

YOUR ONESURVEY
HOME REPORT

ADDRESS

14 East Back Street
Elgin
IV30 4EQ

PREPARED FOR

Andrew & Catherine MacDonald

INSPECTION CARRIED OUT BY:



**ALLIED
SCOTLAND**
Chartered Surveyors

SELLING AGENT:

Cluny Estate Agents - Elgin

HOME REPORT GENERATED BY:

oneSURVEY | 
HOME REPORT

Document Index

| Document | Status | Prepared By | Prepared On |
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| Index of Documents | | | |
| <u>Single Survey</u> | Final | Allied Surveyors Scotland Plc | 01/09/2017 |
| <u>Mortgage Certificate</u> | Final | Allied Surveyors Scotland Plc | 01/09/2017 |
| <u>Property Questionnaire</u> | Final | Mr & Mrs. Andrew & Catherine MacDonald | |
| <u>EPC</u> | Final | Allied Surveyors Scotland Plc | 21/02/2017 |

Important Notice:

This report has been prepared for the purposes of and use of Andrew & Catherine MacDonald. Should your name not be on this report then Onesurvey is unable to guarantee that this is a genuine or complete copy of the Home Report. A personalised copy of this Home Report may be obtained at www.onesurvey.org free of charge.

If you are a potential purchaser of this property you may then present your personalised copy of the report to your advisers or mortgage provider with a view to them requesting a transcription report from the appointed Chartered Surveyor.

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes

P A R T 1 .

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

| | |
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| Customer | Mr & Mrs. Andrew & Catherine MacDonald |
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|-------------------------|--|
| Customer address | 14 East Back Street Elgin IV30 4EQ |
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|------------------------------|------------|
| Date of Re-inspection | 22/08/2017 |
|------------------------------|------------|

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|------------------------------------|------------|
| Date of Original Inspection | 31/03/2017 |
|------------------------------------|------------|

| | |
|--------------------|---|
| Prepared by | Angus F Gunn BSc MRICS, BSc (Hons) MRICS Allied Surveyors Scotland Plc |
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SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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 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;
- 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

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

- 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.

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 | Mid-terraced single storey and attic Dwellinghouse with rear extension. |
| Accommodation | Ground Floor - Entrance Hall, Bedroom, Lounge, Rear Hall, Kitchen/Diningroom. First Floor - Landing, Bedroom and Bathroom. |
| Gross internal floor area (m2) | Approx 63 m2. |
| Neighbourhood and location | The subjects are situated within an established residential area within Bishopmill , convenient for local amenities and the centre of Elgin. |
| Age | Approx 117+ years. Extended approx 40 years ago. |
| Weather | It was dry and overcast at the time of the inspection. The report should be read in this context. |
| Chimney stacks | There is a single stone chimney stack, and having cement flashings. <i>Visually inspected with the aid of binoculars where required.</i> |
| Roofing including roof space | The roof structure is of pitched design, timber framed and clad in slates with a cement parging fillet abutting the stone skew. There is a slate clad dormer projection to the front elevation comprising lead valleys and a flat felt roofed dormer extension to the rear projection. There is a flat felt roofed extension to the rear of the property. |

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| | <p>No inspection of the roof space was possible due to the availability of access hatches.</p> <p><i>Sloping roofs were visually inspected with the aid of binoculars where required.</i></p> <p>The flat roof over the rear extension was inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> |
| Rainwater fittings | <p>Cast iron and PVC manufacture.</p> <p>There is a felted parapet gutter between the rear extension and no12.</p> <p><i>Visually inspected with the aid of binoculars where required.</i></p> |
| Main walls | <p>Solid stone construction, pointed externally. Sub-floor vents were visible at basecourse level and it would appear that a chemical damp proof course has been injected into the original stone walls.</p> <p>The extension appears to be of concrete block construction, rendered externally.</p> <p>Visually inspected with the aid of binoculars where required.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> |
| Windows, external doors and joinery | <p>Windows are of uPVC double glazed design. The outer doors are of hardwood and single glazed design and external joinery timbers appear to be formed in softwood.</p> <p><i>Internal and external doors were opened and closed where keys were available.</i></p> <p><i>Random windows were opened and closed where possible.</i></p> <p><i>Doors and windows were not forced open.</i></p> |
| External decorations | <p>External joinery timbers have been painted or stained.</p> <p><i>Visually inspected.</i></p> |
| Conservatories / porches | <p>None.</p> |
| Communal areas | <p>None.</p> |
| Garages and permanent outbuildings | <p>There is no Garage. There is a concrete Shed with profiled asbestos roof.</p> <p><i>Visually inspected.</i></p> |

