HOME REPORT

Baileauch Balnageith

Forres IV36 2SX



ENERGY PERFORMANCE CERTIFICATE





Energy Performance Certificate (EPC)

Scotland

Dwellings

Baileauch, Balnageith, Forres, IV36 2SX

Dwelling type:	Detached house
Date of assessment:	23 October 2019
Date of certificate:	29 October 2019
Total floor area:	218 m ²
Primary Energy Indicator:	112 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel:

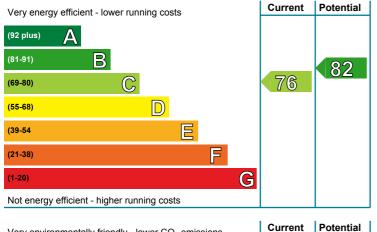
9152-2077-7503-9621-7481 RdSAP, existing dwelling Elmhurst Boiler and radiators, oil

You can use this document to:

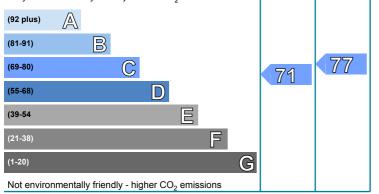
- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,093	See your recommendations
Over 3 years you could save*	£141	report for more information

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



Very environmentally friendly - lower CO₂ emissions



Energy Efficiency Rating

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

Your current rating is band C (76). The average rating for EPCs in Scotland is band D (61).

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

Environmental Impact (CO₂) Rating

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

Your current rating is **band C (71)**. 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 Solar water heating	£4,000 - £6,000	£141.00
2 Solar photovoltaic (PV) panels	£3,500 - £5,500	£864.00

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, 400+ mm loft insulation Roof room(s), insulated (assumed)	**** ****☆	★★★★★ ★★★★☆
Floor	Suspended, insulated (assumed)	—	_
Windows	Fully double glazed	★★★ ☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★★☆
Main heating controls	Time and temperature zone control	****	****
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	_
Hot water	From main system	★★★ ☆☆	★★★☆☆
Lighting	Low energy lighting in 78% of fixed outlets	****	****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 28 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 6.2 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 1.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,295 over 3 years	£2,307 over 3 years	
Hot water	£378 over 3 years	£225 over 3 years	You could
Lighting	£420 over 3 years	£420 over 3 years	save £141
Total	s £3,093	£2,952	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.

	Indicative cost	Typical saving	Rating after i	mprovement
Recommended measures	indicative cost	per year	Energy	Environment
1 Solar water heating	£4,000 - £6,000	£47	C 77	C 72
2 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£288	B 82	C 77

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 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.

2 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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)	14,637	N/A	N/A	N/A
Water heating (kWh per year)	2,552			

About this document

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

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

Assessor's name: Assessor membership number:	Mr. Graham Laird EES/015039
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	17 Corstorphine Road
	Edinburgh
	EH12 6ĎD
Phone number:	0131 477 6006
Email address: Related party disclosure:	enquiries@dmhall.co.uk No related party
	1 2

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

Use of this energy performance information

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

Advice and support to improve this property

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

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





SINGLE SURVEY





survey report on:

Property address	BAILEAUCH BALNAGEITH FORRES IV36 2SX
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Customer	MR RICHARD MCPHERSON

Customer address	BAILEAUCH BALNAGEITH FORRES IV36 2SX
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Prepared by DM Hall LLP

Date of inspection	23rd October 2019
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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.

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. <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. <u>Category 2:</u> 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	Detached house.
Accommodation	Ground floor: entrance hallway, lounge, dining room, kitchen/dining room, utility room, WC, bathroom, master bedroom with ensuite and two further bedrooms. First floor: landing, shower room and two bedrooms.

Gross internal floor area (m²)	218 approximately.
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Neighbourhood and location	The property is situated on the edge of the town of Forres, with
	some other residential properties nearby. Local transport, shopping, educational and social facilities are readily available within Forres.

Age	Built 2008 approximately.
Weather	Overcast and dry, following a period of mixed weather.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	There is a chimney stack of concrete block construction, externally rendered. Flashings are formed in metal.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The roof is of a pitched design clad with tiles. Ridges and hips are formed in tile and valleys are formed in metal.
Access to the roof space is gained via a ceiling hatch in the utility room. The roof is of timber frame construction with sterling board sarking. There is evidence of an undertile moisture barrier. There is glasswool insulation laid between and across the joists.
There are eaves hatches on the first floor. These were screwed shut at the time of inspection.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Gutters and downpipes are of a half round and round design and are formed in uPVC.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of cavity construction with a timber frame inner load bearing leaf and a concrete blockwork outerleaf, externally rendered. There are some synthetic stone finishes. There is provision for sub-floor ventilation at ground level.

