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CHARTERED SURVEYORS

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HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT



Home Report Index

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

Single Survey

| | |
|---------------------------|--|
| Property Address | Frasers Cottage Bank Lane Forres IV36 1NU |
| Customer | Ms A Bethune |
| Date of Inspection | 01/07/2026 |
| Prepared by | Donna Shields Harvey Donaldson & Gibson Chartered Surveyors |



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TERMS AND CONDITIONS

PART 1 - GENERAL

1.1

THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property.¹

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



Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on <https://www.connellsgroup.co.uk/our-group/our-brands/>. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is Jonathan Shaw, MRICS, contact 01332 813096.

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

1.2

THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential

Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

1.3

LIABILITY

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

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

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

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

1.4

GENERIC MORTGAGE VALUATION REPORT

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

1.5

TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.²

1.6

INTELLECTUAL PROPERTY

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

1.7

PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

WARNING: If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is

made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

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| Description | The subjects comprise a two storey semi-detached house. |
| Accommodation | Ground floor: Hall, lounge/dining, kitchen, bathroom, conservatory. First floor: Landing, bedroom 1, bedroom 2, bedroom 3. |
| Gross internal floor area (sqm) | 114 |
| Neighbourhood and location | The subjects are located in a residential area within the town of Forres. Surrounding properties are of a mixed style and design. There is a good range of amenities nearby. The property is understood to be situated in a conservation area. The subjects are accessed by way of an adopted road. |
| Age | 1832 |
| Weather | It was dry at time of inspection. |
| Chimney stacks | Visually inspected with the aid of binoculars where appropriate. The chimney heads are of stone construction. |

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| Roofing including roof space | <p>Sloping roofs were visually inspected with the aid of binoculars where appropriate. Our inspection of the roof void was restricted to a head and shoulders inspection only due to thickly laid insulation.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>Inspection of the rear pitch was limited due to height and site restrictions.</p> <p>The roof is of pitched, timber supported design, overlaid with natural slates.</p> <p>The extension has a flat roof with a felt covering.</p> |
| Rainwater fittings | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.</p> <p>The gutters and downpipes are of uPVC and cast-iron construction.</p> |
| Main walls | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of solid stone construction. Wall thickness is approximately 600mm.</p> <p>The extension walls are consistent with being of timber framed construction with a brick/block outer leaf, and have a rendered finish. Wall thickness is approximately 280mm.</p> <p>Flood defence covered airbricks were noted.</p> |

