

# HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot







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



### survey report on:

Property address	Balgownie Croft, Forres, IV36 2RW
Customer	Mr W Finlayson
Customer address	
Prepared by	Harvey Donaldson And Gibson
Date of inspection	25th March 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 Property<sup>1</sup>.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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The ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

#### 1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of

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

Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

#### 1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information

contained in the Report and the generic Mortgage Valuation Report.<sup>2</sup>

#### 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

#### 1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

#### 1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an invoice equivalent to 80% of the agreed fee.

#### 1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

#### 1.1 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;

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

- 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 <u>Category 3:</u> 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" 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 detached bungalow, one storey and attic in height, which we understand was built 2017.
Accommodation	The Accommodation comprises - Entrance vestibule, hallway, living
Accommodation	room, open planned kitchen/dining/living room, utility room, bathroom, main bedroom with ensuite shower room and two further bedrooms.
Gross internal floor area (m²)	138
Neighbourhood and location	The property is situated in a rural location on the outskirts of the small village of Dallas. Surrounding properties are of similar age and character. There are limited amenities nearby, however a wider range of facilities can be found in the towns of Forres and Elgin.
Age	5 years.
Weather	It was dry at the time of the inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimneyhead is of masonry construction, with a clay pot and dressed in lead flashings, where visible from ground level.
Roofing including roof space	The roof is pitched, timber framed and covered with slates.
	Access into the roof space is via a ceiling hatch located in the hall. The roof space has been partially lined and floored. Insulation material has been laid between and over the joists.
	There are PV panels and solar panels present on the roof.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Rainwater discharge is via uPVC gutters and downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main external walls are timber framed with an outer leaf of brick/blockwork, rendered externally with stone features.
Windows, external doors and joinery	Internal and external doors were opened and closed where
, ,	keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows and doors are of a double glazed upvc.
	The fascia boards and soffits at the eaves of the roof are timber.
External decorations	Visually inspected.
	The external decorations are painted, where applicable.
Conservatories / porches	None
Conservatories / porches	None.
Communal areas	None.
	None.
Garages and permanent outbuildings	Visually inspected.
	To the side of the property, there is a double garage of blockwork construction under a pitched and slate roof. The garage has been lined and has an electric up and over door. Lighting and power are present. It appears the roof space has been lined, however there was no access into this area at the time of our inspection.
Outside areas and boundaries	Visually inspected.
	We have been advised the plot extends to approximately 1 acre. There are garden grounds to the front, side and rear of the property which are bounded by post and wire fencing. The property is accessed via a private, unmade track.  The grounds mostly consist of laid grass, planted shrubs, paved/gravelled areas along with some water features and two small ponds. There are some retaining stone wall features.
	There are some timber sheds and a polytunnel located in the garden, however, there are not considered permanent outbuildings for home report purposes.

Ceilings	Visually inspected from floor level.
	Ceilings throughout the property are of plasterboard materials. The kitchen ceiling is of a vaulted style.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal partitions are of timber stud design, plasterboard lined on both faces.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The floors are of solid concrete construction.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal doors are moulded faced timber units, with some incorporating glazed inserts.
	The skirting boards and door surrounds are timber.
	The kitchen fittings are of a contemporary design and consist of a range of floor and wall mounted units, with a stainless steel sink.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a multi-fuel burning stove located in the living room.
Internal decorations	Visually inspected.
	The ceilings and walls are painted.
	The internal joinery is finished with paint and a decorative stain.
	The kitchen, utility room, bathroom and ensuite are finished with tiles.
Callana	N
Cellars	None.

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Mains electricity is installed. The meter and consumer unit are located in the hallway cupboard and in the garage. The system appears to be of a 13 amp type and design. The switch and socket
	outlets are plastic and the wiring is sheathed with PVC, where visible.  There are PV panels located on the roof and the kWh meter is located in the hallway cupboard.
Gas	No gas.
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.
	Water is supplied from the mains.
	The bathroom contains a bath with mixer shower overhead, wash hand basin and w.c.
	The ensuite shower room contains a shower cubicle, wash hand basin and w.c.
	The visible pipework is a mixture of copper and plastic.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	The property's hot water and heating is provided by an air source heat pump (Samsung air-water) located to the rear of the garage. The unvented hot water cylinder is located in the roof space. Heating to the rooms is provided by underfloor heating which is zoned controlled.
	The hot water is also supplemented by the solar panels located on the roof.
Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is understood to be to a septic tank, located within the garden grounds.

