

# HOME REPORT

THE WILLOWS RAFFORD

FORRES  
IV36 2RR



**DM HALL**  
CHARTERED SURVEYORS



# ENERGY PERFORMANCE CERTIFICATE



**DM HALL**  
CHARTERED SURVEYORS



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

THE WILLOWS, RAFFORD, FORRES, IV36 2RR

**Dwelling type:** Detached house  
**Date of assessment:** 31 October 2018  
**Date of certificate:** 02 November 2018  
**Total floor area:** 359 m<sup>2</sup>  
**Primary Energy Indicator:** 133 kWh/m<sup>2</sup>/year

**Reference number:** 1318-9120-0209-0489-6972  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Air source heat pump, underfloor, 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*	£7,626	See your recommendations report for more information
Over 3 years you could save*	£246	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
73	84

## 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.

Very environmentally friendly - lower CO<sub>2</sub> emissions



Not environmentally friendly - higher CO<sub>2</sub> emissions

Current	Potential
75	85

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

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band C (75)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Solar water heating	£4,000 - £6,000	£246.00	✓
2 Solar photovoltaic (PV) panels	£5,000 - £8,000	£816.00	✓
3 Wind turbine	£15,000 - £25,000	£1776.00	✓

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



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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, insulated (assumed) Roof room(s), insulated	★★★★☆ ★★★★★	★★★★☆ ★★★★★
Floor	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Air source heat pump, underfloor, electric Air source heat pump, underfloor, electric	★★☆☆☆ ★★☆☆☆	★★★★☆ ★★★★☆
Main heating controls	Time and temperature zone control	★★★★★	★★★★★
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★☆☆☆	★★★★☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, 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 23 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 8.3 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.0 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.







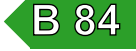
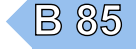

## Estimated energy costs for this home



	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,438 over 3 years	£6,441 over 3 years	
Hot water	£765 over 3 years	£516 over 3 years	
Lighting	£423 over 3 years	£423 over 3 years	
<b>Totals</b>	<b>£7,626</b>	<b>£7,380</b>	

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Solar water heating	£4,000 - £6,000	£82			
2 Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£272			
3 Wind turbine	£15,000 - £25,000	£592			

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

## Choosing the right improvement package

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

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

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

### 1 Solar water heating

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

### 2 Solar photovoltaic (PV) panels

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

### 3 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, 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](http://www.microgenerationcertification.org).

## Low and zero carbon energy sources

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

#### LZC energy sources present:

- Air source heat pump
- Air source heat pump

## Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to [www.energysavingtrust.org.uk/scotland/rhi](http://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)	22,132	N/A	N/A	N/A
Water heating (kWh per year)	2,624			



## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Michael McDonald
Assessor membership number:	EES/009379
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	27 High Street Elgin IV30 1EE
Phone number:	01343 548501
Email address:	<a href="mailto:enquiries@dmhall.co.uk">enquiries@dmhall.co.uk</a>
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](http://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](http://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](http://www.greenerscotland.org)** or call **0808 808 2282**.



# SINGLE SURVEY



**DM HALL**  
CHARTERED SURVEYORS



# Single Survey

survey report on:

Property address	THE WILLOWS RAFFORD FORRES IV36 2RR
Customer	Mr Carlo and Mrs Fiona Miele
Customer address	The Willows Rafford Forres IV36 2RR
Prepared by	DM Hall LLP
Date of inspection	30th October 2018



## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

### 1.2 THE REPORT

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

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

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

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

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

# Terms and Conditions

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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



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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	Detached one and half storey house with apartment above garages.
<b>Accommodation</b>	Main House: Ground floor- entrance hall, lounge, kitchen/dining/family room, utility room, larder, rear hall, bedroom with dressing area and study off, bathroom and cloakroom.  First floor- master bedroom with dressing room and en-suite shower room, two further bedrooms, bathroom, bedroom with study off.  Apartment: Lounge, dining/kitchen area, bathroom, bedroom, master bedroom with en-suite bathroom.
<b>Gross internal floor area (m²)</b>	Main house 359 sq.m approximately. Apartment 113 sq.m approximately.
<b>Neighbourhood and location</b>	The property is located within an attractive rural area a short distance from the town of Forres where a wide range of facilities can be obtained. There are other residential properties within the vicinity although the property is secluded within its own grounds. There is planning permission for a residential house to the north although this is well screened by trees.
<b>Age</b>	Built around 2010.
<b>Weather</b>	Clear and dry.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There are no chimney stacks although there is a flue for the multi-fuel stove.

