







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



survey report on:

Property address 1 Caroline Street, Forres, IV36 1AQ
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Customer address	

Prepared by Harvey Donaldson And Gibson

Date of inspection	25th October 2018
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HARVEY DONALDSON & GIBSON CHARTERED SURVEYORS

1 Caroline Street, Forres, IV36 1AQ 25th October 2018 HR

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

The ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

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

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

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Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

contained in the Report and the generic Mortgage Valuation Report.²

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 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;

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

Terms and Conditions

- 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 <u>Category 3:</u> Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are 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" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a converted maisonette, previously used as an HMO, with accommodation over three storeys.
Accommodation	The Accommodation comprises -
	Ground Floor - Entrance Hall, Kitchen and stairs leading down to the Cellar.
	First Floor - Landing, Three Bedrooms, Living Room/Bedroom and Bathroom.
	Second floor - Landing, Three Bedrooms, Study and Bathroom.

Gross internal floor area (m²)The gross internal floor area extends to 180sq m or thereby.
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Neighbourhood and location	The property is situated in a mixed commercial/residential area in
	the town of Forres, with access to the property located off the High Street. Surrounding properties are of similar age and character. Usual amenities and transport links are available nearby.

Age 118 years

Weather	Dry.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	There are four chimneys of pointed stone construction. Three chimney stacks have clay pots, and the other has had the pots removed.
	The junctions between the roof coverings and chimney stacks are sealed with mortar.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	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.
	The main roof is pitched and covered with slates.
	A section of the roof area is covered by a felt flat roof.
	There was no access to the roof space, due to the bath being located directly below.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	There are concealed wallhead/parapet gutters to the front elevation.
	The rest of the rainwater fittings are a mixture of upvc and iron/steel.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main external walls are of pointed solid stone construction.

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The majority of the windows are of the original single glazed sash and casement fittings and are of timber construction.
	The windows located on the ground floor and to the bathrooms are of a double glazed upvc. There is a feature upvc window located in the stairwell.
	The front door is of timber construction and the rear door is of timber construction with a glazed insert.
	The fascia boards and soffits at the eaves of the roof appear to be timber.
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External decorations	Visually inspected.
1 Corolina Streat	The external joinery is finished with a decorative stain and paint.

None.
None.
None.
Visually inspected.
There is a covered courtyard area located to the rear of the property with a timber door to the side which provides access to the shared path. This space is mostly used for bin storage and it houses the boiler.

Ceilings	Visually inspected from floor level.
	The ceilings are lath & plaster.
	The bathroom ceilings are timber panelled

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are lath and plastered and plastered on the hard.
	The internal walls to the hallway, bathrooms and kitchen are timber panelled.

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 ground floor is partly suspended timber construction and partly of solid construction.
	The upper floors are timber.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal doors are flush timber fire doors.
	The skirting boards and door surrounds are timber.
	The staircases are of timber and solid construction.
	The kitchen fittings consist of floor and wall mounted units with a stainless steel sink.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	It is understood that fireplaces/chimneys were an original feature of the building however, the fireplaces have been boarded over/bricked up and the surrounds removed and are no longer operational. It is assumed that any unused flues are suitably vented.
	All blocked chimneys/fireplaces require to be vented in order to avoid a build up of condensation dampness.

Internal decorations	Visually inspected.
	The ceilings and walls are mostly papered, many incorporating a woodchip/textured finish.
	Parts of the internal joinery is painted.
	The bathrooms are finished with tiles.

Cellars	Visually inspected where there was a safe and purpose-built access.
	The cellar walls are stone and the cellar floor is concrete.
	A radiator has been installed in the cellar to aid in preventing dampness.
	Most cellars will not have any form of damp proofing. Traditionally cellars were used for storage of food stuff or fuel. They were usually not intended for habitable use.
	The level of dampness may vary throughout the year in relation to the overall water table. Some cellars have standing water at certain times.

