

# HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot







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



### **Survey report on:**

Property Address	1 Parkview New Elgin Elgin IV30 6NU
Customer	Mr & Mrs J Murphy
Date of Inspection	15/01/2024
Prepared by	Douglas J H Mowat Harvey Donaldson & Gibson Chartered Surveyors



### **TERMS AND CONDITIONS**

#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

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

### 1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

#### 1.6 INTELLECTUAL PROPERTY

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

### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

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

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

<sup>&</sup>lt;sup>2</sup>Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

### PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

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

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

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

#### 2.4 SERVICES

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

### 2.5 ACCESSIBILITY

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

### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

#### 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The property consists of a semi-detached single storey bungalow with detached garage.
Accommodation	GROUND FLOOR: Vestibule, Hall, Lounge, Kitchen / Dining Room, Bedroom 1, Bedroom 2, Bedroom 3, Shower Room
Gross internal floor area (sqm)	87
Neighbourhood and location	The property forms part of an established residential suburb on the south side of Elgin centre. All main amenities are available nearby.
Age	1988
Weather	Dry. Snow cover.
Chimney stacks	None

### **Roofing including roof space** Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. No access was available to the roof space due to the ceiling hatch being damaged and jammed shut The roof is of pitched design being overlaid with interlocking concrete tiles. The roof incorporates a concrete tile ridge detail. The roof incorporates a uPVC dry verge detail. **Rainwater fittings** Visually inspected with the aid of binoculars where appropriate. It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall. Rainwater discharge is via uPVC half round gutters and uPVC circular downpipes. Main walls Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls of the property measure approximately 290 mm in thickness and are of timber frame construction with an outer leaf of blockwork. The walls are finished with roughcast with a brick base course. Windows, external doors and Internal and external doors were opened and closed where keys were joinery available. Random windows were opened and closed where possible. Doors and windows were not forced open. It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions. The windows are of uPVC framed double glazed design. The front and rear doors are are of timber design incorporating double glazed sealed units. The eaves details are carried in timber.

External decorations	
External decorations	Visually inspected.
	The external joinery is finished in paint coatings.
Conservatories / porches	None
Communal areas	None
Garages and permanent outbuildings	Visually inspected.
	There is a single detached garage. The walls are of blockwork construction and the roof is of pitched and tiled construction.
0	
Outside areas and boundaries	Visually inspected.
	There are areas of raised decking in the rear garden area. We were unable to inspect the timber supports due to this area being concealed. It is important that the structural timbers are carefully maintained as repair/replacement can prove costly.
	The property benefits from private garden grounds to the front, side and rear.
	The property has a loc-bloc driveway in front of the garage. The site level is terraced, and there are sections of retaining garden wall. The rear site boundary appears to be a retaining wall.
Ceilings	Visually Inspected from floor level.
	Ceilings throughout the property are of plasterboard materials.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are of timber studwork framed construction. The walls are mainly lined with plasterboard, although some wall surfaces in the Shower Room are lined with pine cladding.

Floors including sub floors	Surfaces of exposed floors were visually inspected. 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 is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The property has fully fitted floor coverings throughout which restricted the scope of our inspection.
	No sub-floor inspection was possible due to the access hatch being nailed close.
	The floors are of suspended timber construction with a chipboard sheet overlay.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal joinery comprises timber skirtings, door facings and door surrounds. The doors are flush faced hollow core units / timber and glazed.
	Kitchen fittings comprise a range of timber / chipboard wall and base units and work surfaces.
Chimney breasts and fireplaces	None
	T
Internal decorations	Visually inspected.
	The ceilings and walls are painted and papered. The internal joinery is finished with a decorative stain.
	Some of the ceilings have a textured finish which may contain Artex.
Cellars	None

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  A mains supply of electricity is connected with power points situated throughout the property. The meter is in an external box, and the consumer unit is located in the hallway cupboard. Wiring, where visible, is sheathed in plastic.
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 on.  A mains supply of gas is connected. The meter is located in an external meter box which is located on the gable wall.
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	Water is supplied from the mains. The visible pipework is a mixture of copper and plastic.
	The shower room contains a three piece suite consisting of a shower enclosure, wash hand basin and toilet.
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.
	The system was turned off at the time of our inspection.
	The property is centrally heated by means of a gas fired system, comprising a regular boiler located in the kitchen. Heating is provided by water filled radiators. Hot water is stored in an insulated cylinder with electric immersion heating.
Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Mains drainage is understood to be connected.
	2

### Fire, smoke and burglar alarms

Visually inspected.