#### Fire, smoke and burglar alarms

#### Visually inspected.

### No tests whatsoever were carried out to the system or appliances.

The property has smoke detectors and carbon monoxide alarms.

Scottish government regulations come into effect in February 2022 which will require each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.

#### Any additional limits to inspection

The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings etc. The owner's personal belongings were not removed from cupboards.

The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.

It was dry on the date of inspection. Leakage and water penetration within roof spaces, around chimney breasts, window openings, etc are sometimes only visible during or immediately after, adverse weather conditions.

The roof space inspection was restricted due to part of the roof space being partially floored and lined, the remainder of the roof space has insulation material present between and over the joists.

No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.

#### Sectional Diagram showing elements of a typical house



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

- 1) Chimney pots
- 2) Coping stone
- 3) Chimney head
- 4 Flashing
- 5 Ridge ventilation
- 6) Ridge board
- 7) Slates / tiles
- 8 Valley guttering
- 9 Dormer projection
- 10 Dormer flashing
- 11) Dormer cheeks
- (12) Sarking
- 13) Roof felt
- (14) Trusses
- (15) Collar
- (16) Insulation
- (17) Parapet gutter
- (18) Eaves guttering
- Rainwater downpipe
- 20) Verge boards/skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- 25) Window pointing
- 6) Window sills
- 27) Rendering
- (28) Brickwork / pointing
- 29) Bay window projection
- 30 Lintels
- (31) Cavity walls / wall ties
- 32) Subfloor ventilator
- 33) Damp proof course
- 34) Base course
- Foundations
- 36) Solum
- 37) Floor joists
- 38) Floorboards
- 39) Water tank
- 40 Hot water tank

#### 2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following 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 obvious significant structural movement noted, on the basis of a single inspection.

Dampness, rot and infestation	
Repair category	1
Notes	An electronic moisture meter was used to measure levels of dampness, at random locations, to lower wall surfaces and floors, where accessible and without moving furniture or lifting floor coverings, if present. No obvious significant dampness, timber decay or infestation noted, within the limitations imposed on the inspection.

Chimney stacks	
Repair category	1
Notes	From a ground level inspection, no obvious significant defects were noted to the chimneyhead.

Roofing including roof space	
Repair category	1
Notes	Roof slating, where viewed from ground level, appears to have been laid to generally even courses with no obvious significant defects noted, allowing for a slipped slate.

Rainwater fittings	
Repair category	1
Notes	No significant disrepair was noted to the rainwater goods. It will however be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.

Main walls	
Repair category	1
Notes	No obvious significant defects were noted to the accessible wall surfaces.

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

External decorations	
Repair category	1
Notes	No obvious significant defects noted.  Paint finishes and decorated external surfaces will require redecoration on a
	regular basis.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	No obvious significant defects noted to the garage.

Outside areas and boundaries	
Repair category	1
Notes	Outside areas and boundaries appear adequate for purpose, however some areas are still requiring finishing. Ongoing maintenance should be anticipated for a garden of this type and size.

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

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

Floors including sub-floors	
Repair category	1
Notes	No obvious significant defects were noted to the flooring, within the limitations imposed by fully fitted floor coverings.

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

Chimney breasts and fireplaces	
Repair category	1
Notes	Some deterioration was noted to the sealant to the joint between the stove and the flue.
	Flue linings (and stove appliances) require at least annual inspections by a reputable person specialising in flues and chimneys. Specialist inspection of the stove and flue is recommended prior to use.

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

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	The electrical installation appeared to be in a condition commensurate with age and type with no visual defects being apparent. However, it should be fully appreciated that only the most recently re-wired or constructed properties will comply with current regulations.
	It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category	-
Notes	Not applicable.

The Water, plumbing and bathroom fittings	
Repair category	1
Notes	No obvious significant defects noted to the accessible plumbing or sanitary fittings, allowing for slight discolouration to the seals.  Given the presence of the shower mounted over the bath/tray, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath/shower tray. As the bath/shower is boxed in, it will be appreciated that it is not possible to comment on concealed locations.

Heating and hot water	
Repair category	1
Notes	No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.  It is recommended good practice that heat pumps are serviced on an annual basis by an appropriately qualified person. The heat pumps service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person.