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| <p>Outside areas and boundaries</p> | <p>There are garden grounds to the rear of the property which have been laid to a mixture of gravel, grass and concrete slab and are enclosed by concrete block walls. The front door opens directly off the pavement.</p> <p><i>Visually inspected.</i></p> |
| <p>Ceilings</p> | <p>Lath and plaster or plasterboard lined.</p> <p><i>Visually inspected from floor level.</i></p> |
| <p>Internal walls</p> | <p>Lath and plaster,plastered on the hard or plasterboard lined.</p> <p><i>Visually inspected from floor level.</i></p> <p><i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></p> |
| <p>Floors including sub floors</p> | <p>Suspended timber design.</p> <p>My inspection of the flooring was restricted due to fitted floor coverings and there was no inspection possible of the sub-floor area.</p> <p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</i></p> |
| <p>Internal joinery and kitchen fittings</p> | <p>Softwood skirtings and architraves and sapele doors throughout. The Kitchen comprises a range of base and wall units, together with laminate worktops, sink unit, electric oven and hob.</p> <p><i>Built-in cupboards were looked into but no stored items were moved.</i></p> <p><i>Kitchen units were visually inspected excluding appliances.</i></p> |
| <p>Chimney breasts and fireplaces</p> | <p>There is a decorative fuel effect gas fire within the Lounge.</p> <p><i>Visually inspected. No testing of the flues or fittings was carried out.</i></p> |
| <p>Internal decorations</p> | <p>Walls and ceilings have been papered or emulsioned and internal joinery timbers have been painted or stained.</p> <p><i>Visually inspected.</i></p> |
| <p>Cellars</p> | <p>None.</p> |
| <p>Electricity</p> | <p>Mains supply.</p> <p>Distribution wiring, where seen, is formed in PVC sheathed cable with the power points being of the modern square pin 13 amp type.</p> <p><i>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.</i></p> |

| | |
|---|---|
| <p>Gas</p> | <p>Mains supply.</p> <p><i>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.</i></p> |
| <p>Water, plumbing and bathroom fittings</p> | <p>Mains supply.</p> <p>Distribution pipework, where seen, is formed in copper together with PVC soil/waste pipes.</p> <p>The Bathroom comprises a bath with electric shower over, WC and wash hand basin.</p> <p><i>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p> |
| <p>Heating and hot water</p> | <p>Central heating is provided by a gas fired condensing combi-boiler (Worcester Greenstar Ri) which serves a series of radiators throughout the property. Domestic hot water is also heated by the boiler.</p> <p><i>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p> |
| <p>Drainage</p> | <p>Water borne to the public sewer.</p> <p><i>Drainage covers etc were not lifted.</i></p> <p><i>Neither drains nor drainage systems were tested.</i></p> |
| <p>Fire, smoke and burglar alarms</p> | <p>Smoke detectors have been installed.</p> <p><i>Visually inspected.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p> |
| <p>Any additional limits to inspection</p> | <p>Our inspection of cupboards was restricted due to stored items.</p> <p>We have not inspected the woodwork or other parts of the structure which were covered, unexposed or inaccessible and are, therefore, unable to report that such parts of the property are free from rot, beetle or other such defects.</p> <p>No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its</p> |