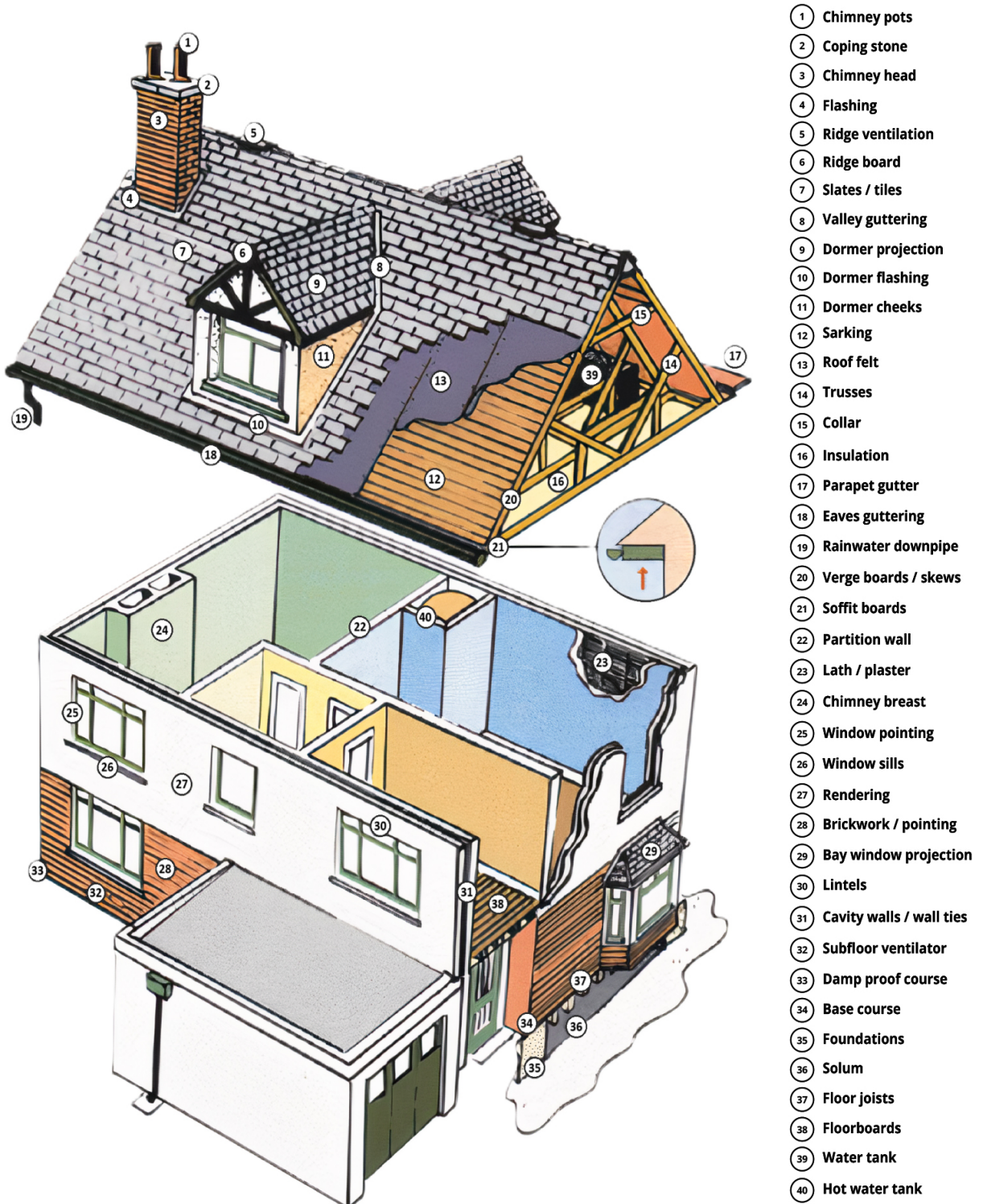
| | |
|--|---|
| Windows, external doors and joinery | <p>Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.</p> <p>It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions.</p> <p>The windows are of uPVC design incorporating double glazed units. A 'Velux' roof window was also noted.</p> <p>The doors are of uPVC and composite design, incorporating double glazed units. We understand that these units are flood doors.</p> <p>Eaves details are carried in timber.</p> |
| External decorations | <p>Visually inspected.</p> <p>External decorations are painted.</p> |
| Conservatories / porches | <p>Visually inspected.</p> <p>It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions.</p> <p>There is a conservatory built on a rendered masonry base. The conservatory is of the uPVC double glazed type and has a sloped polycarbonate roof.</p> |
| Communal areas | None |
| Garages and permanent outbuildings | None |
| Outside areas and boundaries | <p>Visually inspected.</p> <p>The property has private garden grounds to the front, rear and side. Gardens are paved, planted and laid to lawn. There is a timber shed.</p> <p>Boundaries are mainly marked by stone walls.</p> |
| Ceilings | <p>Visually inspected from floor level.</p> <p>Ceilings within the property are of plasterboard and lath/plaster. Polystyrene tiles were noted in the bathroom.</p> |

| | |
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| Internal walls | <p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are finished in lath & plaster and plasterboard.</p> |
| Floors including sub floors | <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. The property has fully fitted floor coverings throughout which restricted the scope of our inspection</p> <p>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.</p> <p>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; no sub-floor inspection was possible due to there being no apparent means of access.</p> <p>The floors are of suspended timber construction.</p> |
| Internal joinery and kitchen fittings | <p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery comprises timber skirtings, door facings and door surrounds. The doors are timber panel timber/glazed units.</p> <p>The staircase is of timber design.</p> <p>Kitchen fittings comprise a range of wall and base units and work surfaces.</p> |
| Chimney breasts and fireplaces | <p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The chimney breasts are plastered masonry. There is an open fire in the traditional lounge fireplace. Other fireplaces have been closed off historically.</p> |
| Internal decorations | <p>Visually inspected.</p> <p>The internal decorations are painted and papered.</p> |