Drainage	
Repair category	1
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection.  It is understood that drainage is to a septic tank. The valuation reported assumes that the septic tank is for the sole use of the subjects under report, that it has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall.

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	1
Chimney stacks	1
Roofing including roof space	1
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	1
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	-
Electricity	1
Gas	-
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.

#### 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
2. Are there three steps or fewer to a main entrance door of the property?	Yes X No
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes No X
5. Is there a toilet on the same level as the living room and kitchen?	Yes X No
6. Is there a toilet on the same level as a bedroom?	Yes X No
7. Are all rooms on the same level with no internal steps or stairs?	Yes X No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No

#### 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 tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must 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.

The legal adviser should check and confirm whether there is a remaining period of NHBC guarantee or similar equivalent new build guarantee certificate for the property.

Drainage, it is understood is to an exclusive septic tank which we understand lies within the feu. This was not checked or tested. It should be ensured that appropriate registration documents are available.

We have been advised the plot extends to approximately one acre and access to the property is via a private track.

There are solar and photovoltaic panels mounted on the subjects roof. We understand that these are owned and not subject to any third party agreements.

#### Estimated reinstatement cost for insurance purposes

£440,000 (Four hundred and forty thousand pounds).

Building costs are currently increasing significantly above inflation due to material and labour shortages. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

#### Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 25 March 2022 is:

£370,000 (Three hundred and seventy thousand pounds sterling).

Signed	Security Print Code [456107 = 7934]O Electronically signed
--------	---

Report author	India Hill

Company name	Harvey Donaldson And Gibson
[ ·	
Address	Caledonian House Business Centre, High Street, Elgin, IV30 1BD
Date of report	28th April 2022



Property Address	
Address Seller's Name Date of Inspection	Balgownie Croft, Forres, IV36 2RW Mr W Finlayson 25th March 2022
Property Details	
Property Type	House X 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	X       Detached       Semi detached       Mid terrace       End terrace         Back to back       High rise block       Low rise block       Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No illitary, police?
Flats/Maisonettes only	y Floor(s) on which located No. of floors in block Lift provided? Yes No. of units in block
Approximate Year of 0	Construction 2017
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1       Living room(s)       3       Bedroom(s)       1       Kitchen(s)         2       Bathroom(s)       0       WC(s)       0       Other (Specify in General remarks)
Gross Floor Area (exc	cluding garages and outbuildings) [138] m² (Internal) [159] m² (External)
Residential Element (	greater than 40%) X Yes No
Garage / Parking / 0	Outbuildings
Single garage Available on site?	X       Double garage       Parking space       No garage / garage space / parking space         X       Yes       No
Permanent outbuilding	gs:
None.	

Construction							
Walls	Brick	Stone	Concrete	X Timber frame	Other (	(specify in Gen	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	_	(specify in Gen	
Special Risks							
Has the property suf	fered structu	al movement?				Yes	X No
If Yes, is this recent	If Yes, is this recent or progressive?						
Is there evidence, his immediate vicinity?	story, or reas	on to anticipate	e subsidence,	heave, landslip or	flood in the	Yes	X No
If Yes to any of the a	bove, provid	e details in Ger	neral Remarks				
Service Connection	n						
Based on visual insp of the supply in Gene			appear to be r	on-mains, please	comment or	the type ar	nd location
Drainage	Mains 2	Private	None	Water	X Mains	Private	None
Electricity	Mains	Private	None	Gas	Mains	Private	X None
Central Heating	Yes	Partial	None				
Brief description of C	entral Heatir	ıg:					
Heating fuel: Electr							
Heating type: Unde							
Site							
Apparent legal issue	s to be verifie	ed by the conve	eyancer. Pleas	e provide a brief o	description in	General Re	emarks.
Rights of way	Shared drives		J	menities on separate s		d service conn	
Ill-defined boundaries		Agricultural	land included with	property	X Other	(specify in Ger	neral Remarks)
Location							
Residential suburb	Resid	ential within town /	city Mixed	residential / commerc	ial Mainly	commercial	
Commuter village	Remo	te village	Isolate	ed rural property	X Other	(specify in Ger	neral Remarks)
Planning Issues							
Has the property bee	en extended /	converted / al	tered?	es X No			
If Yes provide details	s in General F	Remarks.					
Roads							
Made up road	Unmade road	Partly com	pleted new road	Pedestrian ac	cess only	X Adopted	Unadopted

	en			В	•		-	70
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The property is situated in a rural location on the outskirts of the small village of Dallas. Surrounding properties are of similar age and character. There are limited amenities nearby, however a wider range of facilities can be found in the towns of Forres and Elgin.