<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>Main House: The roof is pitched and clad in natural slate. The ridge is formed in tile. Valleys are formed in lead.</p> <p>Access to the roof space was obtained via a ceiling hatch on the landing. The roof is of timber framed construction with timber sarking boards. There is no under slate felt. Glasswool insulation has been laid between the ceiling joists.</p> <p>Apartment: The apartment roof is clad in profile metal sheeting. Valleys and the ridge are formed in metal.</p> <p>Access to the Apartment roof space was obtained via a ceiling hatch in the hall. The roof is of timber framed construction with timber sarking boards. Glasswool insulation has been laid between the ceiling joists.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Main House: The gutters are of a PVC half round design with PVC round downpipes.</p> <p>Apartment: The gutters are of a PVC half round design with PVC round downpipes.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>Main house: The main walls are of cavity construction with a timber framed load bearing inner leaf and a rough casted concrete block work outer leaf.</p> <p>Apartment: The walls are of timber framed construction externally timber clad.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Main House: Windows are of a double glazed uPVC type. The front door is of a double glazed uPVC type. The rear door is of a uPVC framed and panelled effect type. There are double glazed uPVC</p>

# Single Survey

	<p>French windows in the kitchen, lounge and ground floor bedroom. There are some double glazed velux window units.</p> <p>Soffits and fascia boards are formed in timber. There are small sections of timber panelling.</p> <p>Apartment: The windows are of a double glazed velux type. The front door is of a uPVC framed and panelled type. There is a timber access stair leading to the front door. There is a double glazed uPVC window unit in the en-suite bathroom. Soffits and fascia boards are formed in timber.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>Main House: External timbers are finished in a natural wood stain to match the windows and doors.</p> <p>Apartment: External timbers are finished in a natural wood stain.</p>
<b>Conservatories / porches</b>	<p><b>Visually inspected.</b></p> <p>There are no conservatories or porches.</p>
<b>Communal areas</b>	<p><b>Circulation areas visually inspected.</b></p> <p>There are no communal areas.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is a triple car garage with adjoining workshop, boiler room, store and dog kennel. There is a dog run attached to the kennel. Garages are fitted with electric doors. Windows are of double glazed uPVC type. There are PVC framed and panelled effect access doors.</p> <p>This building is of timber framed construction timber clad externally under a profiled metal sheet roof. The walls are lined in plasterboard internally. There are fitted storage units in the boiler room with a stainless steel sink unit and drainer. There are fitted units in the workshop.</p> <p>There is an additional timber/felt double shed with adjoining wood storage area to the rear of the main garages.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>I was advised that the grounds will extent to approximately 6 acres. The owner has given me a visual indication of where the boundaries will lie. The property has been valued on this basis. The majority of grounds are laid to lawn and there are tree belts. There is a large parking area between the house and garages. The property has been valued on this basis.</p>