| | |
|---------------------------------------|---|
| Cellars | None |
| Electricity | <p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains electricity is connected with power points situated throughout the property. The consumer unit is located in the under-stair cupboard as is the electrical meter. Wiring, where visible, is sheathed in PVC.</p> |
| Gas | <p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains gas is connected. The gas meter is located within an external meter box.</p> |
| Water, plumbing and bathroom fittings | <p>Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.</p> <p>Water is supplied from the mains. The visible pipework is copper and plastic.</p> <p>The bathroom contains a three piece suite consisting of a bath with shower over, wash-hand basin and toilet.</p> <p>Bedroom 2 has a wash-hand basin.</p> |
| Heating and hot water | <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is centrally heated by means of a gas fired system. The central heating boiler is located in the kitchen and is of a design which also provides domestic hot water upon demand. Heating to rooms is provided by water-filled radiators.</p> |
| Drainage | <p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage is understood to be connected.</p> |

| | |
|--|---|
| Fire, smoke and burglar alarms | <p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property has smoke detection devices installed.</p> <p>Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.</p> |
| Any additional limits to inspection | <p>The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items and furnishings etc. The owner's personal belongings were not removed from cupboards.</p> <p>It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.</p> <p>No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.</p> <p>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.</p> <p>It was dry on the date of inspection. Leakage and water penetration may only be visible to building components such as roof spaces, rainwater goods, around chimney breasts, window openings, etc., during or immediately after, adverse weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.</p> <p>The report does not include an asbestos inspection. Asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported and you have concerns you should engage a qualified asbestos surveyor.</p> |

Sectional Diagram showing elements of a typical house



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

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

| Category 1 1 | Category 2 2 | Category 3 3 |
|---|---|--|
| No immediate action or repair is needed. | Repairs or replacement requiring future attention, but estimates are still advised. | 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. |

| Structural movement | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>There is evidence of previous movement in the form of cracking to masonry and internal plaster cracking. Rucked wallpaper was noted internally. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.</p> <p>All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently most buildings will have minor non structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non structural cracks of this nature will not be recorded or reported.</p> |

| Dampness, rot and infestation | |
|-------------------------------|---|
| Repair category: | 2 |
| Notes | <p>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.</p> <p>Higher than normal meter readings were recorded to localised areas of lower wall surfaces, for example at the door ingoes and chimney breast.</p> <p>Within the roof space, stained timbers were noted.</p> <p>No obvious significant rot or infestation were noted within the limitations of the inspection, however; based on the age and type of the property, in the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable timber & damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee.</p> |

| Chimney stacks | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>The chimney heads are weathered, commensurate with age. Normal and ongoing maintenance will be required.</p> <p>It should be noted that unused chimney heads are a common source of water ingress with the resultant risk of deterioration to the surrounding timbers within the roof void.</p> |

| Roofing including roof space | |
|------------------------------|---|
| Repair category: | 2 |
| Notes | <p>Slates were noted to be loose/chipped. In the absence of stripping and re-covering, this roof structure will be an increasingly frequent source of maintenance expenditure. Life expectancy will often depend on weathering and damage from the prevailing weather. In the absence of stripping and relaying, on-going and increasing maintenance expenditure should be anticipated.</p> <p>Within the roof space, stained timbers were noted.</p> <p>Based on the age and type of the property, in the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable timber & damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee.</p> <p>Weathering was evident to the flat roof covering. It should be fully appreciated that a flat roof, even when new does have a limited life and always requires regular and careful ongoing maintenance to ensure it remains in a wind and watertight condition.</p> |

| Rainwater fittings | |
|-------------------------|---|
| Repair category: | 1 |
| Notes | <p>No significant disrepair was noted to the rainwater goods, allowing for normal age and weathering.</p> <p>Allowing leaves, moss, and other debris to accumulate and create blockages is one of the most frequent causes of gutter-related dampness problems. The weight of the accumulated material can cause gutters to leak at joints or even to collapse completely. This may be prevented by cleaning gutters frequently, preferably twice a year.</p> |

| Main walls | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>Patches of eroded stonework are evident in places and some of the mortar joints are defective, but this is considered commensurate with the age and type of property. Repaired cracking was noted.</p> <p>There is a localised defect to the render, e.g. where a downpipe was previously attached.</p> <p>Normal and ongoing maintenance will be required.</p> |