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

The property has smoke detection installed.

Carbon monoxide alarms have been installed.

Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.

### Any additional limits to inspection

The property was inspected within the limits imposed which included, throughout, closely nailed and fixed fitted carpeting, and floor coverings etc.

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

No access was available to the sub-floor area as the floor hatch could not be lifted.

No access was available to the roof space, as the ceiling hatch has been jammed shut and could not be opened.

At the date of inspection there was a snow covering which obscured external surfaces and limited our inspection.

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 subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.

The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported and you have concerns you should engage a qualified asbestos surveyor.

### 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.

- 1 Chimney pots
- 2 Coping stone
- 3) Chimney head
- 4 Flashing
- 5) Ridge ventilation
- 6 Ridge board
- 7 Slates / tiles
- 8 Valley guttering
- 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) Partition 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

### 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:	1
Notes	No obvious significant structural movement noted, on the basis of a single inspection.  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.

Dampness, rot and infestation	
Repair category:	2
Notes	Condensation mould was noted on wall surfaces in one or two bedrooms. This may be alleviated by improved ventilation and heating.  Water spillage / leakage has occurred at the shower cubicle. Repairs to the shower seals should be carried out, and floor and wall surfaces in the area should be checked and repaired as necessary.

Chimney stacks	
Repair category:	
Notes	Not applicable

Roofing including roof space	
Repair category:	1
Notes	Roof tiling, where viewed from ground level, appears to have been laid to generally even courses with no obvious significant defects noted.

Rainwater fittings	
Repair category:	2
Notes	A number of gutter joints to the front and rear elevation show signs of leakage. In buildings of this form of construction, leakage from gutter joints can lead to damp penetration into the building fabric.

Main walls	
Repair category:	1
Notes	No obvious significant defects were noted to the accessible wall surfaces. Some cracking was noted at window opening cement rendered ingoes.

Windows, external doors and joinery	
Repair category:	2
Notes	No obvious significant defects were noted to the windows, doors or external joinery. There appear to be minor localised areas of decay affecting fascia / verge board timbers.

External decorations	
Repair category:	2
Notes	Weathering and flaking paintwork was noted to the external joinery.

Conservatories / porches	
Repair category:	
Notes	Not applicable
Communal areas	
Repair category:	
Notes	Not applicable
Garages and permanent	outbuildings
Repair category:	2
Notes	The garage appears in reasonable condition having regard to age and intended purpose, but damp staining was noted on the internal surface of the rear wall, and this may be due to defective gable roughcast. Further investigation is recommended.
Outside areas and bound	aries
Repair category:	2
Notes	The retaining boundary wall to the rear is showing signs of roughcast deterioration. Internal / garden retaining walls are cracked in places and require repair. The rear timber gate is broken and requires replacement.
Ceilings	
Repair category:	
Notes	There are areas of joint cracking and minor blemishes to the ceiling surfaces. These can be attended to during the course of normal redecoration.
Internal walls	
Repair category:	1
Notes	No obvious significant defects were noted to the internal walls.

Floors including sub floors	
Repair category:	2
Notes	Water spillage / leakage was noted near the shower unit and the flooring is stained at this point. Further investigation and repair is required. One or two loose / uneven floor boards were noted.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	Internal joinery is of mixed design and vintage, and worn in some areas.  Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age. One or two internal doors are damaged. Mirror wardrobe doors are off runners and require adjustment / repair.  The internal door glazing is not kitemarked as toughened glass. This can be considered to be a Health and Safety risk, particularly where there are young children present.