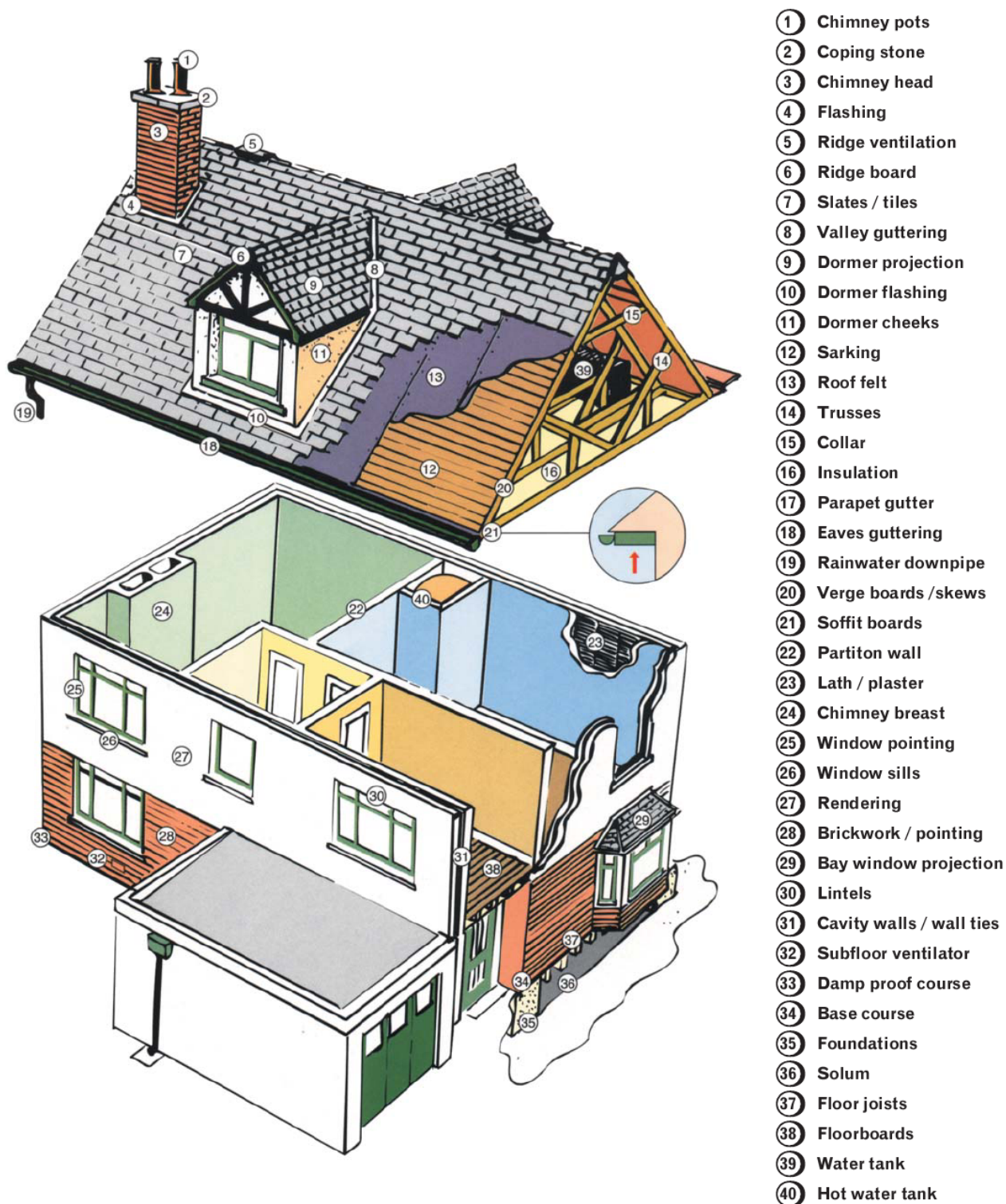
components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns, then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.

Random testing for dampness was undertaken internally with the use of a moisture meter to walls, ceilings and flooring where considered appropriate.

The services, electrical circuits, plumbing installation, heating and drainage systems have not been specifically tested.

We do not carry out an inspection for Japanese Knotweed, which is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. We have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists, removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

Sectional Diagram showing elements of a typical house




- ① Chimney pots
- ② Coping stone
- ③ Chimney head
- ④ Flashing
- ⑤ Ridge ventilation
- ⑥ Ridge board
- ⑦ Slates / tiles
- ⑧ Valley guttering
- ⑨ Dormer projection
- ⑩ Dormer flashing
- ⑪ Dormer cheeks
- ⑫ Sarking
- ⑬ Roof felt
- ⑭ Trusses
- ⑮ Collar
- ⑯ Insulation
- ⑰ Parapet gutter
- ⑱ Eaves guttering
- ⑲ Rainwater downpipe
- ⑳ Verge boards /skews
- ㉑ Soffit boards
- ㉒ Partiton wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank


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 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: |  |
| Notes: | There is no evidence of any significant structural movement affecting the property. |


| Dampness, rot and infestation | |
|-------------------------------|---|
| Repair category: |  |
| Notes: | Remedial repairs have been carried out to the internal front wall of the property and the Guarantee and Schedule of Works should be transferred with the Title Deeds. |


| Chimney stacks | |
|------------------|---|
| Repair category: |  |
| Notes: | Localised weathering noted to the sandstone. |


| Roofing including roof space | |
|------------------------------|--|
| Repair category: |  |
| Notes: | There is evidence of worn dormer lead/zinc hips and corrosion to the valleys and these would appear to be nearing the end of their |

| 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. |

| | |
|--|--|
| | <p>useful life.</p> <p>Vegetation growth was seen on the rear flat roofed dormer projection along with wear and tear to the felt at the ridge. Felt roof coverings in particular can fail without warning and these would appear to be nearing the end of their useful life.</p> |
|--|--|


| Rainwater fittings | |
|--------------------|---|
| Repair category: |  |
| Notes: | <p>There is a felt/bitumen lined parapet gutter between the rear extension and the adjoining property. An inspection of this was restricted due to access. However, inspection from an upstairs window revealed that the bitumen felt was showing signs of age.</p> <p>Parapet gutters are inherently problematic and require continuing and ongoing maintenance.</p> |

| Main walls | |
|------------------|--|
| Repair category: |  |
| Notes: | <p>Localised weathering noted to the sandstone on the front elevation. Cracking has occurred to the render on the rear extension but not considered to be of a serious nature.</p> |

| Windows, external doors and joinery | |
|-------------------------------------|--|
| Repair category: |  |
| Notes: | <p>Localised wet rot noted to the base of the rear door posts. Some of the windows are stiff to open and require adjustment.</p> |


| 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. |

| | |
|--|---|
| | Replacement/double glazed windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance repairs will be required as part of an on-going maintenance programme. Our valuation does assume that the installation of the windows does comply with the necessary regulations at the time of installation. |
|--|---|

| | |
|----------------------|---|
| External decorations | |
| Repair category: |  |
| Notes: | No significant defects were noted. |

| | |
|--------------------------|-----------------|
| Conservatories / porches | |
| Repair category: | |
| Notes: | Not applicable. |

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

| | |
|------------------------------------|---|
| Garages and permanent outbuildings | |
| Repair category: |  |

| 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. |

| | |
|--------|---|
| Notes: | Usual wear and tear was noted. The Shed roof appears to be made from asbestos. Asbestos is not considered harmful unless disturbed and fibres are released into the air. |
|--------|---|

| | |
|------------------------------|------------------------------------|
| Outside areas and boundaries | |
| Repair category: | 1 |
| Notes: | No significant defects were noted. |

| | |
|------------------|------------------------------------|
| Ceilings | |
| Repair category: | 1 |
| Notes: | No significant defects were noted. |

| | |
|------------------|------------------------------------|
| Internal walls | |
| Repair category: | 1 |
| Notes: | No significant defects were noted. |

| | |
|-----------------------------|--|
| Floors including sub-floors | |
| Repair category: | 2 |
| Notes: | A drop in the floor by the washing machine requires further investigation as the floor may have been damaged by a water leak |

| 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. |

| | |
|--|---|
| | <p>in the past.</p> <p>I would point out that no sub-floor inspection was possible. It is not unusual for there to be damp associated defects present in a property of this age and if there is no evidence of any previous remedial works having been undertaken, prospective purchasers should instruct a Timber Specialist to check out the sub-floor area to ensure it is free from defect.</p> |
|--|---|

| | |
|---------------------------------------|------------------------------------|
| Internal joinery and kitchen fittings | |
| Repair category: | 1 |
| Notes: | No significant defects were noted. |


| | |
|--------------------------------|------------------------------------|
| Chimney breasts and fireplaces | |
| Repair category: | 1 |
| Notes: | No significant defects were noted. |


| | |
|----------------------|------------------------------------|
| Internal decorations | |
| Repair category: | 1 |
| Notes: | No significant defects were noted. |


| | |
|------------------|--|
| Cellars | |
| Repair category: | |

| 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. |

| | |
|--------|-----------------|
| Notes: | Not applicable. |
|--------|-----------------|

| Electricity | |
|------------------|---|
| Repair category: |  |
| Notes: | <p>The electrical installation comprises a fuse box as opposed to a modern consumer unit although it was last checked in August 2016.</p> <p>The Institution of Engineering and Technology recommends that inspection and testings are undertaken, at least, every 10 years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IET Regulations.</p> |