# Single Survey

<p><b>Ceilings</b></p>	<p><b>Visually inspected from floor level.</b></p> <p>Main House: Ceilings are formed in plasterboard.</p> <p>Apartment: Ceilings are formed in plasterboard.</p>
<p><b>Internal walls</b></p>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Main House: Internal walls are of timber stud construction with plasterboard finishes.</p> <p>Apartment: Walls are formed in timber stud construction with plasterboard finishes.</p>
<p><b>Floors including sub floors</b></p>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>Main House :The ground floors are of solid concrete construction. The first floors are of suspended timber construction overlaid with chipboard with dry screed incorporating the under-floor heating pipes. At the time of my inspection all floors were covered.</p> <p>Apartment: Floors are of suspended timber construction overlaid with chipboard. At the time of my inspection all floors were covered.</p>
<p><b>Internal joinery and kitchen fittings</b></p>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Main House: Internal doors are of an oak framed panelled effect type. There are some oak framed glazed doors. Skirtings and door facings are mainly formed in oak. There are some sections of MDF.</p> <p>The Kitchen contains a range of fitted floor and wall mounted units with granite surfaces and glazed splash backs. There is an island unit with hardwood surface. There is a stainless steel one and half bowl sink unit. There are integral appliances.</p> <p>The utility room contains a range of fitted floor and wall mounted units with a stainless steel sink unit and drainer.</p> <p>The stairs are formed in timber with an oak and brushed steel balustrade with glazed panels.</p>

# Single Survey

	<p>Apartment: Internal doors are of a timber framed oak effect/ply type. Skirtings and door facings are formed in timber. The kitchen contains a range of fitted floor and wall mounted units with a stainless steel sink unit and drainer.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>Main House: There is a multi-fuel stove in the lounge with slate hearth.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Main House: Walls are painted throughout.</p> <p>Apartment: Walls are painted throughout.</p>
<b>Cellars</b>	<p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>There are no cellars.</p>
<b>Electricity</b>	<p><b>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.</b></p> <p>Main house: Mains electricity supply. Visible wiring is PVC coated cabling with 13amp sockets. The consumer units for the main house are located in the hall cupboard. The electricity meter and additional isolator switches for the main house are located in the boiler room.</p> <p>Apartment: Mains electricity supply. The electricity meter and consumer units are located in the boiler room below.</p>
<b>Gas</b>	<p><b>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.</b></p> <p>No mains gas supply.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Main House: Mains water supply.</p> <p>The main bathroom contains a white suite comprising low level WC,</p>



	<p>wash hand basin and bath. There is a shower enclosure with mixer shower over. The first floor bathroom contains a white suite comprising low level WC, wash hand basin, bath and shower cubicle with mixer shower over. The en-suite bathroom contains a white suite comprising low level WC, wash hand basin, bath and shower cubicle with multi-jet shower over.</p> <p>Apartment: Mains water supply. Visible pipework is formed in copper and PVC materials. The bathroom contains a white low level WC, wash hand basin and bath. There is a separate shower cubicle with mixer shower over. The en-suite bathroom contains a white low level WC, wash hand basin, bath and shower cubicle with mixer shower over.</p>
Heating and hot water	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There are two Daiken air store heat pumps located externally adjacent to the garage. There are two Daiken hot water units adjacent to the back door in a cupboard. These supply an underfloor heating system at ground and first floor levels. This system also supplies domestic hot water. There is a pre-insulated Daiken hot water storage tank behind a panel in the main bedroom.</p> <p>Each room is controlled by a programmer and thermostat although there are master thermostats at ground and first floor level.</p> <p>Apartment: There is an air source heat pump located adjacent to the garage. There is a Daiken hot water unit in the boiler room below. There is also a pre-insulated hot water tank. This system supplies steel panelled radiators fitted with thermostatic valves. This system also provides domestic hot water. This is controlled by a range of programmers and thermostats in the flat.</p>
Drainage	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>The seller has advised that drainage is to a private system. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of valuation, all are assumed to be satisfactory.</p>
Fire, smoke and burglar alarms	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There are smoke detectors fitted to the ceilings throughout the main house and apartment.</p> <p>There is a burglar alarm system fitted in the main house.</p>

<b>Any additional limits to inspection</b>	<p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p><b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</b></p> <p><b>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.</b></p> <p>The main house was occupied, fully furnished and all floors were covered. My visual inspection of the roof areas was restricted due to the limited size of the space and insulation material.</p> <p>The apartment was unoccupied at the time of the inspection. This area was however fully furnished and all floors were covered. Again my inspection of the roof space was restricted due to the limited size of the space and insulation material.</p> <p>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.</p>
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## Sectional Diagram showing elements of a typical house



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

# Single Survey

## 2. Condition

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

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



### Structural movement

Repair category	1
Notes	There is no evidence of any serious or ongoing structural movement.



