

home report



**4 CORRIES WAY
FORRES
IV36 2TS**



property | legal | financial

Energy Performance Certificate



property | legal | financial

Energy Performance Certificate (EPC)

Scotland

Dwellings

4 CORRIES WAY, FORRES, IV36 2TS

Dwelling type: Semi-detached house
Date of assessment: 27 October 2021
Date of certificate: 27 October 2021
Total floor area: 97 m²
Primary Energy Indicator: 172 kWh/m²/year

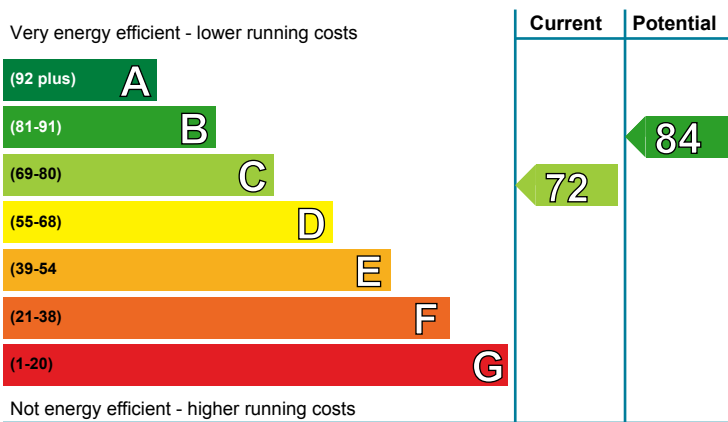
Reference number: 6390-4637-0622-2222-1093
Type of assessment: RdSAP, existing dwelling
Approved Organisation: ECMK
Main heating and fuel: Air source heat pump, radiators, electric

You can use this document to:

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

| | | |
|--|---------------|--|
| Estimated energy costs for your home for 3 years* | £3,123 | See your recommendations report for more information |
| Over 3 years you could save* | £261 | |

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

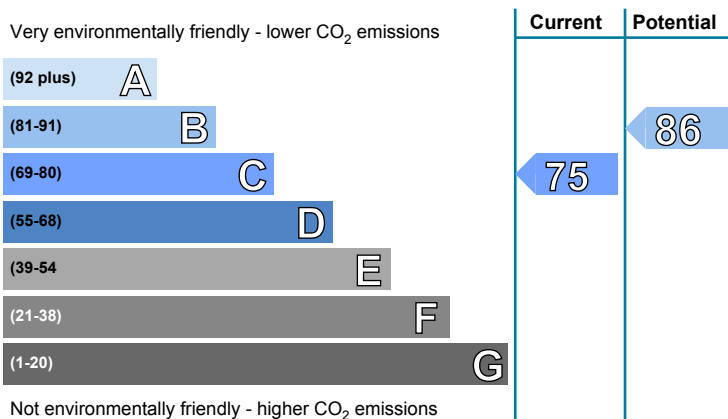


Energy Efficiency Rating

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

Your current rating is **band C (72)**. 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 C (75)**. 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 | £261.00 |
| 2 Solar photovoltaic (PV) panels | £3,500 - £5,500 | £942.00 |

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, 250 mm loft insulation | ★★★★☆ | ★★★★☆ |
| Floor | Solid, insulated (assumed) | — | — |
| Windows | Fully double glazed | ★★★★☆ | ★★★★☆ |
| Main heating | Air source heat pump, radiators, electric | ★★☆☆☆ | ★★★★☆ |
| Main heating controls | Programmer, TRVs and bypass | ★★★☆☆ | ★★★☆☆ |
| Secondary heating | None | — | — |
| Hot water | From main system | ★★☆☆☆ | ★★★★☆ |
| Lighting | Low energy lighting in all fixed outlets | ★★★★★ | ★★★★★ |

The energy efficiency rating of your home

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

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


The impact of your home on the environment

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

The calculated emissions for your home are 29 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 2.8 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 1.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.