| Windows, external doors and joinery | |
|-------------------------------------|---|
| Repair category: | 1 |
| Notes | <p>The windows show signs of normal age, wear and tear, and the life expectancy of same should be fully appreciated.</p> <p>The external joinery shows signs of normal weathering. Normal and ongoing maintenance will be required.</p> |

| External decorations | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>External decorations show signs of weathering. Normal and ongoing maintenance will be required.</p> |

| Conservatories / porches | |
|--------------------------|---|
| Repair category: | 1 |
| Notes | <p>The conservatory dates to circa 2002. The life expectancy of same should be fully appreciated.</p> |

| Communal areas | |
|-------------------------|----------------|
| Repair category: | |
| Notes | Not applicable |

| Garages and permanent outbuildings | |
|------------------------------------|----------------|
| Repair category: | |
| Notes | Not applicable |

Outside areas and boundaries

| | |
|-------------------------|---|
| Repair category: | 2 |
| Notes | <p>Loose pointing and cracking were noted in places to the stone boundary walls. Localised repairs and ongoing maintenance will be required.</p> <p>It is not best practice to have vegetation growing against masonry walls.</p> <p>Outside areas and the shed appear fit for the desired purpose.</p> |

Ceilings

| | |
|-------------------------|--|
| Repair category: | 2 |
| Notes | <p>Polystyrene ceiling tiles are present in the property. These are considered to be a fire hazard. Damage to underlying plasterwork is inevitable, and re-plastering should be anticipated.</p> <p>Minor blemishes were noted to the ceiling surfaces. These can be attended to during the course of normal redecoration.</p> <p>As age increases, it is not unusual for the plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.</p> |

Internal walls

| | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>When tested with an electronic moisture meter, higher than normal meter readings were recorded to localised lower wall surfaces. Please see our comments under 'Dampness, Rot & Infestation'.</p> <p>Minor localised blemishes were noted to the internal wall surfaces. If present, the removal of wallpaper is likely to result in the necessity for plaster repairs.</p> |

Floors including sub floors

| | |
|-------------------------|---|
| Repair category: | 1 |
| Notes | <p>No obvious significant defects were noted to floors, within the limitations of the inspection.</p> |

| Internal joinery and kitchen fittings | |
|---------------------------------------|---|
| Repair category: | 1 |
| Notes | <p>No obvious significant defects were noted to internal joinery or kitchen fittings, allowing for normal age, wear and tear. Some doors have been purposefully removed.</p> <p>Based on age, the internal doors may not incorporate toughened glass. This can be considered to be a Health and Safety risk, particularly where there are young children present.</p> |

| Chimney breast and fire places | |
|--------------------------------|---|
| Repair category: | 1 |
| Notes | <p>Localised moisture meter readings were noted.</p> <p>No further or obvious significant defects were noted to the chimney breasts or the fireplace. Please see our comments under 'Dampness, Rot & Infestation'.</p> <p>The fireplace does not appear to have been in regular use. The fireplace and flue should be checked/swept by an appropriately qualified person and routinely thereafter. The owner tells us the fire was used in winter months and has been checked annually.</p> <p>Closed off flues should be kept ventilated to prevent condensation damage.</p> |

| Internal decorations | |
|----------------------|---|
| Repair category: | 1 |
| Notes | <p>Localised rucked wallpaper was noted, e.g. at corners. No further or obvious significant defects were noted to the internal decorations.</p> |

| Cellars | |
|------------------|----------------|
| Repair category: | |
| Notes | Not applicable |

| Electricity | |
|-------------------------|--|
| Repair category: | 2 |
| Notes | Only the most recently rewired properties will have electrical installations that fully comply with current regulations. There is no evidence of a recent test. As the property is over 10 years old, it would be prudent to have the electrical system tested. Thereafter it is recommended good practice that all electrical installations should be checked periodically, approximately every five years or when a property changes hands. This should be regarded as a routine safety and maintenance check. |

| Gas | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | No obvious significant defects were noted to the gas installation. All gas appliances should be tested and thereafter maintained by a Gas Safe registered contractor on an annual basis. This should be regarded as a routine maintenance and safety check. |

| Water, plumbing and bathroom fittings | |
|---------------------------------------|--|
| Repair category: | 1 |
| Notes | No obvious significant defects were noted to accessible plumbing or sanitary fittings. 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. |

| Heating and hot water | |
|-------------------------|---|
| Repair category: | 1 |
| Notes | No obvious significant defects were noted to the heating/hot water system, although this has not been tested. A radiator was noted to be leaning, although secure. 'Microbore' copper piping was noted, which has a thinner diameter than standard piping. The boiler's 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. Informed opinion suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. |

| Drainage | |
|-------------------------|---|
| Repair category: | 1 |
| Notes | No obvious significant defects were noted to the drainage system, within the limitations of the inspection. |