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	Windows are of a double glazed uPVC type. There are double glazed uPVC French doors off the master bedroom, lounge and dining room.
	The front and rear access doors are formed in uPVC and have double glazed sections.
	Soffits and fascias are formed in timber.
External decorations	Visually inspected.
	External joinery is painted.

Conservatories / porches	None.

Communal areas	None.
Garages and permanent outbuildings	Visually inspected.
	There is an attached double garage of timber frame and block construction, externally rendered. The floor is formed in concrete. The roof is of a pitched design clad with tiles. There are metal up and over doors to the garage. The boiler and hot water tank are located in the garage.

Outside areas and boundaries	Visually inspected.
	There is garden ground surrounding the property, mostly laid to grass. There is an area of timber decking off the lounge and dining room. There is a paviour/stone chip driveway at the front of the property. There is an additional stone chip covered parking area at the rear.

Ceilings	Visually inspected from floor level.
	Ceilings are formed in plasterboard. There are some cornices.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are of timber stud construction and are lined in plasterboard. There are some tiled and wet wall finishes.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Floors are of suspended timber construction. Flooring, where seen is overla8id with composite boarding. I did not gain access to sub-floor areas.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal doors are of a panelled timber type, some of which have glazed sections.
	Internal joinery finishes are formed in timber. The stairs and balustrade are formed in timber.
	The kitchen is fitted with a range of floor and wall mounted units.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a multi-fuel stove fitted in the lounge.

Internal decorations	Visually inspected.
	Walls and ceilings are painted.

Cellars None.

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Mains supply. Visible wiring is run in PVC coated cabling with 13 amp outlets.
	The circuit breakers are located in a cupboard in the hallway.

Gas No gas supply.

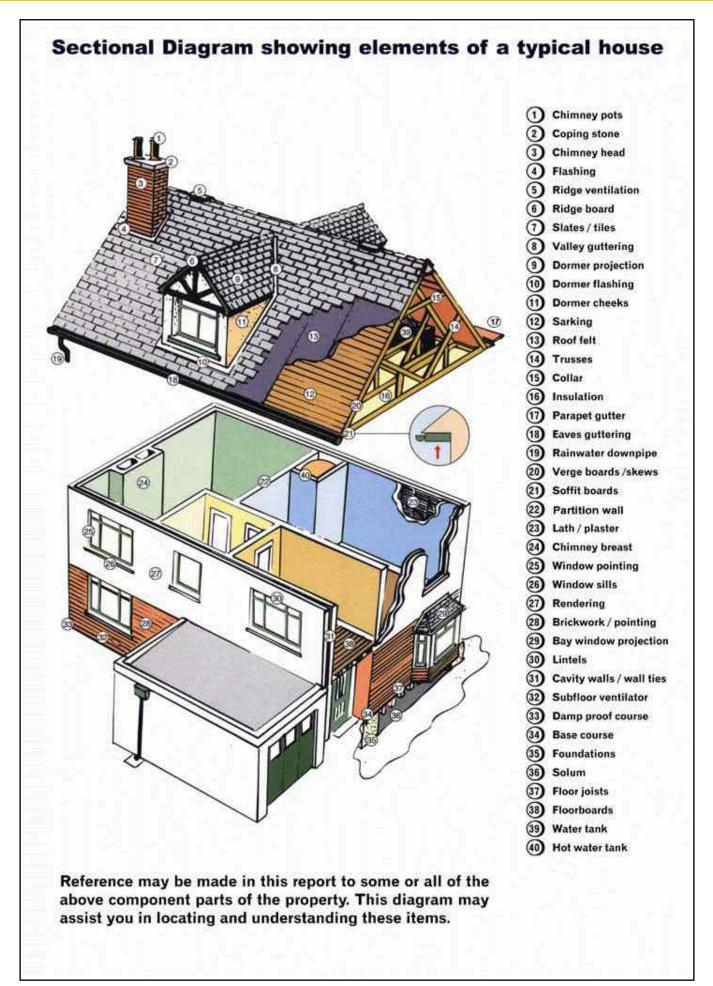
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains supply. Visible pipework is formed in copper and uPVC.
	The bathroom is fitted with a white suite comprising bath with mixer shower fitting, toilet and wash hand basin.
	The shower room is fitted with a white suite comprising mixer shower cubicle, toilet and glass wash hand basin.
	The ensuite is fitted with a white suite comprising a mixer shower, cubicle, toilet and wash hand basin.
	The WC is fitted with a white suite comprising toilet and wash hand basin.
	There are stainless steel sink units fitted in the kitchen and utility room.