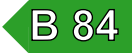
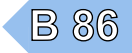
Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|---------------|----------------------|------------------------|---|
| Heating | £2,085 over 3 years | £2,088 over 3 years |  |
| Hot water | £795 over 3 years | £531 over 3 years | |
| Lighting | £243 over 3 years | £243 over 3 years | |
| Totals | £3,123 | £2,862 | |

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 Solar water heating | £4,000 - £6,000 | £87 |  |  |
| 2 Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £314 |  |  |

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:

- Air source heat pump

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) | 6,155 | N/A | N/A | N/A |
| Water heating (kWh per year) | 2,428 | | | |

About this document

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

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

| | |
|-----------------------------|--|
| Assessor's name: | Gemma Bailey |
| Assessor membership number: | ECMK303165 |
| Company name/trading name: | Walker Fraser Steele |
| Address: | 2 HUSKISSON WAY SOLIHULL B90 4SS |
| Phone number: | 07800705761 |
| Email address: | gemma.bailey@esurv.co.uk |
| Related party disclosure: | No related party |

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Scottish Single Survey



property | legal | financial

Single Survey

survey report on:

| | |
|-------------------------|-------------------------------------|
| Property address | 4 Corries Way Forres IV36 2TS |
|-------------------------|-------------------------------------|

| | |
|-----------------|------------------------------|
| Customer | Aberdein Considine & Company |
|-----------------|------------------------------|

| | |
|-------------------------|--|
| Customer address | |
|-------------------------|--|

| | |
|--------------------|----------------------|
| Prepared by | Walker Fraser Steele |
|--------------------|----------------------|

| | |
|---------------------------|-------------------|
| Date of inspection | 27th October 2021 |
|---------------------------|-------------------|

Walker Fraser Steele
Chartered Surveyors

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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

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

1.2 THE REPORT

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

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

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

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

| | |
|--|--|
| Description | The subjects comprise a semi detached two storey Dwellinghouse with garden grounds and off street parking provision. |
| Accommodation | <p>The accommodation on the ground floor comprises of an Entrance Hall, Shower room, Hallway with under stair Store, Sitting Room and a Dining Kitchen.</p> <p>Stairs lead up from the Hallway to the first floor accommodation which comprises of a Landing, three Bedrooms and a Bathroom.</p> |
| Gross internal floor area (m²) | 97m ² |
| Neighbourhood and location | <p>Situated within a development of similar style and era housing, the subjects form part of a residential area of both private and social dwellings.</p> <p>Located on the periphery of the town of Forres, the property is considered to be positioned within convenient access to schooling and town amenities.</p> |
| Age | The property was built in 2010 by Springfield Properties on behalf of the Grampian Housing Association Limited. |
| Weather | The weather was dry, overcast and blustery at the time of the inspection. The report should be read in context of these weather conditions. |
| Chimney stacks | There are no chimney stacks pertaining to the property. |

| | |
|-------------------------------------|--|
| Roofing including roof space | <p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The principal roof structure is of a pitched design and is clad with interlocking concrete tiles and concrete ridge tiling over timber trusses. Valley flashings are formed in lead or zinc and there are PVC trims at the verges.</p> <p>The roof structure of the single storey projection is of a mono pitched design and is clad with interlocking concrete tiles with metal flashings at PVC trims at the verges.</p> <p>Internally the principal roof space was accessed via a ceiling hatch on the Landing with the aid of a ladder and a torch. A limited visual inspection was carried out from the vicinity of the hatch opening. The roof structure comprises timber trusses with 'Sterling Board' style sarking. There is approximately 250 mm of insulation quilt laid at joist level. There is evidence of a fire wall/ party wall between properties.</p> <p>The roof space of the single storey projection was accessed via a ceiling hatch within the Entrance Hall with the aid of a ladder and torch. The roof structure comprises timber trusses. Approximately 250 mm of insulation quilt has been laid at joist level. There is a fire wall/ party wall between properties.</p> |
| Rainwater fittings | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are of a PVC manufacture.</p> |
| Main walls | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main external walls are finished with part roughcast render and part timber weatherboarding, measure approximately 360 mm thick and are assumed to be of a cavity inner load bearing timber frame construction with an outer leaf of concrete block work. There is provision of a movement joint to the rendered gable elevation and the external sills are formed in pre-cast concrete.</p> |