Chimney breast and fire places	
Repair category:	
Notes	Not applicable

Internal decorations	
Repair category:	2
Notes	Decoration is somewhat dated and would benefit from renewal. The Artex ceiling finishes may contain asbestos fibres. This can only be determined by taking a sample for analysis. Even if the decorative finish does contain asbestos fibres it is not normally considered to be a health hazard provided it is not disturbed, for example it should not be rubbed down during redecoration.

Cellars	
Repair category:	
Notes	Not applicable

Electricity	
Repair category:	
Notes	No obvious significant visual defects noted, and there is evidence that the system was tested in 2020. It is good practice to have electrical systems fully tested upon a change in ownership.

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

Water, plumbing and bathroom fittings	
Repair category:	2
Notes	The seal around the shower tray is defective, and may have led to damp penetration to concealed areas beneath. It will be fully appreciated that areas not inspected cannot be guaranteed to be free from defect, and that where dampness is present, there is an inherent risk of decay. Sanitary fittings are somewhat dated.

Heating and hot water	
Repair category:	1
Notes	No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.  The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person.  No significant defects were noted to the hot water systems, however, it should be appreciated that these systems have not been tested.

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

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

Structural movement	1	Category 3
Dampness, rot and infestation		Urgent repairs or replacement are needed
Chimney stacks		now. Failure to deal with them may cause problems to other parts of the property or
Roofing including roof space	1	cause a safety hazard. Estimates for repairs or replacement are needed now.
Rainwater fittings	2	Category 2
Main walls	1	Repairs or replacement requiring future
Windows, external doors and joinery	2	attention, but estimates are still advised.
External decorations	2	Category 1
Conservatories / porches		No immediate action or repair is needed.
Communal areas		
Garages and permanent outbuildings	2	
Outside areas and boundaries	2	
Ceilings	1	
Internal walls	1	
Floors including sub floors	2	
Internal joinery and kitchen fittings	2	
Chimney breasts and fireplaces		
Internal decorations	2	
Cellars		
Electricity	1	
Gas	1	
Water, plumbing and bathroom fittings	2	
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.

<u>Unrestricted parking within 25 metres:</u> For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1.Which floor(s) is the living accommodation on?	Ground
2.Are there three steps or fewer to a main entrance door of the property?	Yes
3.Is there a lift to the main entrance door of the property?	No
4.Are all door openings greater than 750mm?	No
5.Is there a toilet on the same level as the living room and kitchen?	Yes
6.Is there a toilet on the same level as a bedroom?	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 the building?	Yes

#### 4. VALUATION AND CONVEYANCER ISSUES

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

### Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

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.

There is a retaining wall to the rear boundary. Ownership and maintenance should be investigated and confirmed. The valuation assumes that any obligations will not be of an onerous or burdensome nature.

### Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £315,000 (three hundred and fifteen thousand pounds).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

#### Valuation (£) and market comments

In its present condition the opinion of value for the Outright Ownership interest with vacant possession on 15 January 2024 is £165,000 (one hundred sixty-five thousand pounds).

Report author:	Douglas J H Mowat
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Duncan House, Wester Inshes Place, Inverness, IV2 5HZ
Electronically Signed By:	Douglas J H Mowat
Date of report:	15/01/2024