### Dampness, rot and infestation

Repair category	1
Notes	There is no evidence of any dampness, rot or infestation.



### Chimney stacks

Repair category	1
Notes	No reportable defects.



### Roofing including roof space

Repair category	1
Notes	There is some discolouring to roof slates.



### Rainwater fittings

Repair category	1
Notes	No reportable defects.

# Single Survey



## Main walls

Repair category	1
Notes	No reportable defects.



## Windows, external doors and joinery

Repair category	1
Notes	No reportable defects.



## External decorations

Repair category	1
Notes	No reportable defects.



## Conservatories/porches

Repair category	-
Notes	Not applicable.



## Communal areas

Repair category	-
Notes	Not applicable.



## Garages and permanent outbuildings

Repair category	1
Notes	No reportable defects.



## Outside areas and boundaries

Repair category	1
Notes	No reportable defects.

# Single Survey



## Ceilings

Repair category	1
Notes	There are some visible plasterboard joins.



## Internal walls

Repair category	1
Notes	No reportable defects.



## Floors including sub-floors

Repair category	1
Notes	There is some scratch damage to a door in the apartment.



## Internal joinery and kitchen fittings

Repair category	1
Notes	No reportable defects.



## Chimney breasts and fireplaces

Repair category	1
Notes	No visual defects identified.



## Internal decorations

Repair category	1
Notes	No reportable defects.



## Cellars

Repair category	-
Notes	Not applicable.

# Single Survey



## Electricity

Repair category	1
Notes	No visual defects.



## Gas

Repair category	-
Notes	Not applicable.



## Water, plumbing and bathroom fittings

Repair category	1
Notes	No visual defects identified.



## Heating and hot water

Repair category	1
Notes	No visual defects identified. The central heating system should be serviced annually to ensure they run efficiently and safely.



## Drainage

Repair category	1
Notes	No visual defects identified.



# Single Survey

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

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



# Single Survey

## 3. Accessibility information

### Guidance notes on accessibility information

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

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

*Unrestricted parking within 25 metres:*

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

The property was constructed around 2010. It is understood construction was undertaken under the supervision of an appropriately qualified professional consultant and it is assumed that certification has been issued. This should be confirmed.

The owner has given me a visual indication of where the boundaries lie. Some boundary fences have yet to be constructed. The Conveyancer can confirm the extent of ground ownership.

### Estimated reinstatement cost for insurance purposes

£765,000 (SEVEN HUNDRED AND SIXTY FIVE THOUSAND POUNDS).

### Valuation and market comments

£710,000 (SEVEN HUNDRED AND TEN THOUSAND POUNDS).

There has been increased demand from purchaser over the past year.

**Signed**

Security Print Code [405390 = 7253 ]  
Electronically signed

**Report author**

Michael G McDonald

**Company name**

DM Hall LLP

**Address**

27 High Street, Elgin, IV30 1EE

**Date of report**

7th December 2018

# Mortgage Valuation Report



## Property Address

Address THE WILLOWS RAFFORD, FORRES, IV36 2RR  
Seller's Name Mr Carlo and Mrs Fiona Miele  
Date of Inspection 30th October 2018

## Property Details

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

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

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

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

Approximate Year of Construction

## Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £  Unexpired years

## Accommodation

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

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%) ☒ Yes ☐ No

## Garage / Parking / Outbuildings

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

Permanent outbuildings:

Triple garage with adjoining workshop, boiler room and store. Timber/felt sheds to the rear of the garage with wood shed.

# Mortgage Valuation Report

## Construction

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

## Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No

If Yes, is this recent or progressive? ☐ Yes ☐ No

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

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

## Service Connections

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

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

Brief description of Central Heating:

Air source heat pumps to underfloor heating system in the main house.