Single Survey

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|--|---|
| Windows, external doors and joinery | <p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are of a timber casement manufacture with sealed unit double glazing.</p> <p>The front and rear doors are of a 'Nordan' timber manufacture with what appears to be inset triple glazed panels.</p> <p>The fascia boarding, soffit boarding and weatherboarding/cladding is formed in a treated/stained timber or ply wood.</p> |
| External decorations | <p>Visually inspected.</p> <p>External timbers have a stained/varnished finish.</p> |
| Conservatories / porches | <p>There are no Conservatories or Porches pertaining to the property.</p> |
| Communal areas | <p>There are no known communal areas within the boundaries of the subjects.</p> |
| Garages and permanent outbuildings | <p>There are no Garages or Outbuildings of permanence pertaining to the subjects.</p> |
| Outside areas and boundaries | <p>Visually inspected.</p> <p>Garden grounds extend to the front, side and rear of the property and are bounded by timber fencing and a side timber access gate.</p> <p>A tarmacadam drive leads from the public road to the front elevation of the property.</p> <p>The front garden is laid to stone chippings, flower beds and a paved pathway. The rear garden is laid to grass lawn, patio paving and stone chippings.</p> |
| Ceilings | <p>Visually inspected from floor level.</p> <p>The ceilings are lined with plasterboard.</p> |
| Internal walls | <p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are lined with plasterboard.</p> |