# Mortgage Valuation Report

Town: Elgin County Postcode: IV30 6NU	
Date of Inspection (dd/mm/yyyy): 15/01/2024	
PROPERTY DETAILS  Property Type:  Property Type:	
Property Type: Bungalow Property Style: Semi-Detached	
Was the property built for the public sector? No	
For Flats and Maisonettes: Floor the Property is on: Number of Floors in the Block:	
Number of Units in the Block:  Does the Block have a Lift?	
TENURE	
Tenure Absolute Ownership	
If leasehold:	
Unexpired term (Years): £	
ACCOMODATION	
No. of Living Room(s):  1 No. of Bedroom(s):  1 No. of Kitchen(s):  1	
No. of Bathroom(s):  Description of Other room(s):  1 No. of WC(s):  0 No. of Other room(s):  0	
Floor Area (m²): 97 Floor Area type: External	
GARAGES & OUTBUILDINGS Garages: 1 single garage.	
Permanent Outbuildings: None	
CONSTRUCTION Wall Construction:  Timber Frame	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  1988  Any evidence of alterations or extensions?  No	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  Timber Frame  Pitched tile  Any evidence of alterations or extensions?  No	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  No  If Yes, does this appear longstanding?	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS	
CONSTRUCTION  Wall Construction: Roof Construction: Pitched tile Approximate Year of Construction: 1988 Any evidence of alterations or extensions? No Alterations / Extensions details:  RISKS  Is there evidence of movement to the property? Are there any other risk matters?  No  If Yes, does this appear longstanding?	
CONSTRUCTION  Wall Construction: Roof Construction: Pitched tile Approximate Year of Construction: 1988 Any evidence of alterations or extensions? No Alterations / Extensions details:  RISKS  Is there evidence of movement to the property? Are there any other risk matters?  No  If Yes, does this appear longstanding?	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  Are there any other risk matters?  If yes to any of the above, please provide details:	
CONSTRUCTION  Wall Construction: Roof Construction: Pitched tile Approximate Year of Construction: 1988 Any evidence of alterations or extensions? No Alterations / Extensions details:  RISKS  Is there evidence of movement to the property? Are there any other risk matters?  No  If Yes, does this appear longstanding?	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  Are there any other risk matters?  If yes to any of the above, please provide details:  SERVICES	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  Are there any other risk matters?  If yes to any of the above, please provide details:  SERVICES  Electricity:  Mains  Gas:  Mains  Water:  Mains	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  Are there any other risk matters?  If yes to any of the above, please provide details:  SERVICES  Electricity:  Mains  Gas:  Mains  Mains  Mains  Central Heating:  Water:  Mains  Mains  Mains  Mains  Mains  Mains  Mains  Mains	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  Are there any other risk matters?  If yes to any of the above, please provide details:  SERVICES  Electricity:  Mains  Gas:  Mains  Mains  Mains  Central Heating:  Water:  Mains  Mains  Mains  Mains  Mains  Mains  Mains  Mains	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  Are there any other risk matters?  If Yes, does this appear longstanding?  SERVICES  Electricity:  Central Heating:  Provide comments:  Timber Frame  Any evidence of alterations or extensions?  No  If Yes, does this appear longstanding?  SERVICES  Electricity:  Central Heating:  Provide comments:  LEGAL MATTERS	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Alterations / Extensions details:  RISKS  Is there evidence of movement to the property?  Are there any other risk matters?  If yes to any of the above, please provide details:  SERVICES  Electricity:  Mains  Gas:  Mains  Water:  Mains  Provide comments:	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  1988	
CONSTRUCTION Wall Construction: Roof Construction: Pitched tile Approximate Year of Construction: 1988. Any evidence of alterations or extensions? No Alterations / Extensions details:  RISKS Is there evidence of movement to the property? No If Yes, does this appear longstanding? If yes to any of the above, please provide details:  SERVICES Electricity: Mains Gas: Mains Water: Mains Provide comments:  LEGAL MATTERS Are there any apparently legal issues to be verified by the conveyancer? If yes, please provide details:	
CONSTRUCTION  Wall Construction:  Roof Construction:  Pitched tile  Approximate Year of Construction:  Is88	
CONSTRUCTION  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Approximate Year of Construction:  I 1988  Any evidence of alterations or extensions?  No  RISKS  Is there evidence of movement to the property?  No  If Yes, does this appear longstanding?  Are there any other risk matters?  If yes to any of the above, please provide details:  SERVICES  Electricity:  Mains  Gas:  Mains  Water:  Mains  Provide comments:  LEGAL MATTERS  Are there any apparently legal issues to be verified by the conveyancer?  If yes, please provide details:	
Wall Construction:  Wall Construction:  Roof Construction:  Approximate Year of Construction:  Approximate Year of Construction:  RISKS  Is there evidence of movement to the property?  In o  If Yes, does this appear longstanding?  Are there any other risk matters?  If yes to any of the above, please provide details:  SERVICES  Electricity:  Mains  Gas:  Mains  Water:  Mains  Provide comments:   LEGAL MATTERS  Are there any apparently legal issues to be verified by the conveyancer?  If yes, please provide details:	

Version 1.0 (17/01/2023)