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.
	There is a Grant Vortex 15-26-S oil fired central heating boiler located in the garage. This is connected to steel panel radiators distributed throughout the property and also provides domestic hot water.
	There is a pre-lagged hot water tank fitted with immersion heater and thermostat located in the garage.
	The heating system is controlled by combined programmers and thermostats located in the hallway and on the landing. These control the heating separately for each floor.
	The oil storage tank is located at the side of the garage.
	There are electric fan heaters in the garage.

Drainage	Drainage covers etc. were not lifted.	
	Neither drains nor drainage systems were tested.	
	The seller has advised that drainage is to a septic tank which is connected to soakaways on either side of the house.	

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	There are smoke detectors fitted in the hallway and on the landing.
	A burglar alarm system was fitted at the time of inspection but I have been advised by the owner that this will be removed.

Any additional limits to inspection	The property is occupied, fully furnished and all floors are covered.
	Parts of the property which are covered, unexposed or inaccessible cannot be guaranteed to be free from defect.
	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.
	Inspection of the roof space is restricted by the presence of insulation material.
	I have not disturbed insulation in accordance with Health and Safety Guidelines and furniture, personal effects (particularly in cupboards) and floor coverings have not been moved.
	Eaves hatches were screwed shut at the time of inspection.
	I did not gain access to sub-floor areas.
BAILEAUCH, BALNAGEITH,	



BAILEAUCH, BALNAGEITH, FORRES, IV36 2SX 23rd October 2019 HP610270

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

Structural movement	
Repair category	1
Notes	No reportable defects.

Dampness, rot and infestation	
Repair category	1
Notes	No reportable defects.

Chimney stacks	
Repair category	1
Notes	No reportable defects.

Roofing including roof space	
Repair category	1
Notes	There is some weed growth in valleys and moss growth on tiles.

Rainwater fittings	
Repair category	1
Notes	There is weed growth in gutters.

Main walls	
Repair category	1
Notes	There is hairline cracking to render around some windows.

Windows, external doors and joinery	
Repair category	1
Notes	No reportable defects.

External decorations	
Repair category	1
Notes	No reportable defects.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	No reportable defects.

Outside areas and boundaries	
Repair category	1
Notes	No reportable defects.

Ceilings	
Repair category	1
Notes	No reportable defects.

Internal walls	
Repair category	1
Notes	No reportable defects.

Floors including sub-floors	
Repair category	1
Notes	No reportable defects.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No reportable defects.

Chimney breasts and fireplaces	
Repair category	1
Notes	No visual defects identified.
	Flues should be swept and tested on a regular basis.

Internal decorations	
Repair category	1
Notes	There are some areas of shrinkage cracking. There are some areas of marking to the ceiling and the wall in the ensuite. The first floor shower room was in the process of being repainted at the time of inspection.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	There was an open electrical panel in a hall cupboard. I have been advised by the seller that this is redundant. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.

Gas	
Repair category	-
Notes	Not applicable.

F Water, plumbing and bathroom fittings					
Repair category	1				
Notes	There is deterioration to seals around the first floor shower tray. This can lead to leaks and defects manifesting in unseen areas. The seller has advised the seals will be renewed.				

Heating and hot water				
Repair category	1			
Notes	There is evidence of a leak from the hot water tank or boiler. The seller has advised that this was repaired prior to their purchase of the property.The oil storage tank is located close to a timber boundary fence with a neighbouring property. This will not comply with current regulations.Boilers and central heating systems should be tested and serviced by an OFTEC registered engineer on an annual basis to ensure their safe and efficient operation.			

Drainage	
Repair category	1
Notes	No visual defects identified. The owner has advised that drainage is to a septic tank. This system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation, all are assumed to be satisfactory.

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 and first.		
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 No X		
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

Access at the rear of the property is via a private track. It has been assumed that appropriate rights of access exist.

