Dry and bright.

Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There is a mutual pointed stack of stone construction supporting a table stone which is surmounted by traditional pots.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</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 roof is pitched and laid with ridge tiling and concrete tiles.</p> <p>Internally the roof space was accessed via a ceiling hatch within the ceiling of the landing with the aid of a ladder and torch. Only a head and shoulders inspection was carried out from the vicinity of the hatch opening.</p> <p>The roof structure is of a timber frame design with timber sarking boards. There is approximately 250 mm of insulation quilt is laid at joist level. The party wall/ fire wall is formed in concrete block work.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are of a cast iron manufacture.</p>
Main walls	<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 are finished with pointing, measure approximately 550mm thick and appear to be of a traditional sandstone construction.</p> <p>The wall on the front elevation could not be clearly seen because of the considerable plant growth present and therefore no detailed comments can be made on such hidden areas.</p>
Windows, external doors and joinery	<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>The property has double glazed PVC windows. The front door is of a timber panel and single glazed type. The rear door is formed in timber.</p>

Single Survey

External decorations	<p>Visually inspected.</p> <p>PVC goods have a mahogany style finish. External timbers have a painted finish or have been treated with a preservative fluid.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>There is an undercover open porch to the front elevation which is constructed of timber and has a copper roof.</p>
Communal areas	Not applicable.
Garages and permanent outbuildings	Not applicable.
Outside areas and boundaries	<p>Visually inspected.</p> <p>Garden grounds extend to the front, rear and sides a boundaries are defined by timber fencing , hedging, concrete block walls and a metal access gate. Garden grounds are mostly laid to grass lawn and concrete paving, stone chippings and concrete slab access steps. The front garden is positioned over a moderately steep sloping site.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The property has plasterboard lined ceilings. The ceilings are lined with a mixture of polystyrene tiles and wood chip in places.</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>The property has a mixture of plaster on the hard and plasterboard lined internal walls. These have plastered, paper-lined and tiled finishes. Some of the walls have been lined with wood chip.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Flooring at ground floor level is consistent of a solid concrete construction with those to the upper floor being of a suspended timber construction.</p> <p>There are no sub-floor areas.</p> <p>Where visible, the majority of floor coverings have been removed and the bathroom and kitchen floors have a mixture of linoleum/ vinyl and tile finishes. The floor surfaces could not be fully inspected as large amounts of furniture/stored items restricted access.</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>Internal facings, architraves and skirtings are formed in softwood. The internal access doors are of a panelled timber design. There are basic units in the kitchen. There are built-in cupboards in the hallways and bedrooms.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The property has a chimney breast on the ground and first floor at the party wall. The original fire place has been covered over. An electric feature fireplace is placed in front of the fire place. The chimney breast in the bedroom could not be inspected as large amounts of furniture/stored items restricted access.</p>
Internal decorations	<p>Visually inspected.</p> <p>The walls and ceilings are painted, papered or tiled, some of which have wood chip finishes. Polystyrene tiles have been applied to the bathroom ceiling. The internal decorations could not be fully inspected as large amounts of furniture/stored items restricted access. The majority of floor coverings have been removed. Bathroom and kitchen flooring laid to tile, linoleum and vinyl/laminate.</p>
Cellars	Not applicable.
Electricity	<p>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.</p> <p>The property is connected to the mains electrical supply. The meter and consumer unit can be found under the stairs. The supply was turned off with 'do not use' warnings and reconnection of the property should be confirmed, before purchase.</p>
Gas	Not applicable.
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is connected to the mains water supply. The pipework internally, where visible, is in a mixture of materials including copper and plastic. The bathroom contains a bath with electric attachment, wash and basin and lavatory. There is stainless steel</p>

	sink in the kitchen.
Heating and hot water	<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>The property is heated by an electric storage heater and electric panel heaters. Hot water is provided direct by an immersion heater within the hot water cylinder which can be found in a cupboard on the landing.</p> <p>The central heating and hot water pipes, where visible, are in a mixture of materials including copper and plastic. The heating system was not on when the property was inspected and therefore no comments can be made on its effectiveness.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>The property is assumed to be connected to the main drainage system.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a smoke alarm in the property.</p> <p>For both new and existing homes, from February 2022 The Fire and Smoke Alarm Standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. You can obtain further details from the Scottish Government web site www.mygov.scot (search Smoke Alarm). Different home insurance policies will have different terms and conditions which a homeowner must comply with in order for their home insurance to be valid. If you are not sure how the new fire and smoke alarm requirements affect your policy, get in touch with your insurer to find out.</p>
Any additional limits to inspection	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p>

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

Where no inspection was possible, it has been assumed that there are no defects that will have a material effect on the valuation. We have not had sight of the Property Questionnaire in preparation of this report.