Electricity Accessible parts of the wiring were visually inspected removing fittings. No tests whatsoever were carried a system or appliances. Visual inspection does not asses services to make sure they work properly and efficient meet modern standards. If any services are turned of surveyor will state that in the report and will not turn Mains electricity is installed. The meter and consumer unlocated in the cupboard in the entrance hall. The system to be of a 13 amp type and design. The switch and socked are plastic and the wiring is sheathed with PVC, where visual services are surveyor with the system of the sys
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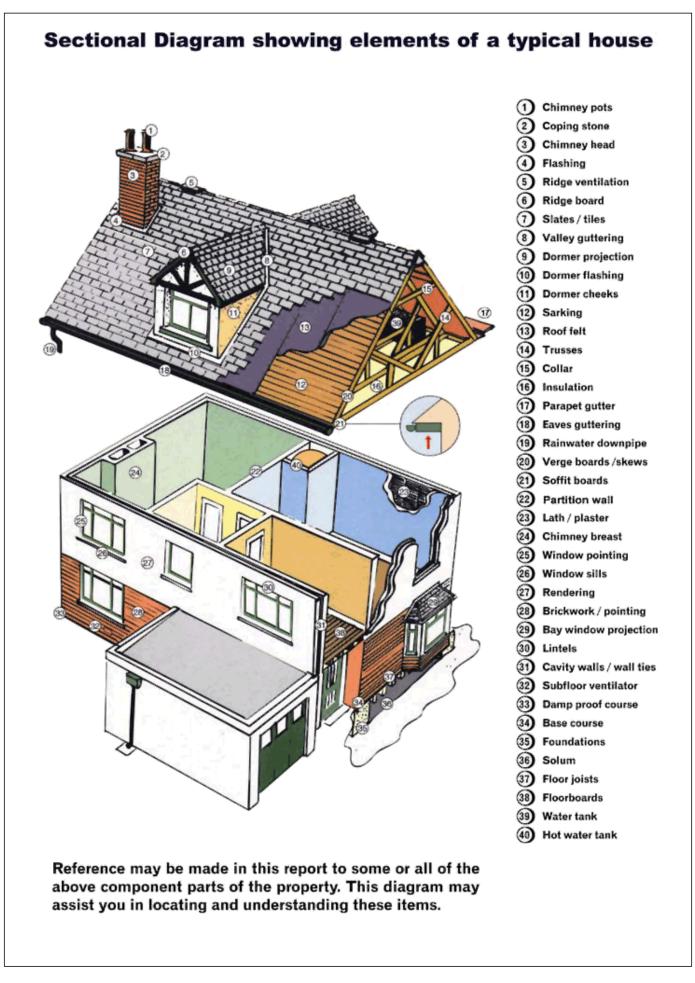
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Gas is supplied from the mains. The meter is located in the kitchen.

Water, plumbing, bathroom fittingsVisual inspection of the accessible pipework, water tank cylinders and fittings without removing any insulation.	
	No tests whatsoever were carried out to the system or appliances.
	Water is supplied from the mains.
	Both bathrooms contain a bath with an electric shower over, wash hand basin and w.c.
	The visible pipe work is a mixture of copper and plastic.

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 property is heated by a gas fired boiler located in the courtyard.
	The hot water cylinder is located in a cupboard in the second floor bathroom.
	Heating to the rooms is provided by water filled radiators.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	The property is believed to be connected to mains drainage.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or
	appliances.
	The property has smoke detectors and a fire alarm system.
Any additional limits to inspection	For flats / maisonettes
	Only the subject flat and internal communal areas giving access to the flat were inspected.
	If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. 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.
	The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.
	The majority of the floors were covered with fixed coverings.
	No sight was gained to parts of the roof from ground level due to the height and configuration of the property.
	No access was gained to the roof space due to the bath being located directly below.
	No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.
	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.
	This report does not constitute a full and detailed description of the property and a structural investigation was not carried out.
	Woodwork or other parts of the structure that were covered, unexposed or inaccessible have not been inspected and we are therefore unable to confirm that any such part of the property is free from beetle, rot or other defects.
	Minor defects and matters of non-compliance with current Building Regulations that do not have a significant effect on value are not exhaustively listed.
	It was dry on the date of inspection. Leakage and water penetration within roof spaces, around chimney breasts, window openings, etc are sometimes only visible during or immediately after, adverse weather conditions.
	Flat roofs cannot be inspected from ground level.
	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.



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	The property has incurred a degree of structural movement in the past. This is evidenced externally by cracking to the stonework and internally by off level floors, door lintels, etc. On the basis of a limited single inspection, no further significant movement is anticipated.

Dampness, rot and infestation	
Repair category	3
Notes	An electronic moisture meter was used to measure levels of dampness, at random locations, to lower wall surfaces and floors, where accessible and without moving furniture or lifting floor coverings, if present.
	High damp meter readings were noted to the internal walls, ceilings and around window openings. The need to carry out investigative works should not be underestimated, and the extent of eradication works are very difficult to predict until such exploratory work has been completed.
	There is evidence of woodworm infestation throughout the property and there appears to be rot to the timbers in the cellar, however, we have been advised that the woodworm has been treated. The presence of any guarantees in relation to past timber treatments should be confirmed. If not, treatment works should be implemented by a reputable firm of timber specialists. It is also advised that the aforementioned firm carry out an inspection of all accessible timbers and should further infestation be encountered, this should also be treated accordingly.