Air source heat pumps to radiator systems in the apartment.

## Site

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

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

## Location

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

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

Other accommodation: Main House: utility room, cloakroom. First floor study and dressing room off main bedroom.

Apartment: open plan lounge/dining/kitchen area, 2 bedrooms and 2 bathrooms.

Generally the property is found to be in good condition consistent with age and type. The seller has advised that drainage is to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation all are assumed to be satisfactory.

The property was constructed around 2010. It is understood construction was undertaken under the supervision to an appropriately qualified professional consultant and it is assumed that certification has been issued. This should be confirmed.

The owner has given me a visual indication of where the boundaries lie. Some boundary fences have yet to be constructed. The conveyancer can confirm the extent of ground ownership.

## Essential Repairs

None apparent.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

# Mortgage Valuation Report

## Comment on Mortgageability

The property will form suitable security for mortgage purposes.

## Valuations

Market value in present condition £ 710,000  
Market value on completion of essential repairs £  
Insurance reinstatement value £ 765,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary? ☐ Yes ☒ No

## Buy To Let Cases

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

## Declaration

Signed Security Print Code [405390 = 7253 ]  
Electronically signed by:-  
Surveyor's name Michael G McDonald  
Professional qualifications MRICS  
Company name DM Hall LLP  
Address 27 High Street, Elgin, IV30 1EE  
Telephone 01343 548501  
Fax 01343 548501  
Report date 7th December 2018

# PROPERTY QUESTIONNAIRE



**DM HALL**  
CHARTERED SURVEYORS





# Property Questionnaire

HP 567549

PROPERTY ADDRESS:	THE WILLOWS RAFFORD MURRAY 10 362RR
SELLER(S):	CLONY ESTATE AGENCY
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	26/11/2018

## **PROPERTY QUESTIONNAIRE**

### **NOTE FOR SELLERS**

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

## PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

1. Length of ownership

8 YEARS

How long have you owned the property?

8

2. Council Tax

Which Council Tax band is your property in?

A

B

C

D

E

F

G

H

3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Garage ✓
- Allocated parking space
- Driveway ✓
- Shared parking
- On street
- Resident permit
- Metered parking
- Other (please specify):

4.	<b>Conservation Area</b>	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	<del>Yes</del> /No/ Don't know
5.	<b>Listed Buildings</b>	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	<del>Yes</del> /No
6.	<b>Alterations / additions / extensions</b>	
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)?	<del>Yes</del> /No
	<u>If you have answered yes</u> , please describe the changes which you have made:	

	<p><b>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</b></p>	
	<p><b><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</b></p> <p><b>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.</b></p>	
<b>b.</b>	<p><b>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</b></p> <p><b><u>If you have answered yes</u>, please answer the three questions below:</b></p>	<b><del>Yes</del>/No</b>
	<p><b>(i) Were the replacements the same shape and type as the ones you replaced?</b></p>	<b>Yes/No</b>
	<p><b>(ii) Did this work involve any changes to the window or door openings?</b></p>	<b>Yes/No</b>
	<p><b>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</b></p>	
	<p><b>Please give any guarantees which you received for this work to your solicitor or estate agent.</b></p>	

7.	Central heating	
a.	<p>Is there a central heating system in your property?          (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).  <u>If you have answered yes/partial</u> – what kind of central heating is there?</p> <p>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <p style="text-align: center;">AIR SOURCE HEATING + WOOD BURNER</p> <p><u>If you have answered yes, please answer the 3 questions below:</u></p>	<p>Yes/<del>No</del>/Partial</p>
b.	When was your central heating system or partial central heating system installed?	2010
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:</p>	Yes/ <del>No</del>
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	

8.	Energy Performance Certificate			
	Does your property have an Energy Performance Certificate which is less than 10 years old?			Yes/ <del>No</del>
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?			<del>Yes</del> /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?			<del>Yes</del> /No
	If you have answered yes, please give details:			
10.	Services			
a.	Please tick which services are connected to your property and give details of the supplier:			
	Services	Connected	Supplier	
	Gas / liquid petroleum gas			
	Water mains / private water supply	MAINS	SCOTTISH WATER	
	Electricity	MAINS	SSE	