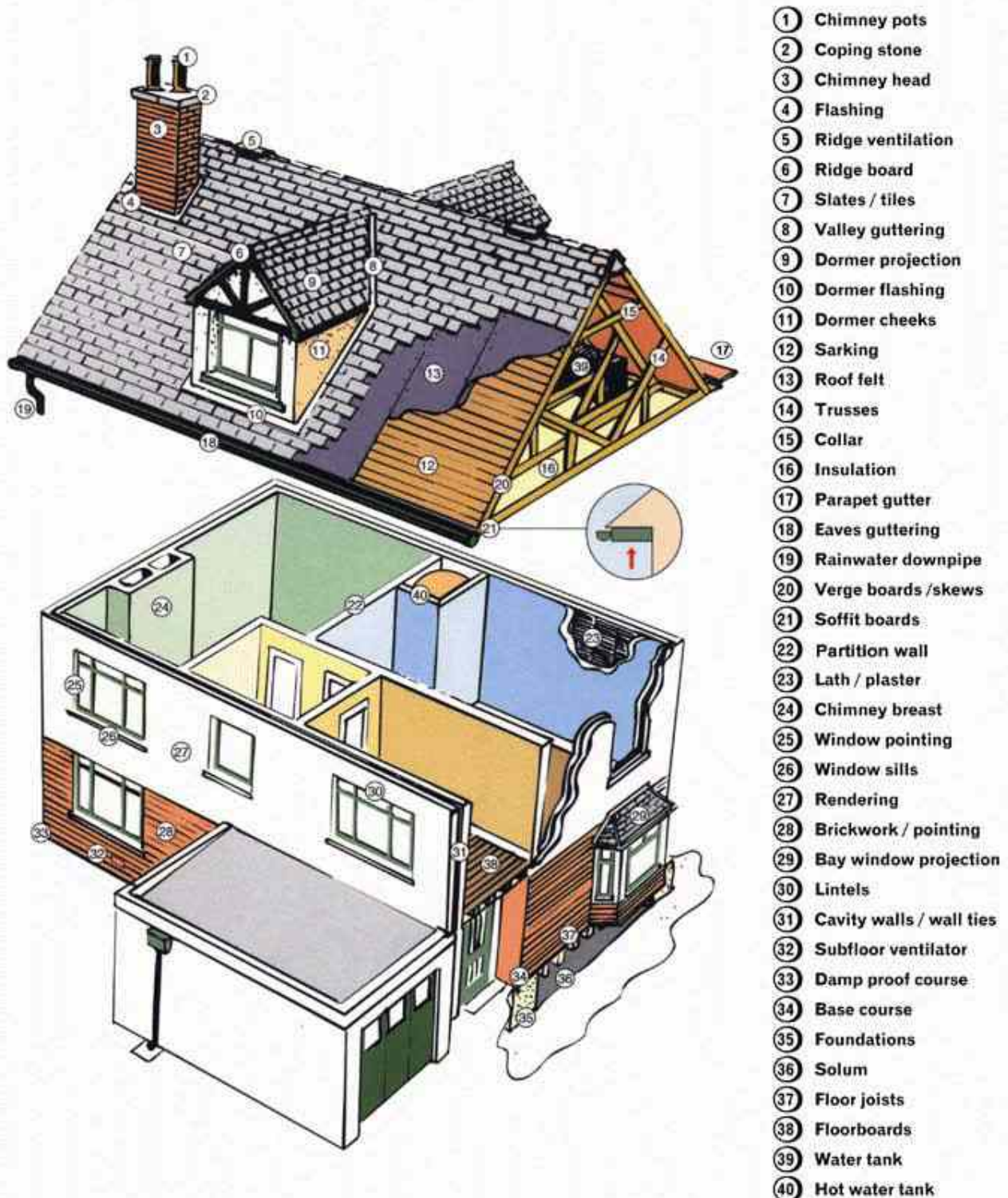
Single Survey

| | |
|--|--|
| Floors including sub floors | <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>The flooring on the ground floor appears to be of a solid with floating timber baton construction. The flooring on the first floor is assumed to be of a suspended timber construction.</p> <p>Due to the construction type of the ground floor there was no sub floor or solum area to inspect.</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 access doors are of a flush hollow core veneer style or timber with inset glazed panel style.</p> <p>Skirting boards, architraves, cills and staircase joinery are formed in softwood.</p> <p>The Kitchen fittings comprise of fitted wall and base cabinetry together with laminated work tops and a stainless steel sink unit. There is provision of a wall fitted extraction fan.</p> |
| Chimney breasts and fireplaces | <p>There are no chimney breasts or fireplaces.</p> |
| Internal decorations | <p>Visually inspected.</p> <p>The walls and ceilings have been painted, papered or ceramic tiled. The floors are fitted with carpet or tile effect laminated coverings.</p> |
| Cellars | <p>There is no cellar.</p> |
| 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>Electricity is provided from the mains supply via the consumer unit which is located within the under stair cupboard. Distribution wiring, only where visibly seen is formed in PVC sheathed cable with power points being of the modern square pin type. The associated meterage equipment is located adjacent to the consumer unit.</p> |
| Gas | <p>There is no known mains gas connection.</p> |

| | |
|---|---|
| Water, plumbing, bathroom fittings | <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is provided from the mains public supply. Pipe work, only where visibly seen is formed in copper or PVC.</p> <p>The sanitaryware within the Shower room comprises of a wash hand basin, lavatory and a shower cubicle with fitted shower having mixer tap fittings .</p> <p>The sanitaryware within the Bathroom comprises of a wash hand basin, lavatory and a bath with an overhead fitted shower having mixer tap fittings.</p> <p>The stop cock is located below the Kitchen sink.</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>Central heating and hot water provision is provided by an external 'Daikon' electric air source heat pump via an indoor boiler/heat exchange box and water storage tank. The air source pump heating equipment serves a series of wall mounted wet system radiators throughout the property.</p> <p>The hot water supply can be supplemented by the electric immersion heater which is attached to the water storage tank.</p> <p>A majority of radiators are fitted with thermostatic valves and there is a wall mounted thermostat control within the Hallway.</p> |
| Drainage | <p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is understood to be connected to the mains sewer.</p> |
| Fire, smoke and burglar alarms | <p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are ceiling mounted smoke detectors or heat sensors within the property.</p> |

| | |
|---|---|
| <p>Any additional limits to inspection</p> | <p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>We have not had sight of the Property Questionnaire in preparation of this report.</p> <p>The electricity supply was disconnected at the time of the inspection and the inspection was carried out in limited natural lighting with the aid of a torch. This restricted our visual inspection of some areas of the property.</p> <p>The mains water system was drained down and turned off at the time of the inspection.</p> <p>The heating apparatus was switched off at the time of the inspection. The heating system and electricity appliances were not tested.</p> <p>A limited visual inspection of the roof spaces was carried out at head and shoulder level with the aid of a torch from hatch level.</p> <p>When visually inspected the property insulation was not disturbed, furniture and personal effects (particularly in cupboards and roof space) and floorcoverings have not been moved.</p> <p>At the time of the inspection the property was furnished with fixed floor coverings throughout.</p> <p>Timbers or parts of the structure which were covered, unexposed or inaccessible could not be inspected.</p> <p>It is always possible that hazardous materials including asbestos may be present/incorporated within insulation material/boarding.</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.