Chimney stacks	
Repair category	2
Notes	From a ground level inspection, erosion/weather damage and open jointing was noted to the chimneyheads, which provides an entrance point for water ingress. The mortar flaunchings appeared satisfactory allowing for normal weathering and age. Mortar is a brittle material and can crack and leak without warning. The chimney pots have been removed to one of the chimney stacks, therefore it
	should be ensured that these have been properly capped.
1 Caroline Street,	should be ensured that these have been properly capped.

Roofing including roof space	
Repair category	3
Notes	The property is covered with its original slated roof which is uneven in places and nearing the end of its performance life. A number of slates were noted to be loose, missing and broken. In the absence of complete stripping and re-covering, this roof structure will be an increasingly frequent source of maintenance expenditure.
	High damp meter readings were recorded to the second floor bedroom ceiling which we anticipate is due to broken/missing slates or blocked valleys. Due to the height and configuration of the property, visibility to this part of the roof was not possible.
	A roofing contractor should investigate the entire roof structure and any repairs recommended to ensure the property remains wind and water tight should be carried out.
	Mineral felt has a limited life expectancy and has been known to fail after a short period of time, and life expectancy cannot, therefore, be guaranteed. In the absence of a capital outlay on stripping and relaying, this roof covering will be an increasingly frequent source of maintenance expenditure. In addition it should be recognised that water ingress through faulty roofing materials can put concealed timbers at risk from rot germination.

Rainwater fittings	
Repair category	2
Notes	Corrosion and areas of slight vegetation build up was noted in places. Choked rainwater units can lead to serious defects in other parts of the building if not repaired timeously.
	A number of gutter joints show signs of leakage, which has resulted in staining to external wall finishes. In buildings of this form of construction, leakage from gutter joints can lead to damp penetration and decay to internal timbers, particularly where these are bedded into the inner face of external walls.
	Parapet / wallhead gutters of this design requires a high onus of care and regular maintenance as they are notorious for problems as any leakage tends to be directed back into the fabric of the building. This can, in due course, lead to timber decay. Due to the position of same, no inspection was possible from ground level.
	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.

Main walls	
Repair category	2
Notes	Open jointing was noted to stonework pointing in various locations. Patches of eroded stonework and cracking are also evident to the external building fabric. There are areas of weathering and staining to the stonework, particularly behind downpipes and below gutter joints. Prolonged dampness increases the risk of timber defects within concealed areas of the building fabric.

Windows, external doors and joinery	
Repair category	3
Notes	The front door is weathered with a damaged letter box and will require replacing in the near future. The rear door has suffered from areas of impact damage and is also weathered.
	The railings across the downstairs windows are corroding.
	The window timbers show signs of weathering and timber decay and a number of the window panes are cracked or broken. Some of the original windows do not close properly.
	Rotted, defective and leaking external window timbers can lead to decay and damage to the internal structure. It is often found that outbreaks of rot to flooring timbers in window areas has occurred directly as a result of leakage from, or decay of, older window timbers which permits water penetration to occur behind window linings and into the masonry which holds and supports the floor joists.
	A section of the soffit boarding is missing to the rear.

External decorations	
Repair category	2
Notes	The external decorations are weathered/corroding and require attention. The condition of the joinery should be checked and repaired as necessary during redecoration.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	-
Notes	None.

Outside areas and boundaries	
Repair category	2
Notes	The roof timbers are deteriorating in places to the external shelter.
	Cracking was noted to the paving.
	The boundary walls are marked in places.
	Taping was noted to the Perspex type roof, this type of fix is only temporary and will require attention in the near future.

Ceilings	
Repair category	2
Notes	Plaster cracking, unevenness and deterioration was noted to ceiling surfaces, consistent with age. As age increases, it is not unusual for the plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.
	Sagging and cracking was noted to the third bedroom ceiling and cornice on the first floor due to a previous leak. We have been advised this has been rectified.
	Staining was noted to the bedroom ceiling located on the second floor. When tested with an electronic moisture meter, affected areas proved damp. Please refer to the 'Dampness, rot and infestation 'section.

Internal walls	
Repair category	2
Notes	Plaster finishes are uneven in places, and areas of cracking were noted. The removal of wallpaper is likely to result in the necessity for plaster repairs. Crumbling plaster was noted in places, mostly inside cupboards. Impact damage was noted to the internal walls, including impact damage to parts of the timber panelling. Holes were also noted to the internal walls which will require filling/rectifying.
	There is a blocked off door in the entrance hall which would have previously lead into the ground floor cafe. It would be important to investigate what level of fire protection lies between the two properties.