Single Survey

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

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

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

4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The tenure is Outright Ownership.

The Legal adviser should check and confirm whether any planning and building control restrictions are in force as the property is understood to be located within a conservation area. The implications of owning a property in a Conservation area should be discussed with your Legal adviser.

The property has been extended historically by means of a single storey extension constructed to the rear. A conservatory has been added to the side, circa 2002. The internal layout has been altered historically. The valuation assumes certification in respect of the planning permissions, building warrants and completion certificates were issued for these works, where necessary.

The property is located in an area affected by historic flooding and we understand the property has flooded in the past. (The owner tells us there was a flood in 2013 and to the best of their knowledge, there was no previous or subsequent flooding).

The property has some flood protection measures including flood doors and air brick covers (or similar). SEPA flood maps show that the risk is from surface water. The valuation assumes buildings insurance can be obtained under normal terms and this should be confirmed.

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 it is recommended that, prior to entering into any legally binding sale or purchases contracts, further specialists advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £455,000 (Four Hundred and Fifty-Five Thousand pounds sterling). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation (£) and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 01/07/2026 is £200,000 (Two Hundred Thousand pounds sterling).

| | |
|----------------------------------|--|
| Report author: | Donna Shields |
| Company: | Harvey Donaldson & Gibson Chartered Surveyors |
| Address: | Caledonian House Business Centre, High Street, Elgin, IV30 1BD |
| Electronically Signed By: | Donna Shields |
| Date of report: | 09/07/2026 |



Mortgage Valuation

Case Details

| | | | |
|----------------------------------|---------------------------|---------|--|
| Seller name(s): | Ms A Bethune | | |
| Address line 1: | Frasers Cottage Bank Lane | | |
| Address line 2: | | | |
| Address line 3: | | | |
| Town / City: | Forres | County: | |
| Postcode: | IV36 1NU | | |
| Date of inspection (dd/mm/yyyy): | 01/07/2026 | | |

Property Details

| | |
|---|---------------|
| Property type: | House |
| Property style: | Semi-Detached |
| Was the property built for the public sector? | No |

Specific details for: flats & maisonettes

| | | | | | | | |
|--------------------|----------------------|----------------------------|----------------------|---------------------------|----------------------|--------------------------|----------------------|
| Floor of property: | <input type="text"/> | Number of floors in block: | <input type="text"/> | Number of units in block: | <input type="text"/> | Lift available in block? | <input type="text"/> |
|--------------------|----------------------|----------------------------|----------------------|---------------------------|----------------------|--------------------------|----------------------|

Tenure

| | |
|---------|--------------------|
| Tenure: | Absolute Ownership |
|---------|--------------------|

If Leasehold:

| | | | |
|-------------------------|----------------------|-------------------|------------------------|
| Unexpired term (years): | <input type="text"/> | Ground rent (pa): | £ <input type="text"/> |
|-------------------------|----------------------|-------------------|------------------------|

Accommodation

| | | | | | |
|-------------------------------|----------------------------------|--------------------|---------------------------------------|-----------------------|--------------------------------|
| No. of living room(s): | <input type="text" value="1"/> | No. of bedroom(s): | <input type="text" value="3"/> | No. of kitchen(s): | <input type="text" value="1"/> |
| No. of bathroom(s): | <input type="text" value="1"/> | No. of WC(s): | <input type="text" value="0"/> | No. of other room(s): | <input type="text" value="1"/> |
| Description of other room(s): | 1 conservatory | | | | |
| Floor area (m ²): | <input type="text" value="136"/> | Floor area type: | <input type="text" value="External"/> | | |

Garages & Outbuildings

| | |
|-----------------------------|------|
| Garages / Parking space(s): | None |
| Permanent outbuildings: | None |