The general condition of	of the building is considered adequate for mortgage p	urposes.		
ESSENTIAL REPAIRS				
None None				
None				
MORTGAGEABILITY R	EMARKS			
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the value	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
MORTGAGEABILITY R The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
The property affords ac	EMARKS dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
The property affords ac	dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	
The property affords ac	dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	€ 165000
The property affords ac	dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	£ 165000
VALUATION Market Value after esse	dequate security for loan purposes based on the valua	ation figure, and subject to indiv	idual lender's criteria.	£
VALUATION  Market Value in present  Market Value after esse Insurance reinstatement	t condition: ential repairs: t value:		idual lender's criteria.	£ 315000
VALUATION  Market Value in present Market Value after esse Insurance reinstatement Retention required?	t condition: ential repairs: t value:  No Retention amo	ount:	idual lender's criteria.	£ 315000
VALUATION  Market Value in present Market Value after esse Insurance reinstatement Retention required?	t condition: ential repairs: t value:	ount:	idual lender's criteria.	£ 315000
VALUATION  Market Value in present Market Value after esse Insurance reinstatement Retention required?	t condition: ential repairs: t value:  No Retention amo	ount:	idual lender's criteria.	£ 315000
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required?	t condition: ential repairs: t value:  No Retention amo	ount:	idual lender's criteria.	£ 315000
VALUATION  Market Value in present Market Value after esse Insurance reinstatement Retention required?	t condition: ential repairs: t value:  No Retention amo	ount:	idual lender's criteria.	£ 315000
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?	t condition: ential repairs: t value:  No Retention amo	ount:	idual lender's criteria.	£ 315000
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?	t condition: ential repairs: t value:  No Retention amo	ount:	idual lender's criteria.	£ 315000
VALUATION  Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?	t condition: Intial repairs: It value:  No Retention among No Estimated cos	ount:		£ £ 315000 £ £
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?  DECLARATION Surveyor's Name	t condition: Introduce the condition of the value of the	ount: It of repairs: Surveyor's Qualifications	MRICS Report Date (dd/mm/yy)	ξ ξ 315000 ξ ε
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?  DECLARATION Surveyor's Name Company Name	t condition: It condition: Intial repairs: It value:  No Retention ame No Estimated cos  Douglas J H Mowat Harvey Donaldson & Gibson Chartered Surveyors	ount: It of repairs: Surveyor's Qualifications Address	MRICS Report Date (dd/mm/yy)  Duncan House, Wester Inshes Place, Invernes	ξ ξ 315000 ξ ε
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?  DECLARATION Surveyor's Name	t condition: Introduce the condition of the value of the	ount: It of repairs: Surveyor's Qualifications	MRICS Report Date (dd/mm/yy)	ξ ξ 315000 ξ ε
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?  DECLARATION Surveyor's Name Company Name	t condition: It condition: Intial repairs: It value:  No Retention ame No Estimated cos  Douglas J H Mowat Harvey Donaldson & Gibson Chartered Surveyors	ount: It of repairs: Surveyor's Qualifications Address	MRICS Report Date (dd/mm/yy)  Duncan House, Wester Inshes Place, Invernes	ξ ξ 315000 ξ ε
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?  DECLARATION Surveyor's Name Company Name Telephone Number	t condition: It condition: Intial repairs: It value:  No Retention ame No Estimated cos  Douglas J H Mowat Harvey Donaldson & Gibson Chartered Surveyors	ount: It of repairs: Surveyor's Qualifications Address	MRICS Report Date (dd/mm/yy)  Duncan House, Wester Inshes Place, Invernes	ξ ξ 315000 ξ ε
VALUATION Market Value in present Market Value after esse Insurance reinstatement Retention required? Are repairs required?  DECLARATION Surveyor's Name Company Name	t condition: It condition: Intial repairs: It value:  No Retention ame No Estimated cos  Douglas J H Mowat Harvey Donaldson & Gibson Chartered Surveyors	ount: It of repairs: Surveyor's Qualifications Address	MRICS Report Date (dd/mm/yy)  Duncan House, Wester Inshes Place, Invernes	ξ ξ 315000 ξ ε