When visually inspected the property insulation was not disturbed, furniture and personal effects (particularly in cupboards) and floor coverings have not been moved. At the time of inspection the property was partly furnished with some fixed floor coverings throughout.

The presence of stored attacked items prevented access to some floors, the chimney breast, walls and heaters .

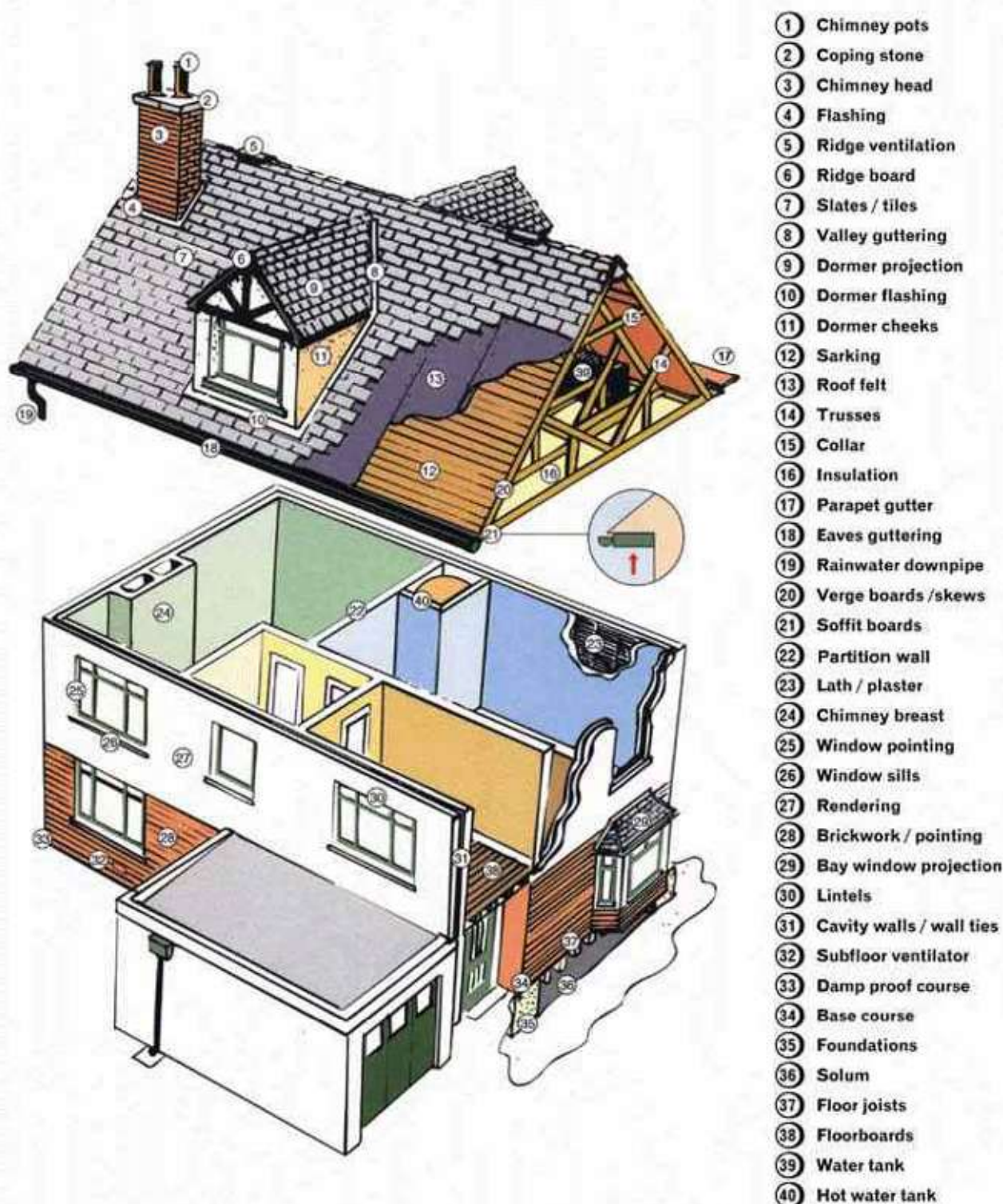
No comment can be made on the condition of any sub floor or solum areas as no access was gained.

The heating system and electricity appliances and supplies were not tested.

Timbers or parts of the structure which were covered, unexposed or inaccessible could not be inspected.

