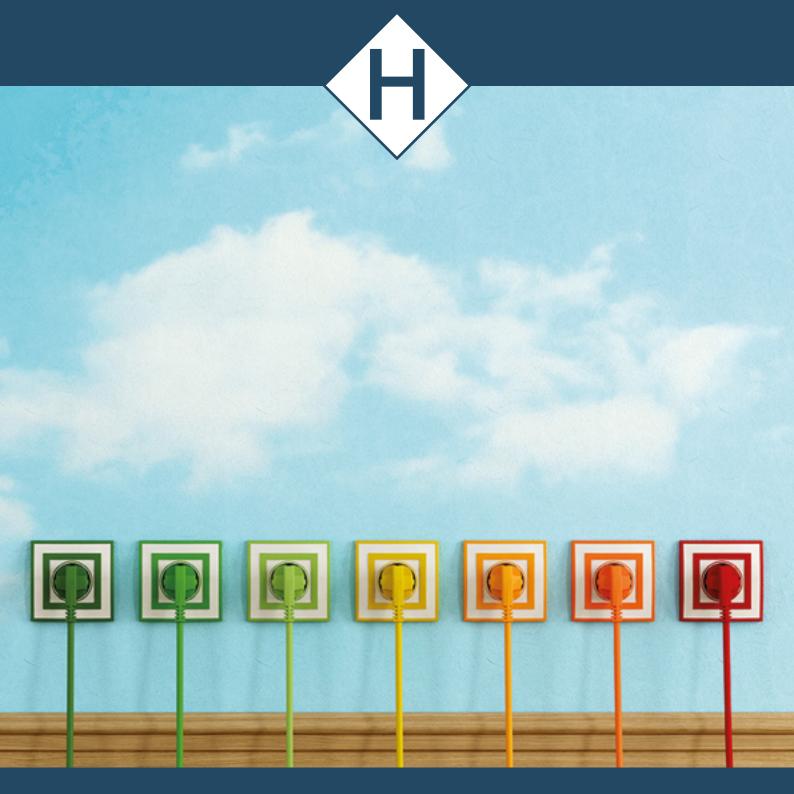


# **HOME REPORT**





# **ENERGY PERFORMANCE CERTIFICATE**



# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### 14 KELLAS AVENUE, LOSSIEMOUTH, IV31 6JG

Dwelling type:Ground-floor flatDate of assessment:31 January 2018Date of certificate:05 February 2018

Total floor area: 62 m<sup>2</sup>

Primary Energy Indicator: 448 kWh/m²/year

**Reference number:** 0180-2559-2190-9078-2865 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

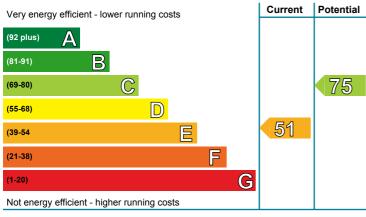
Main heating and fuel: Room heaters, electric

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£3,642	See your recommendations
Over 3 years you could save*	£1,806	report for more information

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

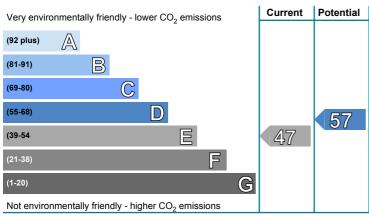


#### **Energy Efficiency Rating**

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

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



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

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

Your current rating is **band E (47)**. 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 Floor insulation (solid floor)	£4,000 - £6,000	£525.00	<b>⊘</b>
2 High heat retention storage heaters	£1,200 - £1,800	£1278.00	<b>⊘</b>

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	Cavity wall, filled cavity	***	★★★☆☆
Roof	(another dwelling above)	_	_
Floor	Solid, no insulation (assumed)	_	_
Windows	Fully double glazed	<b>★★★☆☆</b>	<b>★★★☆☆</b>
Main heating	Room heaters, electric	****	***
Main heating controls	Appliance thermostats	<b>★★★★☆</b>	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	Electric immersion, off-peak	***	***
Lighting	Low energy lighting in 75% of fixed outlets	****	****

#### The energy efficiency rating of your home

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

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

### The impact of your home on the environment

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

The calculated emissions for your home are 76 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.7 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 1.0 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

#### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,328 over 3 years	£1,212 over 3 years	
Hot water	£1,134 over 3 years	£432 over 3 years	You could
Lighting	£180 over 3 years	£192 over 3 years	save £1,806
Tota	ls £3,642	£1,836	over 3 years

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

#### **Recommendations for improvement**

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

Da		Indicative cost	Typical saving	Rating after improvement		Green
Re	commended measures	Indicative cost	per year	Energy	Environment	Deal
1	Floor insulation (solid floor)	£4,000 - £6,000	£175	D 58	E 53	
2	High heat retention storage heaters and dual immersion cylinder	£1,200 - £1,800	£426	C 75	D 57	<b>②</b>

Measures which have a green deal tick of 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.