Single Survey

2. Condition


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

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

|  Structural movement | |
|---|--|
| Repair category | 1 |
| Notes | No evidence of significant structural movement was noted to be affecting the property within the limitations and scope of the inspection and report. |

|  Dampness, rot and infestation | |
|--|---|
| Repair category | 1 |
| Notes | There is no evidence indicating any significant dampness, rot or infestation within the limitations and scope of the inspection and report. |

|  Chimney stacks | |
|--|-----------------|
| Repair category | - |
| Notes | Not applicable. |

|  Roofing including roof space | |
|--|---|
| Repair category | 1 |
| Notes | <p>There is evidence of moss and debris on the roof coverings. Moss growth impedes rainwater run-off, causes deterioration of the covering, leads to blockages in rainwater goods which may cause water penetration and lead to rot or other defects.</p> <p>There is a missing section of PVC verge trim to the front elevation.</p> |

Single Survey



Rainwater fittings

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | <p>There is evidence of leaking from a section of guttering where the connection join is out of alignment, which in turn appears to be causing staining to the render from the splash back of water.</p> <p>It appears that sun light and weathering has faded the colouring of the PVC on a majority of the rainwater fittings .</p> |



Main walls

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | <p>There are no obvious or significant defects affecting the main walls. As previously noted gutter leakage may be causing soiling marks to a section of render.</p> |



Windows, external doors and joinery

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | <p>The glazing within the front door is shattered and requires replacement.</p> |



External decorations

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | <p>The timbers of the rear access door are looking tired from weathering. External timber components are of the type which will benefit from redecoration as part of a regular routine of maintenance.</p> |



Conservatories/porches

| | |
|------------------------|------------------------|
| Repair category | - |
| Notes | <p>Not applicable.</p> |



Communal areas

| | |
|------------------------|------------------------|
| Repair category | - |
| Notes | <p>Not applicable.</p> |



Garages and permanent outbuildings

| | |
|------------------------|----------------|
| Repair category | - |
| Notes | Not applicable |



Outside areas and boundaries

| | |
|------------------------|---|
| Repair category | 1 |
| Notes | There are no obvious or significant defects affecting the boundaries. The garden has been maintained to a reasonable standard. There are some redundant household items and outdoor play equipment stored in the rear garden. |



Ceilings

| | |
|------------------------|---|
| Repair category | 1 |
| Notes | There are no obvious or significant defects affecting the ceilings. |



Internal walls

| | |
|------------------------|--|
| Repair category | 2 |
| Notes | Sections of plasterboard are punctured or damaged. There are a number of minor hairline cracks in the internal walls but they are not considered to be structurally serious. |



Floors including sub-floors

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | There are no obvious or significant defects affecting the flooring. As the property is fitted with carpets and floor coverings a detailed inspection of the flooring was not possible. |



Internal joinery and kitchen fittings

| | |
|------------------------|---|
| Repair category | 1 |
| Notes | The Kitchen fittings are serviceable but some wear and tear to the work tops was noted. There are no obvious or significant defects affecting the internal joinery. |



Chimney breasts and fireplaces

| | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |

Single Survey



Internal decorations

| | |
|------------------------|--|
| Repair category | 2 |
| Notes | Internal decoration is generally poor due to heavily soiled carpet fittings and marked internal walls. |



Cellars

| | |
|------------------------|----------------|
| Repair category | - |
| Notes | Not applicable |



Electricity

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | We have not had sight of a recent Electrical Installation Test Certificate carried out within the last 3 to 5 years. It is recommended that all electrical installations are checked every 3 to 5 years or upon change of ownership by a qualified Electrician to keep up to date with frequent changes in regulations. |