| Gas | |
|------------------|---|
| Repair category: |  |
| Notes: | No visible defects were noted. |

| Water, plumbing and bathroom fittings | |
|---------------------------------------|---|
| Repair category: |  |
| Notes: | No significant defects were noted. |

| Heating and hot water | |
|-----------------------|--|
|-----------------------|--|

| 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. |

| | |
|------------------|--|
| Repair category: | 1 |
| Notes: | <p>No visible defects were noted.</p> <p>The heating installation should be serviced annually in order to ensure its safe and efficient operation.</p> |

| | |
|------------------|--------------------------------|
| Drainage | |
| Repair category: | 1 |
| Notes: | No visible defects were noted. |

| 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. |

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

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

4. VALUATION AND CONVEYANCER ISSUES

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

| | |
|---|---|
| Matters for a solicitor or licensed conveyancer | |
| <p>I have assumed that Scottish Ownership exists and that there are no onerous conditions or restrictive servitudes contained in the Title.</p> <p>There appears to be a right of access to the rear over the neighbouring property and details of this should be confirmed by the Acting Legal Adviser.</p> <p>Remedial repairs have been carried out to the internal front wall of the property and the Guarantee and Schedule of Works should be transferred with the Title Deeds.</p> | |
| Estimated re-instatement cost (£) for insurance purposes | |
| <p>130,000 The property should be insured for a sum of no less than One Hundred and Thirty Thousand Pounds.</p> | |
| Valuation (£) and market comments | |
| <p>110,000 The current Market Value of the heritable subjects, with the benefit of vacant possession would be fairly stated in a figure of One Hundred and Ten Thousand Pounds.</p> | |
| Report author: | Angus F Gunn BSc MRICS, BSc (Hons) MRICS |
| Company name: | Allied Surveyors Scotland Plc |
| Address: | 209 High Street Elgin IV30 1DJ |
| Signed: | Electronically Signed: 100416-237819A1-A304 |
| Date of report: | 01/09/2017 |

P A R T 2 .

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





Mortgage Valuation Report

| | | |
|---------------------|--|---|
| Property: | 14 East Back Street Elgin IV30 4EQ | Client: Mr & Mrs. Andrew & Catherine MacDonald Tenure: Ownership |
| Date of Inspection: | 22/08/2017 | Reference: IKF/JMB/DEB/31594 |

This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

| | |
|------------|-----------------|
| 1.0 | LOCATION |
|------------|-----------------|

The subjects are situated within an established residential area within Bishopmill, convenient for local amenities and the centre of Elgin.

| | | | |
|------------|--------------------|-----------------|---|
| 2.0 | DESCRIPTION | 2.1 Age: | Approx 117+ years. Extended approx 40 years ago. |
|------------|--------------------|-----------------|---|

Mid-terraced single storey and attic Dwellinghouse with rear extension.

| | |
|------------|---------------------|
| 3.0 | CONSTRUCTION |
|------------|---------------------|

Solid stone walls and concrete block cavity walls.
Pitched, slate roof and flat felt roofs.
Suspended timber floors.
uPVC double glazed windows.

| | |
|------------|----------------------|
| 4.0 | ACCOMMODATION |
|------------|----------------------|

Ground Floor - Entrance Hall, Bedroom, Lounge, Rear Hall, Kitchen/Diningroom.

First Floor - Landing, Bedroom and Bathroom.

| | |
|------------|---|
| 5.0 | SERVICES (No tests have been applied to any of the services) |
|------------|---|

| | | | | | | | |
|-------------------------|--|---------------------|-------|-------------|-------|------------------|-------|
| Water: | Mains | Electricity: | Mains | Gas: | Mains | Drainage: | Mains |
| Central Heating: | Gas fired combi-boiler serving radiators | | | | | | |