Construction

| | |
|--|---|
| Wall construction: | Solid Stone. Timber frame/render. |
| Roof construction: | Pitched slate. Flat felt. |
| Approximate year of construction: | 1832 |
| Any evidence of alterations or extensions? | Yes |
| Alterations or extension details: | The property has been altered / extended with a conservatory extension, a single storey extension and an internal reconfiguration of the habitable space. Our valuation assumes these works have been carried out with all necessary consents. Legal advisors to confirm. |

Risks

| | |
|--|--|
| Is there any evidence of movement to the property? | Yes |
| If yes, does this appear longstanding? | Yes |
| Are there any further risk factors? | Yes |
| If yes, please provide details: | <p>Movement was noted in the form of cracking to masonry and internal cracking. On the basis of our single inspection the movement appeared to be long-standing and non-progressive in nature.</p> <p>The property is located within an historic flood area. The property has flood defence measures installed. SEPA flood maps state a risk from surface water.</p> |

Services

| | | | | | |
|-------------------|--|-----------|-------|--------|-------|
| Electricity: | Mains | Gas: | Mains | Water: | Mains |
| Central heating: | Full | Drainage: | Mains | | |
| Provide comments: | Heating fuel: Gas Heating type: Radiators | | | | |

Legal Matters

| | |
|--|---|
| Are there any apparent legal issues to be verified by the conveyancer? | Yes |
| If yes, please provide details: | <p>The property has been converted historically, whereby the two attached houses formed a schoolhouse, which was later divided. The legal advisor should confirm all necessary consents have been obtained.</p> |

Location

| | |
|-------------------|---|
| Location details: | <p>The property is situated within a residential area in a town with a good level of local amenities.</p> |
|-------------------|---|

Roads


| | |
|-------------------|-----------------------------------|
| Road description: | <p>The road has been adopted.</p> |
|-------------------|-----------------------------------|

General Remarks

| |
|--|
| <p>The property is located in a conservation area. The general condition of the property is considered adequate for mortgage purposes.</p> |
|--|

 Essential Repairs

None

 Mortgageability Remarks

See Risks.

 Valuation

| | |
|---|---------------------|
| Market value in present condition: | £ 200000 |
| Market value after essential repairs: | £ |
| Insurance reinstatement value: | £ 455000 |
| Retention required? <input type="checkbox"/> No | Retention amount: £ |

 Declaration

| | |
|---------------------------|--|
| Surveyor name: | Donna Shields |
| Surveyor qualifications: | ASSOC.RICS |
| Report date (dd/mm/yyyy): | 07/07/2026 |
| Company name: | Harvey Donaldson & Gibson Chartered Surveyors |
| Address: | Caledonian House Business Centre, High Street, Elgin, IV30 1BD |
| Telephone number: | 01343 547844 |
| Email address: | Help@hdg.co.uk |
| Surveyor signature: | |

Energy Performance Certificate (EPC)

Scotland

Dwellings

FRASERS COTTAGE, BANK LANE, FORRES, IV36 1NU

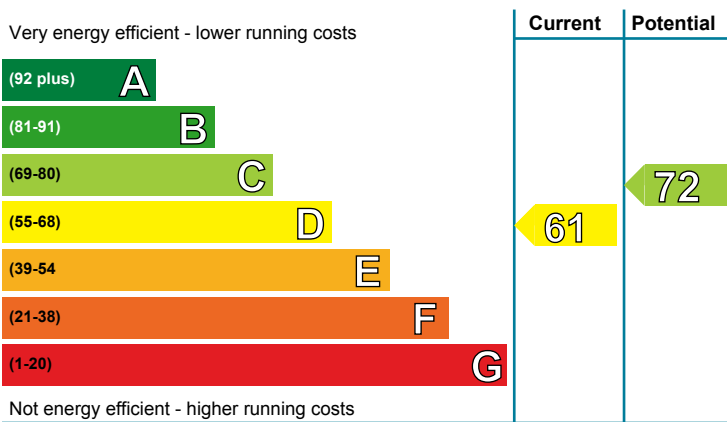
| | | | |
|----------------------------------|------------------------------|-------------------------------|---------------------------------|
| Dwelling type: | Semi-detached house | Reference number: | 0150-2189-0230-2706-3101 |
| Date of assessment: | 01 July 2026 | Type of assessment: | RdSAP, existing dwelling |
| Date of certificate: | 07 July 2026 | Approved Organisation: | Elmhurst |
| Total floor area: | 114 m ² | Main heating and fuel: | Boiler and radiators, mains gas |
| Primary Energy Indicator: | 265 kWh/m ² /year | | |