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. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

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

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	No evidence of significant structural movement was noted. Hairline cracking was noted to external wall pointing which is not considered to be progressive or serious.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>High moisture readings and rotten timber was noted to skirting boards within the bathroom.</p> <p>There is evidence of a lights scattering of wood boring infestation holes to timbers within cupboards and roof timbers.</p> <p>Condensation mould and mildew staining was evident to decorations and windows in places.</p>

 Chimney stacks	
Repair category	2
Notes	<p>Mortar pointing of the masonry is in poor condition and has fallen away in places. There is substantial vegetation growing up and on the chimney stack. Open chimney pots can lead to rainwater entering the property. If not already done so, consider fitting some form of ventilating cap or cowl.</p> <p>The mortar fillet around the base will have a shorter life than a proper metal flashing. Due to the condition and age of the chimney stack, it would be of benefit to have it checked over by a reputable building contractor prior to occupation.</p>



Roofing including roof space

Repair category	2
Notes	<p>There is evidence of a light scattering of wood boring infestation holes to some of the roof timbers around the access hatch.</p> <p>A few tiles are cracked and one tile is missing.</p> <p>Pointing to the ridge tiles is cracked, weathered or perished in places.</p> <p>The roof coverings appear to be over 50 years of age. Conducive to manufacture type and the amount of exposed weathering, the roof tiles may become porous. Replacement tiling and maintenance should be considered as the roof coverings age. A reputable roofing contractor will be able to advise on the remaining lifespan of the roof coverings.</p>



Rainwater fittings

Repair category	2
Notes	<p>The rainwater fittings are corroded in places. Debris and vegetation was noted in guttering in places. A downpipe is enveloped by climbing vegetation which may cause damp issues.</p> <p>Cast-iron gutters and downpipes are prone to rusting and leakage, particularly at junctions and joints. Regular cleaning and sealing will be required which tends to increase maintenance costs. It is also heavy and its support must be checked periodically for safety reasons.</p>



Main walls

Repair category	2
Notes	<p>There is hairline cracking to pointing in several places on the walls of the property which is not thought to be of structural significance. There is a considerable amount of climbing vegetation growing up the wall to the front elevation. This may cause damage and water ingress within the building fabric.</p>



Windows, external doors and joinery

Repair category	3
Notes	<p>Double glazing in the kitchen window is broken. The double glazing in several of the window units is misted over and seals have failed. Fittings such as locks, hinges, catches and stays are showing signs of wear and tear. The front and rear doors are dated provide poor thermal insulation.</p>



External decorations

Repair category	1
Notes	No significant issues were noted. Some areas are beginning to suffer wear and tear from the effects of weather.



Conservatories/porches

Repair category	1
Notes	General wear and tear is evident. The copper roof is weathered and dated.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.



Outside areas and boundaries


Repair category	2
Notes	The boundary fencing is inadequate in places and some of the fencing has been removed.





Ceilings


Repair category	3
Notes	<p>The front bedroom ceiling is damaged and damp stained. Repair and renewal work is required. The adjacent and plaster finishes are also stained. Although none visible, damaging fungal growth is also possible. The damage and staining may be indicative of an incidence of current or historic penetrating damp from the chimney stack. Please note, due to an abundance of stacked stored items below this area, this ceiling and adjacent chimney breast could not be accessed to carry out damp reading testing with the moisture protimeter.</p> <p>Ceiling plaster in several rooms is cracked. Cracking in plaster often occurs due to the general ageing of the material, normal shrinkage of the material and slight movement between sheets of plasterboard. The cracking is not considered serious or significant. If repaired and filled, the cracking may re-occur from time to time.</p> <p>There are polystyrene ceiling tiles in the bathroom. These tiles are often used to</p>

	improve thermal insulation and also cover defects in the ceiling. Such tiles could be a fire hazard. The polystyrene tiles may contain asbestos but only a detailed laboratory test can confirm this. The material should not be disturbed, drilled or damaged in any way during repairs and/or improvements without taking suitable safety precautions. In certain cases its removal will require a specialist licensed asbestos removal contractor which can be expensive. There is public concern about the presence of any asbestos in a property which could affect future resale values.
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 Internal walls	
Repair category	2
Notes	<p>Internal walls are damaged and stained in some places.</p> <p>Condensation often forms on cold walls due to poor ventilation, inadequate heating and insufficient thermal insulation. To reduce the risk of such condensation, the ventilation and heating should be managed together to effectively remove any excess moisture from the air without suffering too much heat loss. The thermal insulation of the walls should also be upgraded where possible.</p>

 Floors including sub-floors	
Repair category	1
Notes	No significant issues were noted. General wear and tear is evident. Some upper timber floors move and creak a little underfoot.