	Mains drainage			
	Telephone			BT
	Cable TV / satellite			
	Broadband		ASSURED TELECOM	BT
b.	Is there a septic tank system at your property?			Yes/ <del>No</del>
	If you have answered yes, please answer the two questions below:			
c.	Do you have appropriate consents for the discharge from your septic tank?			Yes/ <del>No</del> / Don't Know
d.	Do you have a maintenance contract for your septic tank?			<del>Yes</del> /No
	If you have answered yes, please give details of the company with which you have a maintenance contract:			



11.	<b>Responsibilities for Shared or Common Areas</b>	
a.	<p><b>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?</b></p> <p><u>If you have answered yes, please give details:</u></p>	<del>Yes</del> /No/ Don't Know
b.	<p><b>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</b></p> <p><u>If you have answered yes, please give details:</u></p>	<del>Yes</del> /No/ Not applicable
c.	<p><b>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</b></p>	<del>Yes</del> /No
d.	<p><b>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?</b></p> <p><u>If you have answered yes, please give details:</u></p>	Yes/ <del>No</del>
e.	<p><b>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?</b></p> <p><u>If you have answered yes, please give details:</u></p>	<del>Yes</del> /No

f.	<p><b>As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</b></p> <p><u>If you have answered yes</u>, please give details:</p>	<del>Yes</del> /No
12.	<b>Charges associated with your property</b>	
a.	<p><b>Is there a factor or property manager for your property?</b></p> <p><u>If you have answered yes</u>, please provide the name and address and give details of any deposit held and approximate charges:</p>	<del>Yes</del> /No
b.	<b>Is there a common buildings insurance policy?</b>	<del>Yes</del> /No/ Don't know
	<u>If you have answered yes</u> , is the cost of the insurance included in your monthly/annual factor's charges?	Yes/No/ Don't know
c.	<b>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.</b>	

13.	<b>Specialist Works</b>	
a.	<p><b>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?</b></p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property</p>	<del>Yes</del> /No
b.	<p><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?</b></p> <p><u>If you have answered yes</u>, please give details</p>	<del>Yes</del> /No
c.	<p><b><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</b></p> <p><u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p>	

	Guarantees are held by:					
14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	No	<del>Yes</del>	Don't Know	With title deeds	Lost
(ii)	Roofing	No	<del>Yes</del>	Don't Know	With title deeds	Lost
(iii)	Central heating	No	<del>Yes</del>	Don't know	With title deeds	Lost
(iv)	NHBC	No	<del>Yes</del>	Don't know	With title deeds	Lost
(v)	Damp course	No	<del>Yes</del>	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					

c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p>	<del>Yes</del> /No
15.	Boundaries	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p>	<del>Yes</del> /No/ Don't Know
16.	Notices that affect your property	
	<p>In the past 3 years have you ever received a notice:</p> <p>a. advising that the owner of a neighbouring property has made a planning application?</p> <p>b. that affects your property in some other way?</p> <p>c. that requires you to do any maintenance, repairs or improvements to your property?</p>	<del>Yes/No</del> / Don't know <del>Yes</del> /No/ Don't know <del>Yes</del> /No/ Don't know

**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 purchase of your property.**

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

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

**Signature(s) :**

.....

.....

.....

**Date:** ..... 22/11/15 .....



# DM Hall Offices

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Cupar

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Dundee

01382 873100

Dunfermline

01383 621262

Edinburgh

0131 477 6000

Elgin

01343 548501

Falkirk

01324 628321

Galashiels

01896 752009

Glasgow (North)

0141 332 8615

Glasgow (South)

0141 636 4141

Hamilton

01698 284939

Inverness

01463 241077

Inverurie

01467 624393

Irvine

01294 311070

Kirkcaldy

01592 598200

Livingston

01506 490404

Musselburgh

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