| | | | | | |
|---|--|----------------|--|----|----------------------|
| 6.0 | OUTBUILDINGS | | | | |
| Garage: | None. | | | | |
| Others: | Concrete block Shed. | | | | |
| 7.0 | <p>GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</p> | | | | |
| The property was seen to be in a condition consistent with its age and type of construction, although there are maintenance works required both externally and internally. | | | | | |
| 8.0 | ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property) | | | | |
| None for mortgage purposes. | | | | | |
| 8.1 Retention recommended: | Not applicable | | | | |
| 9.0 | ROADS & FOOTPATHS | | | | |
| Adopted by the Local Authority. | | | | | |
| 10.0 | BUILDINGS INSURANCE (£): | 130,000 | GROSS EXTERNAL FLOOR AREA | 82 | Square metres |
| <p><i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i></p> | | | | | |
| 11.0 | GENERAL REMARKS | | | | |
| <p>I have assumed that Scottish Ownership exists and that there are no onerous conditions or restrictive servitudes contained in the Title.</p> <p>There appears to be a right of access to the rear over the neighbouring property and details of this should be confirmed by the Acting Legal Adviser.</p> <p>Remedial repairs have been carried out to the internal front wall of the property and the Guarantee and Schedule of Works should be transferred with the Title Deeds.</p> | | | | | |
| 12.0 | <p>VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</p> | | | | |
| 12.1 | Market Value in present condition (£): | 110,000 | (One Hundred and Ten Thousand Pounds). | | |
| 12.2 | Market Value on completion of essential works (£): | | N/A | | |

| | | | | |
|--------------------------------------|---|---|-------|------------|
| 12.3 | Suitable security for normal mortgage purposes? | Yes | | |
| 12.4 | Date of Valuation: | 22/08/2017 | | |
| Signature: | | Electronically Signed: 100416-237819A1-A304 | | |
| Surveyor: | Angus F Gunn BSc MRICS | BSc (Hons) MRICS | Date: | 01/09/2017 |
| Allied Surveyors Scotland Plc | | | | |
| Office: | 209 High Street Elgin IV30 1DJ | Tel: 01343 547 481 Fax: 01343 549 774 email: elgin@alliedsurveyorsscotland.com | | |

P A R T 3 .

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

| | |
|-------------------------|--|
| Property address | 14 East Back Street Elgin IV30 4EQ |
|-------------------------|--|

| | |
|-----------------|--|
| Customer | Mr & Mrs. Andrew & Catherine MacDonald |
|-----------------|--|

| | |
|-------------------------|--|
| Customer address | 14 East Back Street Elgin IV30 4EQ |
|-------------------------|--|

| | |
|--------------------|---|
| Prepared by | Angus F Gunn BSc MRICS, BSc (Hons) MRICS Allied Surveyors Scotland Plc |
|--------------------|---|

Energy Performance Certificate (EPC)

Scotland

Dwellings

14 EAST BACK STREET, ELGIN, IV30 4EQ

Dwelling type: Mid-terrace house
Date of assessment: 20 February 2017
Date of certificate: 20 February 2017
Total floor area: 67 m²
Primary Energy Indicator: 437 kWh/m²/year

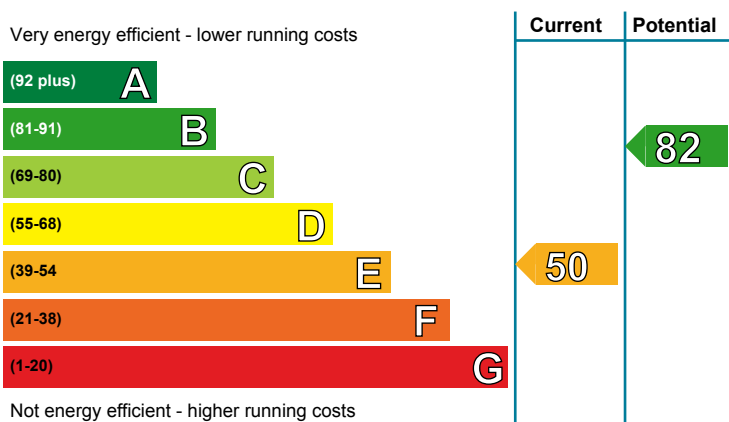
Reference number: 0150-2760-5020-9723-1295
Type of assessment: RdSAP, existing dwelling
Approved Organisation: ECMK
Main heating and fuel: Boiler and radiators, mains gas

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* | £3,408 | See your recommendations report for more information |
| Over 3 years you could save* | £1,452 | |