The owner has advised that drainage is to a septic tank. This system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation, all are assumed to be satisfactory.

Estimated reinstatement cost for insurance purposes

£390,000 (THREE HUNDRED AND NINETY THOUSAND POUNDS)

It should be noted this sum is an estimate calculated using a rate per square metre based on information provided by the Building Cost Information Service (BCIS).

Valuation and market comments

£360,000 (THREE HUNDRED AND SIXTY THOUSAND POUNDS)

There have been some signs of improvement in the market recently.

Signed	Security Print Code [549720 = 5380] Electronically signed			
Report author	GRAHAM LAIRD			
Company name	DM Hall LLP			
Address	27 High Street, Elgin, IV30 1EE			
Date of report	29th October 2019			

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	BAILEAUCH, BALNAGEITH, FORRES, IV36 2SX MR RICHARD MCPHERSON 23rd October 2019
Property Details	
Property Type	X 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	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 ilitary, police?
Flats/Maisonettes only Approximate Year of (No. of units in block
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms Gross Floor Area (exc	2 Living room(s) 5 Bedroom(s) 1 Kitchen(s) 3 Bathroom(s) 1 WC(s) 1 Other (Specify in General remarks) cluding garages and outbuildings) 218 m² (Internal) m² (External)
	greater than 40%) X Yes No
Garage / Parking / Garage / Garage / Parking / Garage / Parking / Garage	Outbuildings
Single garage Available on site? Permanent outbuilding	X Double garage Parking space No garage / garage space / parking space X Yes No gs: No
Timber frame and bl	ock/ tile attached double garage.

Mortgage Valuation Report

Construction								
Walls	Brick	Stone	Concrete	X Timber frame	Other (specify in General Remarks)			
Roof	X Tile	Slate	Asphalt	Felt	Othe	er (specify in Ger	eral Remarks)	
Special Risks								
Has the property s	suffered stru	ctural movem	ent?			Yes	X No	
If Yes, is this rece	nt or progres	ssive?				Yes	No	
Is there evidence, immediate vicinity	•	eason to antic	ipate subsidence	, heave, landslip	or flood in th	e 🗌 Yes	X No	
If Yes to any of the	e above, pro	vide details ir	General Remark	KS.				
Service Connec	tions							
Based on visual ir of the supply in G			rices appear to be	e non-mains, plea	ase comment	on the type a	Ind location	
Drainage	Mains	Private	X None	Water	X Mains	Private	None	
Electricity	X Mains	Private	None	Gas	Mains	Private	X None	
Central Heating	X Yes	Partial	None					
Brief description of	f Central He	ating:						
Oil fired boiler to	radiators.							
Site								
	ues to be ve	rified by the c		ana provida a bri	of description	in Conorol E) om or ko	
Apparent legal iss	_	ives / access			_	ared service conr		
Ill-defined boundar		_	Itural land included w	amenities on separa ith property		er (specify in Ge		
							,	
Location								
Commuter village		esidential within t emote village		ed residential / comm ated rural property		inly commercial er (specify in Ge	noral Pomarka)	
		emote village		aleu furai property		ler (specify in Ge		
Planning Issues	5							
Has the property b	been extende	ed / converted	/ altered?	Yes X No				
If Yes provide deta	ails in Gener	al Remarks.						
Roads								
Made up road	Unmade ro	ad Partly	completed new road	Pedestrian	access only	X Adopted	Unadopted	

Mortgage Valuation Report

General Remarks

The property is situated on the edge of the town of Forres with some other residential properties nearby. Local transport, shopping, educational and social facilities are readily available within Forres.

The house has been maintained in a satisfactory state of repair for a property of its age, type and construction both internally and externally.

Access at the rear of the property is via a private track. It has been assumed that appropriate rights of access exist.

The owner has advised that drainage is to a septic tank. This system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation, all are assumed to be satisfactory.

Other rooms: utility room.