#### **Alternative measures**

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

### 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 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect 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 and may also require a building warrant so it is best to check with your local authority building standards department.

#### 2 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

#### 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)	5,439	N/A	N/A	N/A
Water heating (kWh per year)	3,252			

#### **About this document**

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

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

Assessor's name: Mr. Andrew MacKenzie

Assessor membership number: EES/018471

Company name/trading name:

Address:

Home Report Company
14 Rutland Square
Middathing/Ediphyrapabil

Midlothian/Edinburghshire

Edinburgh EH1 2BD

Phone number:

Email address: andrew@homereportcompany.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.

## 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.

Authorised home energy assessment

Finance at no upfront cost

Choose from authorised installers May be paid from savings in energy bills

Repayments stay with the electricity bill payer



# SINGLE SURVEY



Property address	14 KELLAS AVENUE LOSSIEMOUTH MORAYSHIRE IV31 6JG
Customer	MR EAST
Customer address	
Prepared by	Home Report Company
Date of Inspection	31st January 2018



### 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.

Description	The subjects comprise an ex Local Authority, main door, lower flatted villa within a two storey semi-detached block containing four residential flats.
Accommodation	Ground Floor: Entrance hallway, living room, two bedrooms, kitchen and a three-piece bathroom suite.
Gross internal floor area (m <sub>2</sub> )	62m2 or thereby.
Neighbourhood and location	The subjects are located within an established residential district within Lossiemouth, Morayshire where surrounding properties vary with regards to age, type and character. All normal local amenities and facilities are available within the locality.
Age	c55 years old.
Weather	Dry following a period of predominately mixed weather.
Chimney Stacks	Visually inspected with the aid of binoculars where appropriate.  From our restricted, external, ground floor inspection, the communal chimney stack was noted to be of brick roughcast construction. Restricted visual inspection carried out.

#### Roofing including roof space

Sloping roofs where visually inspected.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

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.

The main roof structure, as from our restricted, external, ground floor inspection, was noted to be pitched clad externally with tiles incorporating a flat section over the front access canopy.

We confirm that no access was gained onto the external roof structure and inadequate vantage available from ground floor level, therefore the external roof structure was not fully inspected.

No access gained to any internal roof space at the time of inspection.

#### Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings were noted to be of half round cast-iron gutters which discharge into cast-iron round downpipes.

#### Main walls

Visually inspected with the aid of binoculars where appropriate.

Foundations and concealed parts were not exposed or inspected.

The main walls appeared to be of cavity brick construction roughcast externally.

From external drill holes, it would appear cavity wall insulation has been installed. Solicitor to confirm.

#### Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available.

Random windows were opened and closed where possible.

Doors and windows were not forced open.

Windows and access doors were noted to be of replacement, UPVC, double glazed design.

External decorations	Visually inspected. Painted.
Conservatories / porches	Visually inspected.  None.
	NOTIC.
Communal areas	Circulation areas visually inspected.
	None.
Garages and permanent outbuildings	Visually inspected.
Garages and permanent outbuildings	The subjects benefit from a semi-detached storage outhouse within the rear garden ground area of brick roughcast exterior. No access gained internally.
Outside areas and boundaries	Visually inspected.  We have been informed the subjects benefit from sections of private garden ground to the front and rear. Solicitor to confirm.
Ceilings	Visually inspected from floor level.
	Ceilings were noted to be of plasterboard construction with painted finishes. Polystyrene ceiling tiles also noted.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls were noted to be of solid construction with papered and/or painted finishes.