2

### **Energy Performance Certificate (EPC)**

**Dwellings** 

### **Scotland**

### 1 PARKVIEW, ELGIN, IV30 6NU

**Dwelling type:** Semi-detached bungalow

Date of assessment: 15 January 2024
Date of certificate: 15 January 2024

**Total floor area:** 87 m<sup>2</sup>

Primary Energy Indicator: 196 kWh/m²/year

**Reference number:** 3014-7029-0100-0375-2296 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

**Main heating and fuel:** Boiler and radiators, mains

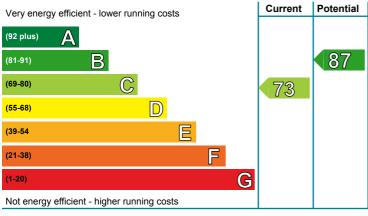
gas

#### 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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,696	See your recommendations	
Over 3 years you could save*	£531	report for more information	

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

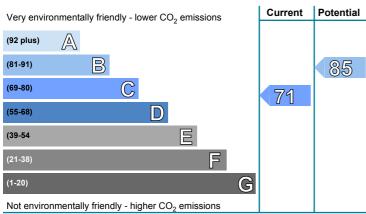


### **Energy Efficiency Rating**

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

Your current rating is **band C (73)**. 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 C (71)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£261.00
2 Solar water heating	£4,000 - £6,000	£270.00
3 Solar photovoltaic (PV) panels	£3,500 - £5,500	£1551.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

### Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	<b>★★★★☆</b>	<b>★★★★</b> ☆
Roof	Pitched, insulated (assumed)	<b>★★★★☆</b>	<b>★★★★</b> ☆
Floor	Suspended, limited insulation (assumed)	_	_
Windows	Fully double glazed	<b>★★★★☆</b>	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	<b>★★★★☆</b>	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	<b>★★★★☆</b>	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	<b>★★★★☆</b>	<b>★★★★</b> ☆
Lighting	Low energy lighting in 90% 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 35 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 3.0 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.4 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	£2,541 over 3 years	£2,313 over 3 years	
Hot water	£768 over 3 years	£465 over 3 years	You could
Lighting	£387 over 3 years	£387 over 3 years	save £531
Tota	ls £3,696	£3,165	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.

Recommended measures		Indicative cost	Typical saving	Rating after improvement	
		indicative cost	per year	Energy	Environment
1	Floor insulation (suspended floor)	£800 - £1,200	£87	C 75	C 73
2	Solar water heating	£4,000 - £6,000	£90	C 77	C 76
3	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£517	B 87	B 85

### 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 (suspended floor)

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

#### 2 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.

### 3 Solar photovoltaic (PV) panels

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

### Low and zero carbon energy sources

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

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

### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,155	(621)	N/A	N/A
Water heating (kWh per year)	2,850			

### **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. Douglas Mowat

Assessor membership number: EES/016092

Company name/trading name: Harvey Donaldson & Gibson Chartered Surveyors

Address: Duncan House Wester Inshes Place

Highland Inverness IV2 5HZ 014637184

Phone number: 01463718440

Email address: frances.wilson@hdg.co.uk
Related party disclosure: No related party

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

### Use of this energy performance information

online at the web address given above.

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

### Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property address	1 PARKVIEW
	NEW ELGIN
	ELGIN
	1V30 6NU

Seller(s)	JOHNAMYRA MURPHY
From Kerlin Spread place and	
	y 2/2/2 2/





### Note for sellers

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

### Information to be given to prospective buyer(s)

1.	Length of ownership					
	How long have you owned the property? June 2014					
2.	Council tax					
	Which Council Tax band is your property in? (Please tick)					
	A B C D E F G H					
3.	Parking					
	What are the arrangements for parking at your property? (Please tick all that apply)	114				
	Garage					
	Allocated parking space					
	Driveway					
	Shared parking					
	On street					
	Resident permit					
	Metered parking					
	Other (please specify):					
4.	Conservation area	Yes				
	Is your property in a designated Conservation Area (that is an area of					
	special architectural or historical interest, the character or	Yes				
	appearance of which it is desirable to preserve or enhance)?	No Don't know				
		DOIT CKITOW	(A)			
5.	Listed buildings					
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special	Yes				
	architectural or historical interest)?	No				
	Manual State Comment of the Comment					
6.	Alterations/additions/extensions					
a.	(i) During your time in the property, have you carried out any	Vac				
	structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes No				
	provision of an extra path/shower room, tonet, or beardonly:					