 Internal joinery and kitchen fittings	
Repair category	2
Notes	<p>High damp meter readings and wood rot was noted in the skirting boards of the bathroom. Although none visible, damaging fungal growth is also possible. Such high meter readings may be indicative rising or penetrating damp and/or excessive levels of condensation as a result of inadequate ventilation and /or insulation.</p> <p>There is evidence of a light scattering of wood-boring infestation holes in some of the cupboards adjacent to the rear hallway.</p>

 Chimney breasts and fireplaces	
Repair category	1
Notes	<p>It should be insured that all flues whether in use or not, are kept in a sound condition and are regularly checked and serviced. Flues which are not in use should be adequately vented and capped.</p> <p>No significant issues were noted, however, please note that access was restricted on the upper floor.</p>



Internal decorations

Repair category	3
Notes	<p>The decorative finishes are in poor condition and redecoration is anticipated.</p> <p>There is a possibility that the original floor tiles below the linoleum/ vinyl flooring in the kitchen may contain some degree of asbestos fibre content but only a test can confirm this. This material can be a health hazard, especially if disturbed or removed. Specialist advice should be obtained before carrying out any works affecting these components.</p>



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	2
Notes	<p>There is no known recent electrical test certificate for the electrical. Electrical components are of mixed ages.</p> <p>It is recommended that all electrical installations are checked every 5 to 10 years, or upon change of ownership by an NICEIC qualified electrician to keep up-to date with frequent changes in regulations.</p>



Gas

Repair category	-
Notes	Not applicable.



Water, plumbing and bathroom fittings

Repair category	3
Notes	<p>The installation and fittings are dated, dirty, are in disrepair and may not have been inspected/tested for some time. Although not seen when inspecting the visible pipe work, it is not known for there to be original lead piping in properties built before 1945.</p>



Heating and hot water

Repair category	1
Notes	<p>The hot water cylinder is dated. The heating was not on when the property was inspected and therefore no comments can be made on its effectiveness.</p>

Single Survey

	<p>Heating and hot water should be checked annually by a competent qualified engineer to ensure safe operation and for the installation to comply with the latest recommendations and regulations.</p> <p>Prior to occupation, it is recommended that the heating and hot waters systems are checked and tested by a suitably qualified engineer to ensure safe operation and efficiency.</p>
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Drainage

Repair category	1
Notes	No significant issues were noted from a surface level inspection. All above and below ground drainage should be inspected and cleaned through periodically.

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	2
Main walls	2
Windows, external doors and joinery	3
External decorations	1
Conservatories/porches	1
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	3
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	3
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	3
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 Floor and First Floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" 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 type="checkbox"/> No <input checked="" 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

Your legal adviser should confirm the title of the property and that it is held in Absolute Ownership without any onerous burdens or title restrictions.

Your legal adviser should make further enquiries and advise you on your rights and responsibilities in respect of the mutual chimney stack as there may well be cost and legal implications and maintenance responsibilities for any new owner.

Your legal adviser should make further enquiries and advise you on the ownership and obligations for the maintenance and extent and position of the property's boundaries.

As of 7th May 2025, the online SEPA flood risk map indicates that there are no significant flood risks within a 25 metre distance.

As of 7th May 2025, the online uk radon maps indicates that the property is located in an area with the lowest band of radon potential.

The property is close to high voltage electrical equipment. The possible negative health effects of electromagnetic fields created by such equipment has been the subject of much media coverage. Although there are a number of studies showing a possible link between ill health and exposure to magnetic fields in certain circumstances, the Government suggests this risk is very low. However, public perception may affect marketability and the future value of the property. More detailed technical information and advice can be obtained at <https://www.gov.uk/government/collections/electromagnetic-fields> or from the environmental health department of the local authority, or from the local electricity company.

Estimated reinstatement cost for insurance purposes

The estimated reinstatement cost for insurance purposes is £420,000. This figure is an opinion of an appropriate sum for which the property should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings, finishings and fittings have not been included.

Valuation and market comments

The market value of the property as described in this report is £100,000 (One hundred thousand pounds). This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights.

Signed

Security Print Code [460798 = 6139]
Electronically signed

Report author

Gemma Bailey

Single Survey

Company name	Walker Fraser Steele
Address	Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ
Date of report	8th May 2025

Mortgage Valuation Report

Walker Fraser Steele Chartered Surveyors

Property Address

Address 34 Anderson Crescent, Forres, IV36 1ND
Seller's Name Aberdeen, Considine & Company
Date of Inspection 7th May 2025

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:

No outbuildings of permanence.