# Surfaces of exposed floors were visually inspected. Floors including sub floors No carpets or floor coverings were lifted, Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. Flooring was noted to be of solid construction with fitted floor covering throughout. No access gained to any subfloor area at the time of inspection and our overall inspection of flooring was restricted due to fitted floor coverings. Built-in cupboards were looked into but no stored Internal joinery and kitchen fittings items were moved. Kitchen units were visually inspected excluding appliances. Internal doors are of timber design, some glazed. Facings and skirtings are of painted moulded design and the kitchen is equipped with a range of wall and base units. Visually inspected. Chimney breasts and fireplaces No testing of the flues or fittings was carried out. Removed and not vented. Internal decorations Visually inspected. Walls papered and/or painted and woodwork generally painted. Bathroom walls are partly tiled. **Cellars** Visually inspected. None.

#### **Electricity**

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them off.

Mains serving 13-amp supply with fuse box located within the hallway cupboard.

#### Gas

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 off.

None.

#### Water, plumbing, bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.

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

Mains supply. Internal distribution pipes, where seen, appeared to be of copper and PVC design. Sanitary arrangements comprise an internal three-piece bathroom suite.

#### Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

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

Electric panel heaters noted.

Hot water is assumed to be supplied by way of an immersion operating off the hot water tank.

Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Assumed mains.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Hard-wired smoke alarms noted. Not tested.

#### Any additional limits to inspection

For flats / maisonettes. Only the subject flat and internal communal areas giving access to the flat were inspected. If the roof space or under-building / basement is communal, reasonable and safe access is not always 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. 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.

The property was inspected within the limits imposed. At the time of inspection, the property was furnished with floor coverings fitted throughout, which restricted our overall inspection. Items were not removed from cupboards. Services were not tested.

No access was gained to any sub-floor areas. Where walls are lined internally, for example with plasterboard, tiling or timber, the structure behind the lining could not be tested with an electronic moisture meter.

Our inspection of the external fabric in general restricted as inspected from external ground floor level.

We confirm that no access was gained onto the external roof structure and inadequate vantage available from ground floor level, therefore the external roof structure was not fully inspected.

No access gained to any internal roof space at the time of inspection.

Although considerable care was taken during the course of our inspection to detect defects serious in nature, we were unable to inspect those parts of the property which were covered, concealed or inaccessible and cannot, therefore guarantee that any such parts of the property are entirely free from defect.

It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.

No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.

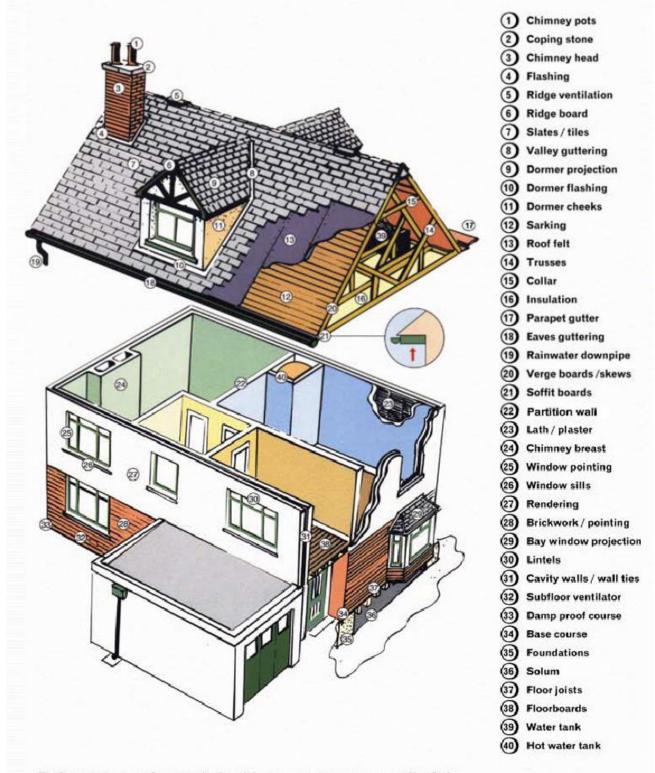
The external building fabric has been inspected from ground level only from the subject's grounds and where possible from adjoining public property. Exposure work has not been carried out.

I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties.

It is out with the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns, you should engage the services of a qualified asbestos surveyor.

The construction materials described in this report should not be considered as an exact specification. They are described for general guide only and based on a non-disruptive, visual inspection as defined in the main Terms & Conditions. Some descriptions may be partial and/or assumed. No detailed analysis, sampling or testing of materials has been undertaken.