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* | £6,663 | See your recommendations report for more information |
| Over 3 years you could save* | £1,371 | |

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

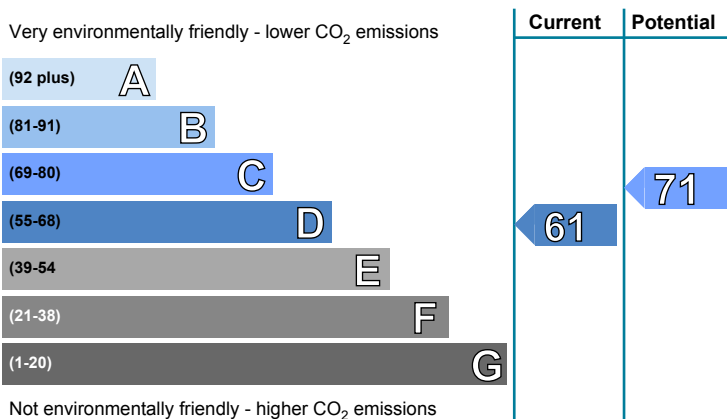


Energy Efficiency Rating

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 D (61)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (61)**

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

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

| Recommended measures | Indicative cost | Typical savings over 3 years |
|--------------------------------------|------------------|------------------------------|
| 1 Internal wall insulation | £7,500 - £11,000 | £954.00 |
| 2 Floor insulation (suspended floor) | £5,000 - £10,000 | £414.00 |
| 3 Solar photovoltaic (PV) panels | £8,000 - £10,000 | £642.00 |

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. See the addendum section on the last page of this report for further information relating to items in the table.

| Element | Description | Energy Efficiency | Environmental |
|-----------------------|--|-------------------|---------------|
| Walls | Sandstone, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| | Timber frame, as built, insulated (assumed) | ★★★★☆ | ★★★★☆ |
| Roof | Pitched, 270 mm loft insulation | ★★★★★ | ★★★★★ |
| | Flat, insulated | ★★★☆☆ | ★★★☆☆ |
| Floor | Suspended, no insulation (assumed) | — | — |
| Windows | Fully double glazed | ★★★☆☆ | ★★★☆☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | Room heaters, dual fuel (mineral and wood) | — | — |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | Below average lighting efficiency | ★★★☆☆ | ★★★☆☆ |

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 43 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 5.0 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.


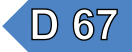




Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|---------------|----------------------|------------------------|---|
| Heating | £5,718 over 3 years | £4,347 over 3 years |  |
| Hot water | £684 over 3 years | £684 over 3 years | |
| Lighting | £261 over 3 years | £261 over 3 years | |
| Totals | £6,663 | £5,292 | |

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

Recommendations for improvement

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

| Recommended measures | Indicative cost | Typical saving per year | Rating after improvement | |
|--------------------------------------|------------------|-------------------------|---|---|
| | | | Energy | Environment |
| 1 Internal wall insulation | £7,500 - £11,000 | £318 |  |  |
| 2 Floor insulation (suspended floor) | £5,000 - £10,000 | £138 |  |  |
| 3 Solar photovoltaic panels, 2.5 kWp | £8,000 - £10,000 | £214 |  |  |

Choosing the right improvement package

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

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

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

1 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

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

3 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 17,584.92 | N/A | N/A | N/A |
| Water heating (kWh per year) | 2,756.26 | | | |

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

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 Donna Shields |
| Assessor membership number: | EES/019504 |
| Company name/trading name: | Harvey Donaldson & Gibson Chartered Surveyors |
| Address: | Kintail House Beechwood Business Park Highland Inverness IV2 3BW |
| Phone number: | 01463718440 |
| Email address: | help@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 [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Property Questionnaire

| | |
|-------------------------|--|
| Property Address | Frasers Cottage Bank Lane Forres IV36 1NU |
|-------------------------|--|

| | |
|------------------|----------------|
| Seller(s) | Ms Ann Bethune |
|------------------|----------------|

| | |
|--|------------|
| Completion date of property questionnaire | 23/06/2026 |
|--|------------|

1 Length of ownership

How long have you owned the property?