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:

Electric storage heaters and electric wall panel heaters.

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 property is in need of repairs, replacement and upgrading works.

As of 7th May 2025, the online SEPA flood risk map indicates that there are no significant flood risks within a 25 metre distance.

As of 7th May 2025, the online UK radon maps indicates that the property is located in an area with the lowest band of radon potential.

The property is close to high voltage electrical equipment.

Essential Repairs

No essential repairs required for lending purposes.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes

☐ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The subjects form suitable mortgage lending security.

Valuations

Market value in present condition

£ £100,000

Market value on completion of essential repairs

£ N/A

Insurance reinstatement value

£ £420,000

(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 [460798 = 6139]

Electronically signed by:-

Surveyor's name

Gemma Bailey

Professional qualifications

MRICS

Company name

Walker Fraser Steele

Address

Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ

Telephone

0141 221 0442

Fax

0141 258 5976

Report date

8th May 2025

Sellers Property Questionnaire



property | legal | financial

Property Questionnaire

Property address	34 ANDERSON CRESCENT, FORRES, IV36 1ND
Seller(s)	Aberdein Considine
Completion date of property questionnaire	10/03/2025

Property Questionnaire

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? Cannot answer*	
2.	Council tax	
	Which Council Tax band is your property in? (Please circle) A B C D E F G H Cannot answer*	
3.	Parking	
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input type="text"/> <p>Cannot answer*</p>	
4.	Conservation area	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	<p>Yes / No / Don't know Cannot answer*</p>

Property Questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No Cannot answer*
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p>If you have answered <u>yes</u>, please describe below the changes which you have made:</p>	Yes / No Cannot answer*
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>If you have answered <u>yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>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:</p>	Yes / No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p>If you have answered <u>yes</u>, please answer the three questions below:</p>	Yes / No Cannot answer*
	(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
	<p>(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

Property Questionnaire

7. Central heating		
a.	<p>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).</p> <p><u>If you have answered yes / partial</u> - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes / No / Partial Cannot answer*</p>
b.	When was your central heating system or partial central heating system installed?	
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes / No</p>
d.	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?	<p>Yes / No Cannot answer*</p>
9. Issues that may have affected your property		
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes / No Cannot answer*</p> <p>Yes / No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes / No Cannot answer*</p>

Property Questionnaire

10.	Services																									
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Water mains / private water supply</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Electricity</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Mains drainage</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Telephone</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Cable TV / satellite</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Broadband</td> <td>Cannot answer*</td> <td></td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas / liquid petroleum gas	Cannot answer*		Water mains / private water supply	Cannot answer*		Electricity	Cannot answer*		Mains drainage	Cannot answer*		Telephone	Cannot answer*		Cable TV / satellite	Cannot answer*		Broadband	Cannot answer*	
Services	Connected	Supplier																								
Gas / liquid petroleum gas	Cannot answer*																									
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Mains drainage	Cannot answer*																									
Telephone	Cannot answer*																									
Cable TV / satellite	Cannot answer*																									
Broadband	Cannot answer*																									
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	<p>Yes / No Cannot answer*</p>																								
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	<p>Yes / No / Don't know</p>																								
d.	<p>(ii) Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes / No</p>																								

Property Questionnaire

11. Responsibilities for Shared or Common Areas		
a.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes / No / Don't Know Cannot answer*</p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes / No / Not applicable Cannot answer*</p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes / No Cannot answer*</p>
d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes / No Cannot answer*</p>
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes / No Cannot answer*</p>
f.	<p>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.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes / No Cannot answer*</p>
12. Charges associated with your property		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<p>Yes / No Cannot answer*</p>

Property Questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes / No / Don't Know Cannot answer*</p> <p>Yes / No / Don't Know</p>
c.	<p>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.</p>	
13.	Specialist works	
a.	<p>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?</p> <p>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:</p>	<p>Yes / No Cannot answer*</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p>	<p>Yes / No Cannot answer*</p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>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.</p> <p>Guarantees are held by:</p>	<p>Yes / No</p>

Property Questionnaire

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(ii)	Roofing	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
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? If you have answered yes, 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 Cannot answer*

Property Questionnaire

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Don't know Cannot answer*
b.	that affects your property in some other way?	Yes / No / Don't know Cannot answer*
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know Cannot answer*
	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)

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

Signature(s): _____

Date: _____

* This report has been completed on behalf of the lender in respect to a repossessed property and therefore some information is not available.



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