### 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.

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	Category 1	
Notes	All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently, most buildings will have minor non-structural cracks related to these factors. Minor cracks can be filled during normal redecoration, but often recur seasonally due to normal movement in a building. Non-structural cracks of this nature will not be recorded or reported.	
	There is evidence of a settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.	
Dampness, rot and infestation		
Repair Category	Category 1	
Notes	Random testing, where accessible, was carried out with an electronic moisture meter throughout the property.	
	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.	
Chimney Stacks		
Repair Category	Category 1	
Notes	Due to the age of the property, regular and ongoing maintenance and repair should be anticipated and carried out in accordance with good maintenance practice.	
Roofing including roof space		
Repair Category	Category 2	
Notes	Roof	
	The roof was noted to be in fair order commensurate with the age and type of property, although some ongoing maintenance and repairs are likely to be required.	
ENUE LOSSIEMOUTH MORAYSHIRE IV31 6.IG		

	Void
	No access gained to any internal roof space at the time of inspection.
Rainwater Fittings	
Repair Category	Category 2
Notes	There is evidence of corrosion which may result in leakage.
Main Walls	
Repair Category	Category 2
Notes	Render/masonry finishes were showing signs of deterioration/cracking in parts.  The property would appear to benefit from the provision of cavity wall
	insulation.
Windows, external doors and	d joinery
Repair Category	Category 2
Notes	Windows would appear to be of an older replacement type. Draughts could be felt adjacent to some of the window units.
	Deterioration was noted to mastic pointing to window surrounds.
External decorations	
Repair Category	Category 1
Notes	The external decorations are generally in fair order. Regular repainting will be required if these areas are to be maintained in satisfactory condition.
Conservatories/porches	
Repair Category	-
Notes	Not applicable.
Communal areas	
Repair Category	-
Notes	Not applicable.

Garages and permanent	outbuildings
Repair Category	Category 2
Notes	The outhouse structure will require ongoing maintenance and repairs including the roof.
Outside areas and bound	daries
Repair Category	Category 1
Notes	The boundaries appear reasonably well defined and fences etc., are in adequate condition. Regular maintenance will be required.
	You should verify with your conveyancer the extent of the boundaries attaching to the property.
Ceilings	
Repair Category	Category 2
Notes	Within the limits of our inspection, these generally appeared in fair condition consistent with age. During redecoration, some plaster filling/repair may be required.
	Polystyrene tiles constitute a fire hazard. We would recommend removal which may cause the need for further plaster/decorative repairs.
Internal Walls	
Repair Category	Category 1
Notes	The internal walls are largely covered with decorative finishes. During routine redecoration some plaster filling may be necessary.
Floors including sub-floor	ors
Repair Category	Category 1
Notes	No access to the sub-floor chamber was possible at the time of our visit to the property. Within the limitations of our surface inspection, there was no indication to suggest significant defects in this area. It will however be appreciated that the area was not inspected and therefore no guarantees can be provided in this regard.

Internal joinery and kitchen fittings		
Repair Category	Category 1	
Notes	The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age.	
	The kitchen units are of a modern type and appeared in adequate condition for their age and purpose.	
Chimney breasts and fire	places	
Repair Category	Category 1	
Notes	All original fireplaces have been removed/blocked and assume adequately vented.	
	All flue linings should be checked, repaired as necessary and swept prior to the fires being reused.	
	Advise vent blanked off fireplaces as this can lead to problems of condensation and/or dampness developing.	
Internal decorations		
Repair Category	Category 1	
Notes	The property appears in fair decorative condition consistent with age although it is recognised that on taking occupancy home owners may consider redecoration.	
Cellars		
Repair Category	-	
Notes	Not applicable.	
Electricity		
Repair Category	Category 1	
Notes	It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.	
	The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board adjacent to the electricity meter. In addition visible cabling is of PVC type. It should be emphasised that the system was not tested at the time of our inspection.	