Gas

| | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |



Water, plumbing and bathroom fittings

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | <p>Wear and tear to the bath panel was noted. Due to the presence of the bath panel, the concealed area below the bath tub was not inspected.</p> <p>To prevent water penetration or seepage to underlying areas it is essential that regular maintenance is carried out to seals, linings and tile grout surrounding sanitaryware.</p> <p>The mains water system was drained down and turned off at the time of the inspection.</p> |



Heating and hot water

| | |
|------------------------|---|
| Repair category | 1 |
| Notes | It was noted that there were small plastic items/toys located within radiator units which should ideally be removed. At the time of inspection, the heating/hot water system was switched off /drained down and not operating and we are therefore unable to comment on its performance. We found no signs of any significant |

Single Survey

| | |
|--|--|
| | <p>disrepair to the central heating or radiators although as the system was not tested, this being out with our remit we cannot comment on its effectiveness. Any service history records should be transferred.</p> <p>It is advised that the heating system is professionally serviced on a regular basis.</p> |
|--|--|



Drainage

| | |
|------------------------|---|
| Repair category | 1 |
| Notes | There are no obvious defects affecting the visual surface water drainage. |

Single Survey

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

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

| | |
|--|---|
| 1. Which floor(s) is the living accommodation on? | Ground and First |
| 2. Are there three steps or fewer to a main entrance door of the property? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 3. Is there a lift to the main entrance door of the property? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 4. Are all door openings greater than 750mm? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 5. Is there a toilet on the same level as the living room and kitchen? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 6. Is there a toilet on the same level as a bedroom? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 7. Are all rooms on the same level with no internal steps or stairs? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 8. Is there unrestricted parking within 25 metres of an entrance door to the building? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The subjects are assumed to be held on 'Absolute Ownership' and is unaffected by any onerous burdens or title restrictions.

In respect of any mutual boundary fencing, any shared maintenance liabilities or responsibilities require verification.

Per the online SEPA flood risk map, there is a high surface water flood risk within a 50 metre radius of the IV36 2TS postcode. From our local knowledge the marketability is not considered to be affected. It is assumed that insurance is obtainable on normal terms.

The online UK Radon Maps (uk.radon.org) indicate that natural radon levels within the vicinity of the subjects are considered to be within acceptable limits.

Estimated reinstatement cost for insurance purposes

£191,000

Valuation and market comments

The current Market Value as of 27th October 2021 is £ 135,000 (One hundred and thirty five thousand pounds) assuming vacant possession. We have endeavoured to reflect the property's current condition and apparent state of repair, particularly the poor condition of internal decoration and carpet fittings in arriving at our opinion of value.

| | |
|-----------------------|---|
| Signed | Security Print Code [458404 = 1043] Electronically signed |
| Report author | Gemma Bailey |
| Company name | Walker Fraser Steele |
| Address | Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ |
| Date of report | 27th October 2021 |

Mortgage Valuation Report

Walker Fraser Steele Chartered Surveyors

Property Address

Address 4 Corries Way, Forres, IV36 2TS
Seller's Name Aberdein Considine & Company
Date of Inspection 27th October 2021

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

No outbuildings of permanence.

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

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

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

Service Connections

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

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

Brief description of Central Heating:

Air Source Heat Pump (Electric) serving wet central heating system.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The condition of the property is generally commensurate with the age and type of construction. Any items of disrepair noted should be capable of a regular programme of routine maintenance.

The glazing in the front door requires replacement.

Internally many internal decorations are soiled and marked and it is anticipated that these items will require immediate or short term replacement or redecoration by the prospective purchaser.

We have reflected the property's current condition and apparent state of repair, particularly the poor condition of internal decoration and carpet fittings in arriving at our opinion of value.

Essential Repairs

No essential repairs are required for mortgage lending purposes.

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

Mortgage Valuation Report

Comment on Mortgageability

In our opinion the subjects would form suitable mortgage security by a lending institution.