-			
	If you have answered yes, please describe below the changes which you have made:	Yes No	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? 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.	Yes No	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	Yes Ne	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  If you have answered yes, please answer the three questions below:	Yes No	
	(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 approximate dates when the work was completed):  Please give any guarantees which you received for this work to estate agent.		
7.	Central heating		
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes No Partial	Ď
	If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	GAS FIRE	D
	If you have answered yes, please answer the three questions below:		
	i) When was your central heating system or partial central heating system installed?		



	T		
	(ii) Do you have a maintenance contract for the central heating system?	Yes	
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
1343	(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?	Yes No	
9.	Issues that may have affected your property		
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes No	
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes No	
b.	Are you aware of the existence of asbestos in your property?	Yes	12
	If you have answered yes, please give details:	Yes No	



-					
10.	Services			Mo	
a. Ple	ase tick which services a	re connected to your pro	operty and give o	letails of the	
suppli	er:				
C		1-	1- "		
Servi	ces	Connected	Supplier		
Gas	or liquid petroleum gas				
Water	r mains or private				
	supply				
Elect	ricity	Deta a pareciam fu	10 C C C C C C C C C C C C C C C C C C C		
			The best beautiful		
Mains	drainage				
Telep	hone	1			
Cable	TV or satellite				
Broad	dband		and the same of th		
b.	Is there a septic tank sys	stem at your property?		Yes	
	If you have answered yes	s, please answer the two	questions	No	
	(i) Do you have appropria	ate consents for the disc	charge from	Yes	
	your septic tank?			No Don't know	
	(ii) Do you have a mainte	nance contract for your	septic tank?	Don't know Yes	
				No	
	If you have answered yes with which you have a m		the company		
11.	Responsibilities for shar				
a.	Are you aware of any resp anything used jointly, suc			Yes No	
	road, boundary, or garden	d drive, private	Don't know		
	If you have answered yes, please give details:				
	ii you have answered yes,	picase give details.	ora wore for		
b.	Is there a responsibility to	contribute to renair and	maintenance of	Yes	
J.	the roof, common stairwe			No	N
	If you have answered yes,	nlease give details:	iter dry rot, was	Don't know	
	ii you have answered yes,	picase give details.			
•	Has there been any major	renair or replacement of	any part of the	Yes	
c.	roof during the time you h			No	N
	Residence of the second		ve any		



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 No	N
	If you have answered yes, please give details:		
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes 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.)	Yes No	R
	If you have answered yes, please give details:		
12.	Charges associated with your property		
a.	Is there a factor or property manager for your property?	Yes No	
100	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:  CLUDY ESTATE AGENTS  91 HIGH STREET, FORRES IV36 IAA	0	
b.	Is there a common buildings insurance policy?  If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes No Don't know	
c.	Please give details of any other charges you have to pay on a regulupkeep of common areas or repair works, for example to a resident maintenance or stair fund.		or
15			
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 No	
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.		
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes No	
D.	If you have answered yes, please give details:	You	
c.	If you have answered yes to 13(a) or (b), do you have any quarantees 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, 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:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work EMECKED					
(ii)	Roofing					
(iii)	Central heating					
(iv)	National House Building Council (NHBC)					
(v)	Damp course					
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)			4		
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 ar listed above?  If you have answered yes, please give details.	es	Yes No			
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years?  If you have answered yes, please give details:				Yes No Don't know	
16.	Notices that affect your property					
	In the past three years have you ever received a notice:					
a.	advising that the owner of a neighbouring property has made a planning application?				Yes No	
b.	that affects your property in some other way?				Yes No	
c.	that requires you to do any maintenance improvements to your property?	e, repairs	or		Yes 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): John Murphy

Date:

12/02/2024

HOME report single survey energy report property questionnaire valuation report