Gas  Repair Category -  Notes Not applicable.	
Not applicable	
Not applicable.	
Water, plumbing and bathroom fittings	
Repair Category 1	
Notes The property appears connected to mains so	upplies of water.
The plumbing and fittings appear of copper appeared in serviceable condition, but was r	
The sanitary fittings are of modern style and	type.
Flooring beneath the bath was not inspe appreciated that over time the build-up of small amounts of leakage from joints betwe fittings can lead to deterioration of flooring this regard should be anticipated and budg and ongoing maintenance regime.	condensation together with een tiling or mastic and bath or wall linings and repairs in
Heating and hot water	
Repair Category Category 1	
Notes  Electric panel heaters were noted to happeared to be in a functional condition a regular servicing.	
It is recommended good practice that all ele checked periodically, approximately every to changes hands. This should be regarded maintenance check.	en years or when a property
The electrical system within the property at there being a circuit breaker type distributed electricity meter. In addition visible cabling emphasised that the system was not tested	ution board adjacent to the is of pvc type. It should be
Drainage	
Repair Category Category 1	
Notes  The property is thought to be connected to surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence to suggest the system is classical and the surface evidence	

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

Structural Movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	2
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

#### Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

#### Warning

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

### 3. Accessibility information

#### Guidance notes for accessibility information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift. *Unrestricted parking within 25 metres:* For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

#### Matters for a solicitor or licensed conveyancer

Absolute Ownership assumed.

We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

We assume that the carriageways etc., ex adverso the subjects are the responsibility of the local authority.

If the legal advisers find that there are significant variations from the standard assumptions, then this should be referred back to the surveyor. In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building and external grounds will be shared on an equitable basis with the adjoining proprietors. It is therefore assumed that the costs of repairs detailed within this report which relate to these areas should be apportioned accordingly, although exact liability should be confirmed.

It should be confirmed if a Factor has been appointed to the building. A Factor can advise on any annual maintenance charges and if there is a block insurance policy in place.

The property benefits from assumed common external grounds. There are a number of boundary fence structures. It is always sensible when purchasing any property to find out who owns all outside areas/boundaries and who is responsible for their maintenance. Your legal advisors will obtain this information.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

#### Estimated reinstatement cost for insurance purposes

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £120,000 (ONE HUNDRED AND TWENTY THOUSAND POUNDS STERLING).

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction, on a reinstatement basis, assuming reconstruction of the property in its existing design and materials. Finishing's and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. The figure should be reviewed annually and in light of any future alterations or additions.

#### Valuation and market comments

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis as at the 31<sup>st</sup> January 2018 would be fairly stated in the region of £93,000 (NINETY THREE THOUSAND POUNDS STERLING).

We have endeavoured to reflect the general condition of the property, location and current market conditions when arriving at our opinion of valuation. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

The result of the UK referendum to leave the EU has created uncertainty within the market, and it should be appreciated that the valuation is based on the most recent comparable evidence available.

This report is not the product of a building survey and all defects and other matters should be fully considered and, where appropriate, be the subject of specialist and tradesmen's reports prior to the conclusion of Missives.

There is demand and sales are taking place although the local economy is affected by the downturn in the oil and gas sector.

Signed	Aur.	
Report author	Mr Andrew J MacKenzie BSc(Hons) MRICS For and on behalf of Home Report Company	
Address	111 Gallowgate, ABERDEEN, AB25 1BU	
Date of report	31st January 2018	

#### PART 1 – GENERAL

#### 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and Energy Performance Certificate in t format prescribed by the accredited Energy Company.

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.

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 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 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 part other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

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

#### 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 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 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.

#### 1.5 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.

#### 1.6 CANCELLATION

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

#### 1.7 PRECEDENCE

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

#### 1.8 **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 "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 arms-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

#### 1.9 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.

#### 1.10 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 or 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.

#### 2.1 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 minor defects.

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

- 1. <u>Category 3:</u> Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are neede now.
- 2. <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.

#### 3. <u>Category 1:</u> 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 exposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

#### 2.2 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 a cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances

#### 2.3 ACCESSIBILITY

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

#### 2.4 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.

#### 2.5 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 arms-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of 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 amongst 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.