8 years

2 Council tax

Which Council Tax band is your property in?

D

3 Parking

What are the arrangements for parking at your property?

(Please tick all that apply)

- | | |
|-------------------------|-------------------------------------|
| Garage | <input type="checkbox"/> |
| Allocated parking space | <input type="checkbox"/> |
| Driveway | <input type="checkbox"/> |
| Shared parking | <input type="checkbox"/> |
| On street | <input checked="" type="checkbox"/> |
| Resident permit | <input type="checkbox"/> |
| Metered parking | <input type="checkbox"/> |

Other (please specify)

Free car parks next to property readily available

Informal arrangement to park in neighbours driveway while they still own it.

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

5 Listed buildings

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

No

6 Alterations/additions/extensions

a.(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

Yes

If you have answered yes, please describe below the changes which you have made:

Previous owner had added a shower, sink & toilet to one of the upstairs bedrooms. We removed these apart from the sink to return the room to a bedroom. Done by professional plumber. Previous owner had not sought planning permission for the work. Property has an indemnity insurance certificate with the deeds for this work.

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

No

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:

- b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes

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

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

No

- (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Flood doors have been fitted by Scottish Water as we are in a sepa flood risk area.

Planning permission was obtained by them. Doors are guaranteed and will be serviced annually by Scottish Water supplier of the doors Stormmeister

Please give any guarantees which you received for this work to your solicitor or estate agent.

7 Central heating

- a. Is there a central heating system in your property?

(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).

Yes

If you have answered yes or partial — what kind of central heating is there?

(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).

Gas fired central heating & one bedroom has a electric panel heater

If you have answered yes, please answer the three questions below:

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

Prior to my purchase so I don't know

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

Yes

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

OVO Energy contract 1822125

- (iii) When was your maintenance agreement last renewed?

(Please provide the month and year).

03/2026

8 Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

Yes

9 Issues that may have affected your property

- a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

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

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

No

If you have answered yes, please give details:

10 Services

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

| Services | Connected | Supplier |
|-------------------------------------|-------------------------------------|------------------------------|
| Gas or liquid petroleum gas | <input checked="" type="checkbox"/> | OVO Energy |
| Water mains or private water supply | <input checked="" type="checkbox"/> | Scottish Water/Moray Council |
| Electricity | <input checked="" type="checkbox"/> | OVO Energy |
| Mains drainage | <input checked="" type="checkbox"/> | Scottish Water/Moray Council |
| Telephone | <input checked="" type="checkbox"/> | Vodafone |
| Cable TV or satellite | <input type="checkbox"/> | |
| Broadband | <input checked="" type="checkbox"/> | Vodafone |

b. Is there a septic tank system at your property?

No

(i) Do you have appropriate consents for the discharge from your septic tank?

(ii) Do you have a maintenance contract for your septic tank?

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

11 Responsibilities for shared or common areas

a. Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

No

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?

No

If you have answered yes, please give details:

c. Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

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?

No

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?

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.)

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?

No

- b. Is there a common buildings insurance policy?

No

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

- 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?

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?

No

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 please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate., 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.

Guarantees are held by:

14 Guarantees

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

(i) Electrical work

No

(ii) Roofing

No

(iii) Central heating

No

(iv) National House Building Council (NHBC)

No

(v) Damp course

No

(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)

With title deeds

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):

(i) Electrical work

(ii) Roofing

(iii) Central heating

(iv) National House Building Council (NHBC)

(v) Damp course

(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)

There is an indemnity insurance policy to cover replacement windows & doors done by previous owner as these are UPVC and they didn't obtain planning permission. this indemnity also covers the bathroom alterations done to upstairs bedroom without planning permission by previous owner

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

No

If you have answered yes, please give details:

15 Boundaries

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

No

If you have answered yes, please give details:

16 Notices that affect your property

In the past three years have you ever received a notice:

a. advising that the owner of a neighbouring property has made a planning application?

Yes

b. that affects your property in some other way?

No

c. that requires you to do any maintenance, repairs or improvements to your property?

No

If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.