The general condition of the property appears consistent with age and type of construction.

The legal adviser should check and confirm whether there is a remaining period of NHBC guarantee or similar equivalent new build guarantee certificate for the property.

Drainage, it is understood is to an exclusive septic tank which we understand lies within the feu. This was not checked or tested. It should be ensured that appropriate registration documents are available.

We have been advised the plot extends to approximately one acre and access to the property is via a private track.

There are solar and photovoltaic panels mounted on the subjects roof. We understand that these are owned and not subject to any third party agreements.

Essential Repairs				
None apparent within the limitations of our inspe	ction.			
Estimated cost of essential repairs £	Retention recommended? Yes	X No	Amount £	
Louinated cost of coochilal repairs 2	res	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Amount &	

Comment on Mortgagea	bility		
The property affords adeq lender's criteria.	guate security for loan purposes based on the valuation figure, subject to i	ndividual	
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?  [ Buy To Let Cases			
What is the reasonable rangementh Short Assured Tenar	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£	
	here there is a steady demand for rented accommodation of this type?	Yes No	
Declaration			
Signed Security Print Code [456107 = 7934]O Electronically signed by:- Surveyor's name India Hill Professional qualifications AssocRICS Company name Harvey Donaldson And Gibson			
conditions and the conditions of the conditions are conditions as a condition of the conditions are conditions as a condition of the conditions are conditional conditions as a condition of the conditions are conditional conditions are conditional conditions as a condition of the conditions are conditional conditions.			

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

**Dwellings** 

### **Scotland**

#### **BALGOWNIE CROFT, FORRES, IV36 2RW**

Dwelling type: Detached bungalow
Date of assessment: 25 March 2022
Date of certificate: 25 March 2022

Total floor area: 138 m<sup>2</sup>

Primary Energy Indicator: 80 kWh/m²/year

**Reference number:** 0512-2927-5530-2275-1226 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

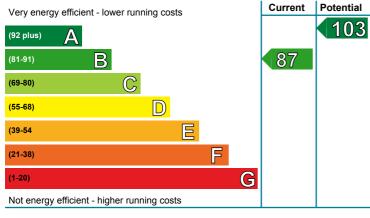
Main heating and fuel: Air source heat pump, underfloor, electric

#### You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,270	See your recommendations
Over 3 years you could save*	£126	report for more information

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

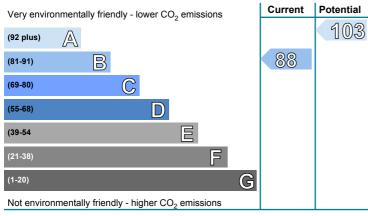


#### **Energy Efficiency Rating**

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

Your current rating is **band B (87)**. The average rating for EPCs in Scotland is **band D (61)**.

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



#### **Environmental Impact (CO<sub>2</sub>) Rating**

This graph shows the effect of your home on the environment in terms of carbon dioxide  $(CO_2)$  emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (88)**. 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 Low energy lighting	£35	£126.00
2 Wind turbine	£15,000 - £25,000	£2085.00

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

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

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

#### Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	****	****
Roof	Pitched, 300 mm loft insulation	****	****
Floor	Solid, insulated (assumed)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Air source heat pump, underfloor, electric	***	<b>★★★★</b> ☆
Main heating controls	Time and temperature zone control	****	****
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	From main system, plus solar	***	****
Lighting	Low energy lighting in 46% of fixed outlets	****	<b>★★★★</b> ☆

#### The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

#### The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 14 kg CO<sub>2</sub>/m<sup>2</sup>/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 1.9 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 2.0 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	£2,259 over 3 years	£2,295 over 3 years	
Hot water	£546 over 3 years	£546 over 3 years	You could
Lighting	£465 over 3 years	£303 over 3 years	save £126
Totals	£3,270	£3,144	over 3 years

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

#### Recommendations for improvement

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

Da	and the second s	Indicative cost	Typical saving	Rating after improvement		
Recommended measures		Indicative cost	per year	Energy	Environment	
1	Low energy lighting for all fixed outlets	£35	£42	B 88	B 89	
2	Wind turbine	£15,000 - £25,000	£695	A 103	A 103	