# PROPERTY QUESTIONNAIRE



Property address	14 Kellas Avenue Lossiemouth Morayshire IV31 6JG
Seller(s)	Mr Nick East
Selici (S)	IVII IVICK Last
Completion date of property questionnaire	31/01/2018

#### 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 pro	operty? 10 years
2.	Council Tax	
	Which Council Tax Band is your	property in? Band A
3.	Parking	
	What are the arrangements for pa	rking at your property?
	(Please tick all that apply)  • Garage	
	Allocated parking space	
	• Driveway	
	Shared parking	X
	• On street	
	Resident permit	
	Metered parking	
	Other (please specify):	There is resident parking next to the property.
4.	Conservation area	
	Is your property in a designated ( area of special architectural or hi appearance of which it is desirab	storical interest, the character or No

5.	Listed Buildings		
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No	
6.	Alterations/additions/extensions		
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?		
	If you have answered yes, please describe below the changes which you have made:	No	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?		
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.		
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:		
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	No	
		140	
	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?		
	(ii) Did this work involve any changes to the window or door openings?		
	(iii) Please describe the changes made to the windows doors, or pa approximate dates when the work was completed):	 atio doors (with	
	Please give any guarantees which you received for this work to you estate agent.	ur solicitor or	

7.	Central Heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).  If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).  If you have answered yes, please answer the three questions below:	Yes  Rointe electric Panel heaters That replaced Night storage Both bedrooms Hall & Living rm
	i) When was your central heating system or partial central heating system installed?	Fitted 4 yrs ago
	(ii) Do you have a maintenance contract for the central heating system?	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 Certificates	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?  If you have answered yes, is the damage the subject of any outstanding insurance claim?	No
b.	Are you aware of the existence of asbestos in your property?  If you have answered yes, please give details:	No

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	Not in my property but is in upstairs		
Water mains or private water supply	Yes		
Electricity	Yes	Scottish power Card key	
Mains Drainage	Yes		
Telephone	Yes	ВТ	
Cable TV or satellite	Yes	Sky	
Broadband	Yes but disconnected	ВТ	

b.	Is there a septic tank system at your property?	
υ.	If you have answered yes, please answer the two questions below:	No
	(i) Do you have appropriate consents for the discharge from your septic tank?	
	(ii) Do you have a maintenance contract for your septic tank?  If you have answered yes, please give details of the company with which you have a maintenance contract:	

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	No
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Roof is shared with upstairs so there is a 50%
	If you have answered yes, please give details:	share
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes Access through neighbours garden is
	If you have answered yes, please give details:	allowed.
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	No
	If you have answered yes, please give details:	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	No
C.	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?  Please give details of any other charges you have to pay on a reg upkeep of common areas or repair works, for example to a reside	
	or maintenance or stair fund. No shared charges	
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?  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.	No
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?  If you have answered yes, please give details:	No
c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?  If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.  Guarantees are held by:	

_	Guarantees					
a. Are there any guarantees or warranties for any of the following:					ng:	
(i)	Electrical Work	No X	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	No X	Yes	Don't know	With title deeds	Lost
(iii)	Central Heating	No X	Yes	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	No X	Yes	Don't know	With title deeds	Lost
(v)	Damp Course	No X	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes X	Don't know	With title deeds	Lost
	Cavity wall insulation was done 2 from the contractor Everwarm in 0	-		have a certific	cate in the p	ost to me
C.	Are there any outstanding claims above?  If you have answered yes, please		any of	the guarantee		No
c. 15.	above?		any of	the guarantee		No

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?	No	
b.	that affects your property in some other way?	No	
C.	that requires you to do any maintenance, repairs or improvements to your property?	No	
	If you have answered yes to any of a-c above, please give the not solicitor or estate agent, including any notices which arrive at any 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.

Signed	listent
Date	31/01/2018



"We know you have a choice"

#### Certificate Of Insurance

Policy Number:	0001DAOD17X0 (14)	Reason for Issue:	New Business			
Insurer:		Elite Insurance Company				
Insured:		. Owner Occupier				
Contractor:		Everwarm Group PLC				
System Provider:		ThermaBead Ltd				
Insured Works:		Cavity wall bead insulation	1			
Contract Value:		To a Maximum of £50,000				
·						
Location of Insured Wo	Location of Insured Works 14, Kellas Avenue, LOSSIEMOUTH, IV31 6J		EMOUTH, IV31 6JG			
Completion Date:		29/03/2017				
Period of insurance:		25 Years from the complete	tion date			
Excess:		No excess applies to this policy				
Applicable Endorsemen	nts:	None				



# **HOME REPORT**



#### **EDINBURGH HEAD OFFICE**

14 RUTLAND SQUARE EDINBURGH EH1 2BD

#### **GLASGOW**

272 BATH STREET GLASGOW G2 4JR

#### **ABERDEEN**

111 GALLOWGATE ABERDEEN AB25 1BU

INFO@HOMEREPORTCOMPANY.CO.UK