Floors including sub-floors	
Repair category	2
Notes	The floor covering to a second floor bedroom has been removed and the floorboards are visibly worn. The second floor bathroom tiles are cracked and uneven.
	There is evidence of woodworm holes to the flooring timbers, however, we have been advised that this has been treated. The presence of any guarantees in relation to past timber treatments should be confirmed.
	Some uneven/loose and creaky floorboards were detected probably due to previous removal and wear and tear.
	Flooring was noted to be off level, in line with previous comments regarding structural movement.

Internal joinery and kitchen fittings	
Repair category	2
Notes	The kitchen would benefit from upgrading. The fittings are dated and are displaying signs of wear and tear. Missing kick boards, worn counter top and damaged cupboard handles and doors were also noted. Areas of damage and wear and tear was noted to the internal joinery throughout the property, consistent with the property previously being used as an HMO.

Chimney breasts and fireplaces	
Repair category	1
Notes	No provision for permanent ventilation is apparent to some of the blocked/disused chimney flues. The lack of same can lead to condensation and dampness internally.

Internal decorations	
Repair category	2
Notes	Internal decorations are dated and show evidence of wear and tear throughout. Paint work to the radiators is marked and chipped.
	If decorative finishes are removed significant plaster repairs should be anticipated.

Cellars	
Repair category	2
Notes	There is evidence of rot and wood boring beetle to the exposed timbers. Please also refer to the 'Dampness, rot and infestation' section.
	Dampness was noted to the cellar walls and floor and there is evidence to suggest that the cellar may occasionally flood.
	The door handle to the inside of the cellar is missing.

Electricity	
Repair category	2
Notes	A socket has been removed in the entrance hall and another socket was noted to the skirting board. Sockets to skirting boards is not considered best practice.
	It is likely that only the most recently rewired properties will have electrical installations that fully comply with current regulations. The installation in this property appears relatively modern but there is no evidence of a recent test.
	It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category	1
Notes	No obvious significant defects noted. All gas appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor.

F Water, plumbing and bathroom fittings					
Repair category	2				
Notes	There is no extractor fan located in either bathroom. Missing grouting and sealant to the tiles was noted in places. A section of the bath panel to the first floor bathroom is missing. No water was noted in either toilet bowls at the time of inspection, this should be investigated by a plumber as the water was on at the time of inspection. Given the presence of the shower mounted over the bath, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath. As the bath is boxed in, it will be appreciated that it is not possible to comment on concealed locations. Due to the presence of a bath panel we have not inspected below the bath. It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. In a property of this age it is possible for lead pipe work to be present in concealed areas however; none was noted within the limitations of the inspection.				

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 central heating boiler is old and the remaining economic lifespan may be short. It will not be as energy efficient as a modern condensing boiler.			
	It is recommended good practice that gas boilers are serviced on an annual basis by an appropriately qualified person. 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.			

Drainage	
Repair category	1
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 previous comments for detailed information.

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	2
Roofing including roof space	3
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	3
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	2
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes 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 X No		
3. Is there a lift to the main entrance door of the property?	Yes No X		
4. Are all door openings greater than 750mm?	Yes No X		
5. Is there a toilet on the same level as the living room and kitchen?	Yes No X		
6. Is there a toilet on the same level as a bedroom?	Yes X No		
7. Are all rooms on the same level with no internal steps or stairs?	Yes No X		
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes No X		

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 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.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case. It would be prudent to check with the managing agents and/or co-proprietors as to any contemplated or proposed communal repairs.

Access to the rear of the property is shared, and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

The property has been formed by conversion, and is contained with a building which is understood to be Listed. The valuation assumes the existence of all appropriate consents and certifications.

The property is contained within a building which a commercial unit at ground floor level. Some lenders may not provide mortgage funding on flats located above non-residential use. This should be clarified.

The property is currently an HMO. This type of use requires a new owner to apply for a license at considerable cost. The valuation given in the Home Report assumes that this use can be continued and the cost of compliance is minimal. This type of property is well outwith normal lending criteria so specialist advice should be sought from your financial advisor before any offer to purchase is made. A transcript will not be available as this is specialist lending and your chosen bank should be approached separately as future income forecasts will be necessary.

Estimated reinstatement cost for insurance purposes

As the property is Listed, specialist advise should be sought.

We are of the opinion that the current reinstatement value for insurance purposes can be fairly stated in the region of:

£680,000 (Six hundred and eighty thousand pounds sterling).