Valuations

Market value in present condition £ 135000
Market value on completion of essential repairs £
Insurance reinstatement value £ 191000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [458404 = 1043]
Electronically signed by:-
Surveyor's name Gemma Bailey
Professional qualifications MRICS
Company name Walker Fraser Steele
Address Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ
Telephone 0141 221 0442
Fax 0141 258 5976
Report date 27th October 2021

Sellers Property Questionnaire



property | legal | financial

Property Questionnaire

| | |
|-------------------------|---------------------------------------|
| Property address | 4 CORRIES WAY, FORRES, IV36 2TS |
|-------------------------|---------------------------------------|

| | |
|------------------|--------------------|
| Seller(s) | Aberdein Considine |
|------------------|--------------------|

| | |
|--|------------|
| Completion date of property questionnaire | 28/10/2021 |
|--|------------|

Property Questionnaire

Note for sellers

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

Information to be given to prospective buyer(s)

| | | |
|----|--|--|
| 1. | Length of ownership | |
| | How long have you owned the property? | Cannot answer* |
| 2. | Council tax | |
| | Which Council Tax band is your property in? (Please circle) | |
| | A B C D E F G H | Cannot answer* |
| 3. | Parking | |
| | <p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input style="width: 450px;" type="text"/> <p style="color: red; text-align: right;">Cannot answer*</p> | |
| 4. | Conservation area | |
| | Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? | <p>Yes / No / Don't know Cannot answer*</p> |

Property Questionnaire

| | | |
|-----------|--|--|
| 5. | Listed buildings | |
| | Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)? | Yes / No Cannot answer* |
| 6. | Alterations/additions/extensions | |
| a. | (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered <u>yes</u> , please describe below the changes which you have made: | Yes / No Cannot answer* |
| | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered <u>yes</u> , the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them: | Yes / No |
| b. | Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered <u>yes</u> , please answer the three questions below: | Yes / No Cannot answer* |
| | (i) Were the replacements the same shape and type as the ones you replaced? | Yes / No |
| | (ii) Did this work involve any changes to the window or door openings? | Yes / No |
| | (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. | |
| | | |

Property Questionnaire

| | | |
|---|--|--|
| 7. Central heating | | |
| a. | <p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes / partial</u> - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p> | <p>Yes / No / Partial Cannot answer*</p> |
| b. | When was your central heating system or partial central heating system installed? | |
| c. | <p>Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> | Yes / No |
| d. | When was your maintenance agreement last renewed? (Please provide the month and year). | |
| 8. Energy Performance Certificate | | |
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | <p>Yes / No Cannot answer*</p> |
| 9. Issues that may have affected your property | | |
| a. | <p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p> | <p>Yes / No Cannot answer*</p> <p>Yes / No</p> |
| b. | <p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p> | <p>Yes / No Cannot answer*</p> |
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Property Questionnaire