Essential Repairs

None.				
Estimated cost of essential repairs £	Retention recommended?	X No	Amount £	N/A

Mortgage Valuation Report

Comment on Mortgageability

The property will form suitable security for mortgage purposes at the figure of value outlined below.	
Valuations	
Market value in present condition	£ 360,000
Market value on completion of essential repairs	£ N/A
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 390,000
Is a reinspection necessary?	Yes X 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?	£ N/A
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 [549720 = 5380] Electronically signed by:-Surveyor's name **GRAHAM LAIRD** Professional qualifications BSc (Hons) MRICS Company name DM Hall LLP Address 27 High Street, Elgin, IV30 1EE Telephone 01343 548501 Fax 01343 540170 29th October 2019 Report date

PROPERTY QUESTIONNAIRE





Property address	Baileauch Balnageith, Forres, IV36 2SX

Seller(s)	Richard McPherson
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Completion date of property questionnaire	24-10-19
-------------------------------------------	----------

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? 7 Years
2.	Council tax
	Which Council Tax band is your property in? (Please circle) A B C D E F G H
3.	Parking
	What are the arrangements for parking at your property?
	(Please tick all that apply)
	• Garage
	Allocated parking space
	• Driveway 🗸
	Shared parking
	On street
	Resident permit
	Metered parking
	Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

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			
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)? <u>If you have answered yes</u>, please describe below the changes which you have made: 	Yes / No			
	 (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? <u>If you have answered 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. If you do not have the documents yourself, please note below who has these documents and your solicitor as a possible for the purchaser. 	Yes / Ne			
b.	documents and your solicitor or estate agent will arrange to obtain them: Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes / No			
	If you have answered yes, please answer the three questions below:				
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No			
	(ii) Did this work involve any changes to the window or door openings?	Yes / No			
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):				
	Please give any guarantees which you received for this work to your solicitor or estate agent.				

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	Yes / No / Partial
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	2008
c.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	Yearly service carried out.	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	01-20
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?	¥es / 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?	Yes / No
	If you have answered yes, please give details:	

-	Services					
	Please tick which services are supplier:	ich services are connected to your property and give details of the				
	Services	Connected	Supplier			
	Gas / liquid petroleum gas	✓	Oil fast			
	Water mains / private water supply	✓	Scottish water			
	Electricity	✓	Scottish gas			
	Mains drainage	~	Council			
	Telephone	~	ВТ			
	Cable TV / satellite	~	Sky			
	Broadband \checkmark		ВТ			
	Is there a septic tank system at y			Yes / No		
	If you have answered yes, please	e answer the two	questions below:			
	(i) Do you have appropriate cons	ents for the disch	narge from your septic tank?	Yes / No / Don't knov		
	(ii) Do you have a maintenance c	ontract for your s	septic tank?	Yes / No		
	If you have answered yes, please give details of the company with which you have a maintenance contract:					
	Every 2 years by Scottish water.					

11.	Responsibilities for Shared or Common Areas	
а.	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?	¥es / No / Den't Knew
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes / No / Not applicable
	If you have answered yes, please give details:	
с.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	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?	¥es / No
	If you have answered yes, please give details:	
е.	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?	¥es / No
	If you have answered yes, please give details:	
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.)	¥es / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yes / No / Den't Knew
	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 basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	¥es / 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:	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes / No
	If you have answered yes, please give details:	
с.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes / No
	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 <u>please write below who has these documents</u> 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.	
	Guarantees are held by:	

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(iii)	Central heating	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(iv)	NHBC	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(v)	Damp course	No	¥es	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	¥es	Don't know	With title deeds	Lost	Cannot Answor*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	l <u>s</u> ', pleas te(s):	e give de	etails of t	he work		·
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 o last 10 years?	f your pr	operty b	een move	ed in the		/ No / t know
	If you have answered yes, please give details	:					

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?	¥es / No / Don't know			
b.	that affects your property in some other way?	¥es / No / Den't knew			
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know			
	If you have answered yes to any of a-c above, please give the notices to your so agent, including any notices which arrive at any time before the date of entry of t your property.	blicitor or estate he purchaser of			

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:

DM Hall Offices

Aberdeen 01224 594172

Cumbernauld

01236 618900

01334 844826

01387 254318

01382 873100

Ayr

Cupar

Dumfries

Dundee

Galashiels 01896 752009

Glasgow (North) 01292 286974 0141 332 8615

> Glasgow (South) 0141 636 4141

> > Hamilton 01698 284939

Inverness 01463 241077

Inverurie 01467 624393

Irvine 01294 311070

Kirkcaldy 01592 598200 Livingston 01506 490404

Musselburgh 0131 665 6782

Oban 01631 564225

Paisley 0141 887 7700

Perth 01738 562100

Peterhead 01779 470220

Stirling 01786 475785



01383 621262 Edinburgh

Dunfermline

0131 477 6000

Elgin 01343 548501

Falkirk 01324 628321