#### 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 Low energy lighting

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

#### 2 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

#### Low and zero carbon energy sources

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

#### LZC energy sources present:

- Air source heat pump
- Solar water heating
- Solar photovoltaics

#### Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	9,057	N/A	N/A	N/A
Water heating (kWh per year)	2,325			_

#### **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: Miss India Hill Assessor membership number: EES/019913

Company name/trading name: Harvey Donaldson & Gibson Chartered Surveyors Caledonian House Business Centre High Street

Elgin

IV30 1BD Phone number: 01343547844

Email address: frances.wilson@hdg.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

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

#### Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property address	Balgownie Croft, craigmill, Dallas IV36 2RW
Seller(s)	Finlayson

Completion date of property	25 March 2022
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? 5 years			
2.	Council tax			
	Which Council Tax band is your property in? (Please tick)			
	A			
3.	Parking			
	What are the arrangements for parking at your property? (Please tick all that apply)			
	• Garage			
	Allocated parking space			
	• Driveway			
	Shared parking			
	On street			
	Resident permit			
	Metered parking			
	Other (please specify):     Private land			
4.	Conservation area			
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes No Don't know	X	
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)?	Yes 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)?	Yes No		



	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? 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 X
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?	Yes
	(iii) Please describe the changes made to the windows doors, or approximate dates when the work was completed):  Please give any guarantees which you received for this work to yestate 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).  If you have answered yes or partial — what kind of central heating is there?	Yes No Partial  Air source heat pump, underfloor heating. Multi
	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:	fuel wood burning stove.
	i) When was your central heating system or partial central heating system installed?	5 years



	(ii) Do you have a maintenance contract for the central heating system?	Yes No	□ x
	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).		
8.	Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes No	×
9.	Issues that may have affected your property		
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes No	
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes No	
b.	Are you aware of the existence of asbestos in your property?		
	If you have answered yes, please give details:	Yes No	



10.	Services					
a. Ple suppli	ease tick which services ar er:	e connected to your	property and give o	letails of the		
Servi	ces	Connected	Supplier			
Gas	or liquid petroleum gas	no	N/A			
	r mains or private r supply	yes	Scottish	water		
Elect	ricity	yes	Sse	se		
Mains	s drainage	no	Septic ta	nk		
Telep	phone	yes	ВТ			
Cable	e TV or satellite	yes	Sky/satel	llite		
Broad	dband	yes	ВТ			
b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:  (i) Do you have appropriate consents for the discharge from your septic tank?  (ii) Do you have a maintenance contract for your septic tank?  If you have answered yes, please give details of the company with which you have a maintenance contract:			Yes No Yes No Don't know Yes No	X	
a.	Responsibilities for shared or common areas  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?  If you have answered yes, please give details:			Yes No Don't know		
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:			Yes No Don't know	X	
C.	Has there been any major roof during the time you h			Yes No		



d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes No	X
	If you have answered yes, please give details:		
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?  If you have answered yes, please give details:	Yes No	X
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.)  If you have answered yes, please give details:	Yes No	
12.	Charges associated with your property		
a.	Is there a factor or property manager for your property?	Yes	
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No	Lxl
b.	Is there a common buildings insurance policy?  If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes No Don't know	
c.	Please give details of any other charges you have to pay on a regular upkeep of common areas or repair works, for example to a resident maintenance or stair fund. $_{\rm N/A}$		r
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 No	
	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.		
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes No	
b.	If you have answered yes, please give details:		



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 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.  W and AS Bruce solicitor  Guarantees are held by:	Yes No	X

4.4	Currentees					
14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work		X			
(ii)	Roofing			X		
(iii)	Central heating		X			
(iv)	National House Building Council (NHBC)	X				
(v)	Damp course			X		
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)			X		
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): New Build					
C.	Are there any outstanding claims under any of the guarantees listed above?			es	Yes No	X
	If you have answered yes, please give details:					
15.	Boundaries					
	So far as you are aware, has any boundary moved in the last 10 years?	of your	property	been	Yes No	
	If you have answered yes, please give deta	ails:			Don't know	
16.	Notices that affect your property					
	In the past three years have you ever red	ceived a ı	notice:			
a.	advising that the owner of a neighbouring planning application?	ng proper	ty has m	ade a	Yes No	



b.	that affects your property in some other way?	Yes No	
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes No	
	If you have answered yes to any of a-c above, please give the solicitor or estate agent, including any notices which arrive a 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): Finlayson

Date: 25 March 2022