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

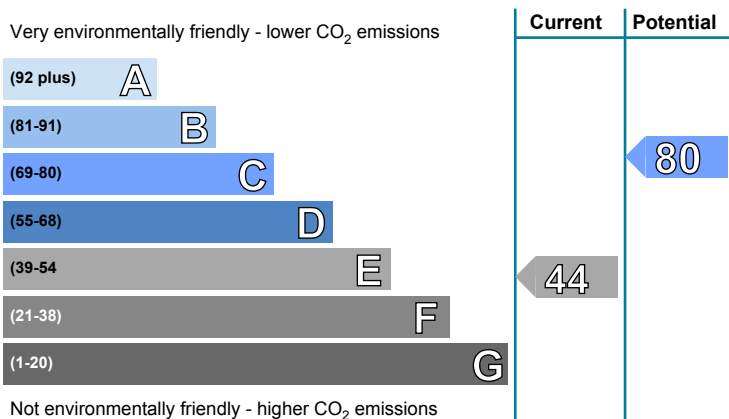


Energy Efficiency Rating

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

Your current rating is **band E (50)**. 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 E (44)**. 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 | Available with Green Deal |
|--------------------------------------|-----------------|------------------------------|---------------------------|
| 1 Room-in-roof insulation | £1,500 - £2,700 | £1008.00 | ✓ |
| 2 Cavity wall insulation | £500 - £1,500 | £75.00 | ✓ |
| 3 Floor insulation (suspended floor) | £800 - £1,200 | £156.00 | ✓ |

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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

Summary of the energy performance related features of this home

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

| Element | Description | Energy Efficiency | Environmental |
|-----------------------|---|-------------------|---------------|
| Walls | Sandstone or limestone, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| | Cavity wall, as built, partial insulation (assumed) | ★★★☆☆ | ★★★☆☆ |
| Roof | Roof room(s), no insulation (assumed) | ★☆☆☆☆ | ★☆☆☆☆ |
| | Flat, limited insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| 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, mains gas | — | — |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | No low energy lighting | ★☆☆☆☆ | ★☆☆☆☆ |

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 77 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 5.2 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.3 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 | £2,823 over 3 years | £1,608 over 3 years |  |
| Hot water | £306 over 3 years | £207 over 3 years | |
| Lighting | £279 over 3 years | £141 over 3 years | |
| Totals | £3,408 | £1,956 | |

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 | | Green Deal |
|---|-----------------|-------------------------|--------------------------|-------------|------------|
| | | | Energy | Environment | |
| 1 Room-in-roof insulation | £1,500 - £2,700 | £336 | D 64 | D 61 | ✓ |
| 2 Cavity wall insulation | £500 - £1,500 | £25 | D 65 | D 62 | ✓ |
| 3 Floor insulation (suspended floor) | £800 - £1,200 | £52 | D 67 | D 65 | ✓ |
| 4 Low energy lighting for all fixed outlets | £40 | £39 | C 69 | D 67 | |
| 5 Solar water heating | £4,000 - £6,000 | £35 | C 71 | C 69 | ✓ |
| 6 Solar photovoltaic panels, 2.5 kWp | £5,000 - £8,000 | £259 | B 82 | C 80 | ✓ |

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✓ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the Building Standards Division's section of the Scottish Government website (www.scotland.gov.uk/Topics/Built-Environment/Building/Building-standards/publications/pubguide/cavitywallinsul) or the National Insulation Association (www.nationalinsulationassociation.org.uk).

3 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 this with your local authority building standards department.

4 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

5 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

6 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 these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 14,879 | (399) | (402) | (241) |
| Water heating (kWh per year) | 1,963 | | | |

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: Ian Farquhar
Assessor membership number: ECMK302271
Company name/trading name: Allied Surveyors Scotland PLC
Address: 24
HERBERT STREET
GLASGOW
G20 6NB
Phone number: 07881816702
Email address: ian.farquhar@alliedsurveyorsscotland.com
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.

Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerscotland.org or call 0808 808 2282.



P A R T 4 .