| 10. | Services | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|---|---|----------|-----------|----------|----------------------------|----------------|--|------------------------------------|----------------|--|-------------|----------------|--|----------------|----------------|--|-----------|----------------|--|----------------------|----------------|--|-----------|----------------|--|
| a. | <p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" data-bbox="309 383 1374 1077"> <thead> <tr> <th data-bbox="309 383 651 443">Services</th> <th data-bbox="651 383 879 443">Connected</th> <th data-bbox="879 383 1374 443">Supplier</th> </tr> </thead> <tbody> <tr> <td data-bbox="309 443 651 533">Gas / liquid petroleum gas</td> <td data-bbox="651 443 879 533">Cannot answer*</td> <td data-bbox="879 443 1374 533"></td> </tr> <tr> <td data-bbox="309 533 651 622">Water mains / private water supply</td> <td data-bbox="651 533 879 622">Cannot answer*</td> <td data-bbox="879 533 1374 622"></td> </tr> <tr> <td data-bbox="309 622 651 712">Electricity</td> <td data-bbox="651 622 879 712">Cannot answer*</td> <td data-bbox="879 622 1374 712"></td> </tr> <tr> <td data-bbox="309 712 651 801">Mains drainage</td> <td data-bbox="651 712 879 801">Cannot answer*</td> <td data-bbox="879 712 1374 801"></td> </tr> <tr> <td data-bbox="309 801 651 891">Telephone</td> <td data-bbox="651 801 879 891">Cannot answer*</td> <td data-bbox="879 801 1374 891"></td> </tr> <tr> <td data-bbox="309 891 651 981">Cable TV / satellite</td> <td data-bbox="651 891 879 981">Cannot answer*</td> <td data-bbox="879 891 1374 981"></td> </tr> <tr> <td data-bbox="309 981 651 1077">Broadband</td> <td data-bbox="651 981 879 1077">Cannot answer*</td> <td data-bbox="879 981 1374 1077"></td> </tr> </tbody> </table> | | Services | Connected | Supplier | Gas / liquid petroleum gas | Cannot answer* | | Water mains / private water supply | Cannot answer* | | Electricity | Cannot answer* | | Mains drainage | Cannot answer* | | Telephone | Cannot answer* | | Cable TV / satellite | Cannot answer* | | Broadband | Cannot answer* | |
| Services | Connected | Supplier | | | | | | | | | | | | | | | | | | | | | | | | |
| Gas / liquid petroleum gas | Cannot answer* | | | | | | | | | | | | | | | | | | | | | | | | | |
| Water mains / private water supply | Cannot answer* | | | | | | | | | | | | | | | | | | | | | | | | | |
| Electricity | Cannot answer* | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mains drainage | Cannot answer* | | | | | | | | | | | | | | | | | | | | | | | | | |
| Telephone | Cannot answer* | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cable TV / satellite | Cannot answer* | | | | | | | | | | | | | | | | | | | | | | | | | |
| Broadband | Cannot answer* | | | | | | | | | | | | | | | | | | | | | | | | | |
| b. | <p>Is there a septic tank system at your property? <u>If you have answered yes</u>, please answer the two questions below:</p> | <p>Yes / No Cannot answer*</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| c. | <p>(i) Do you have appropriate consents for the discharge from your septic tank?</p> | <p>Yes / No / Don't know</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| d. | <p>(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> | <p>Yes / No</p> | | | | | | | | | | | | | | | | | | | | | | | | |
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Property Questionnaire

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| 11. | Responsibilities for Shared or Common Areas | |
| a. | <p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes</u>, please give details:</p> | <p>Yes / No / Don't Know Cannot answer*</p> |
| b. | <p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p> | <p>Yes / No / Not applicable Cannot answer*</p> |
| c. | <p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p> | <p>Yes / No Cannot answer*</p> |
| d. | <p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p> | <p>Yes / No Cannot answer*</p> |
| e. | <p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p> | <p>Yes / No Cannot answer*</p> |
| f. | <p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes</u>, please give details:</p> | <p>Yes / No Cannot answer*</p> |
| 12. | Charges associated with your property | |
| a. | <p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p> | <p>Yes / No Cannot answer*</p> |
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Property Questionnaire

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| b. | <p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p> | <p>Yes / No / Don't Know Cannot answer*</p> <p>Yes / No / Don't Know</p> |
| c. | <p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> | |
| 13. Specialist works | | |
| a. | <p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:</p> | <p>Yes / No Cannot answer*</p> |
| b. | <p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p> | <p>Yes / No Cannot answer*</p> |
| c. | <p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p> | <p>Yes / No</p> |
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Property Questionnaire

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| 14. | Guarantees | | | | | | |
| a. | Are there any guarantees or warranties for any of the following: | | | | | | |
| (i) | Electrical work | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (ii) | Roofing | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (iii) | Central heating | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (iv) | NHBC | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (v) | Damp course | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | No | Yes | Don't know | With title deeds | Lost | Cannot Answer* |
| b. | If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): | | | | | | |
| c. | Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details: | | | | | Yes / No | |
| 15. | Boundaries | | | | | | |
| | So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details: | | | | | Yes / No / Don't know Cannot answer* | |
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Property Questionnaire

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| 16. | Notices that affect your property | |
| | In the past 3 years have you ever received a notice: | |
| a. | advising that the owner of a neighbouring property has made a planning application? | Yes / No / Don't know Cannot answer* |
| b. | that affects your property in some other way? | Yes / No / Don't know Cannot answer* |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | Yes / No / Don't know Cannot answer* |
| | If you have answered <u>yes</u> to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property. | |

Declaration by the seller(s)/or other authorised body or person(s)

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

Signature(s): _____

Date: _____

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



property | legal | financial