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Questionnaire

Property Address

14 East Back Street
Elgin
IV30 4EQ

Seller(s)

Andrew & Catherine MacDonald

Completion date of property questionnaire

Note for sellers

| | |
|-----------|---|
| 1. | Length of ownership |
| | How long have you owned the property? 10 years |
| 2. | Council tax |
| | Which Council Tax band is your property in? (Please circle) []A []B []C []D []E []F []G []H |
| 3. | Parking |
| | What are the arrangements for parking at your property? (Please tick all that apply) |
| | Garage [] |
| | Allocated parking space [] |
| | Driveway [] |
| | Shared parking [] |
| | On street [x] |
| | Resident permit [] |
| | Metered parking [] |
| | Other (please specify): |

| |
|--------------------------|
| Conservation area |
|--------------------------|

| | | |
|-----------|---|-------------------------------|
| 4. | | |
| | 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 [x]NO []Don't know |
| 5. | Listed buildings | |
| | Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)? | []YES [x]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 [x]NO |
| | If you have answered yes, please describe below the changes which you have made: | |
| | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? | []YES []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 [x]NO |
| | If you have answered yes, please answer the three questions below: | |
| | (i) Were the replacements the same shape and type as the ones you replaced? | []YES []NO |
| | (ii) Did this work involve any changes to the window or door openings? | []YES []NO |
| | (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent. | |

| | | |
|------------|---|---|
| 7. | Central heating | |
| a | Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom). | <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Partial |
| | 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). | |
| | If you have answered yes, please answer the three questions below: | |
| | (i) When was your central heating system or partial central heating system installed? <i>before I bought the property</i> | |
| | (ii) Do you have a maintenance contract for the central heating system? | <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |
| | If you have answered yes, please give details of the company with which you have a maintenance contract | |
| | (iii) When was your maintenance agreement last renewed? (Please provide the month and year). | |
| 8. | Energy Performance Certificate | |
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO |
| 9. | Issues that may have affected your property | |
| a | Has there been any storm, flood, fire or other structural damage to your property while you have owned it? | <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |
| | If you have answered yes, is the damage the subject of any outstanding insurance claim? | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| b | Are you aware of the existence of asbestos in your property? | <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |
| | If you have answered yes, please give details: | |
| 10. | Services | |
| a | Please tick which services are connected to your property and give details of the supplier: | |

| | Services | Connected | Supplier |
|------------|---|-----------|-------------------------------|
| | Gas or liquid petroleum gas | Y | |
| | Water mains or private water supply | Y | |
| | Electricity | Y | |
| | Mains drainage | Y | |
| | Telephone | N | |
| | Cable TV or satellite | N | |
| | Broadband | N | |
| b | Is there a septic tank system at your property? | | []YES [x]NO |
| | If you have answered yes, please answer the two questions below: | | |
| | (i) Do you have appropriate consents for the discharge from your septic tank? | | []YES []NO []Don't know |
| | (ii) Do you have a maintenance contract for your septic tank? | | []YES []NO |
| | 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? If you have answered yes, please give details: | | []YES [x]NO []Don't know |
| b | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details: | | []YES []NO [x]N/A |
| c | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | | []YES [x]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? If you have answered yes, please give details: <i>shared back gate</i> | | [x]YES []NO |
| 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 | | []YES [x]NO |

| | | |
|------------|---|-------------------------------|
| | rubbish bin or to maintain their boundaries? 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.) If you have answered yes, please give details: | []YES [x]NO |
| 12. | Charges associated with your property | |
| a | Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: <i>cluny's, elgin</i> | [x]YES []NO |
| b | Is there a common buildings insurance policy? | []YES [x]NO []Don't know |
| | If you have answered yes, is the cost of the insurance included in your monthly/annual factors 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? | []YES [x]NO |
| | If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. | |
| b | As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? | []YES [x]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? | []YES []NO |
| | If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself 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. Guarantees are held by: | |
|--|--|--|

| | | |
|------------|---|---|
| 14. | Guarantees | |
| a | Are there any guarantees or warranties for any of the following: | |
| (i) | Electrical work | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost |
| (ii) | Roofing | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost |
| (iii) | Central heating | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost |
| (iv) | National House Building Council(NHBC) | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost |
| (v) | Damp course | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost |
| 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? | <input type="checkbox"/> YES <input type="checkbox"/> 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? | <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know |
| | 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? | <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |

property questionnaire

| | | |
|---|---|--------------|
| b | that affects your property in some other way? | []YES [x]NO |
| c | that requires you to do any maintenance, repairs or improvements to your property? | []YES [x]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. | |

| | |
|--|--|
| 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): | Andrew MacDonald |
| Capacity: | [x]Owner []Legally Appointed Agent for Owner |
| Date: | 03/04/17 |