The re-building cost for insurance purposes is for the subject property only and is given solely as a guide, as it is assumed the building as a whole is insured under a single policy.

Valuation and market comments

We are of the opinion that the current open market value of the property, in the condition found at the time of our inspection, and assuming full vacant possession on 25 October 2018 can be fairly stated in the sum of:

£95,000 (Ninety five thousand pounds sterling).

Signed	Security Print Code [459577 = 2476]O Electronically signed
	Liectionically signed

Report author	India Hill				
Company name	Harvey Donaldson And Gibson				
Address	Park House Business Centre, South Street, Elgin, IV30 1JB				
Date of report	29th October 2018				

Mortgage Valuation Report



Property Address				
Address Seller's Name Date of Inspection	1 Caroline Street, Mr E&C&B Tulloc 25th October 201	h, Ms M Tulloch		
Property Details				
Property Type	House	Bungalow Converted flat	Purpose built maisor	ette X Converted maisonette Flat over non-residential use Other (specify in General Remarks)
Property Style	Detached Back to back	Semi detached	Mid terrace X Low rise block	End terrace Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	lieve that the prope ilitary, police?	erty was built for	the public sector,	Yes X No
Flats/Maisonettes onl	y Floor(s) on which I	located 0	No. of floors in block No. of units in block	3 Lift provided? Yes X No
Approximate Year of	Construction 1900			
Tenure				
X Absolute Ownership	Leasehold	Ground rent £	Unexpired	years
Accommodation				
Number of Rooms	1Living room(s)2Bathroom(s)	6 Bedroom(s) 2 WC(s)	1 Kitchen(s) 1 Other (Specify in G	eneral remarks)
Gross Floor Area (exe	cluding garages an	d outbuildings)	180 m ² (Internal)	226 m ² (External)
Residential Element (greater than 40%)	X Yes No		
Garage / Parking /	Outbuildings			
Single garage Available on site?	Double garage	Parki	ng space	X No garage / garage space / parking space
Permanent outbuildin	gs:			
None.				

Mortgage Valuation Report

Construction								
Walls	Brick	X Stone	Conc	rete	Timber frame	Oth	er (specify in Ger	neral Remarks)
Roof	Tile	X Slate	Asph	alt	Felt	Oth	er (specify in Ger	neral Remarks)
Special Risks								
Has the property su	uffered structu	ral movemen	nt?				X Yes	No
If Yes, is this recen	t or progressiv	ve?					Yes	X No
Is there evidence, h immediate vicinity?		on to anticip	ate subside	ence, he	ave, landslip	or flood in th	ie Yes	X No
If Yes to any of the	above, provid	e details in G	General Re	marks.				
Service Connect	ion							
Based on visual ins of the supply in Get			es appear t	o be nor	n-mains, pleas	se comment	on the type a	nd location
Drainage	X Mains	Private	None		Water	X Mains	Private	None
Electricity	X Mains	Private	None		Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None					
Brief description of	Central Heating	ng:						
Site								
Apparent legal issu	es to be verifi	ed by the cor	nveyancer.	Please	provide a brie	of description	in General R	emarks.
Rights of way	X Shared drives	/ access	Garage or	other ame	nities on separat	te site Sha	ared service con	nections
Ill-defined boundarie	es	Agricultu	ral land includ	ded with pr	operty	Oth	ner (specify in Ge	eneral Remarks)
Location								
Residential suburb	Resid	ential within tow	/n / city X	Mixed re	sidential / comme	ercial Ma	inly commercial	
Commuter village		te village		Isolated	rural property	Oth	ner (specify in Ge	eneral Remarks)
Planning Issues								
Has the property be If Yes provide detail			altered?	X Yes	No			
Roads								
X Made up road	Unmade road	Partly c	ompleted new	v road	Pedestrian	access only	Adopted	Unadopted

General Remarks

The property is situated in a mixed commercial/residential area of Forres amongst properties of similar age and type of construction, within close proximity to local amenities.

The property is in basic condition and requires upgrading, maintenance and areas of repair throughout. Our valuation reflects the property in its current condition.

The 'other' room in the accommodation section is the Study.

Access to the rear of the property is shared, and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

The property has been formed by conversion, and is contained with a building which is understood to be Listed. The valuation assumes the existence of all appropriate consents and certifications.

The property is contained within a building which a commercial unit at ground floor level. Some lenders may not provide mortgage funding on flats located above non-residential use. This should be clarified.

The property is currently an HMO. This type of use requires a new owner to apply for a license at considerable cost. The valuation given in the Home Report assumes that this use can be continued and the cost of compliance is minimal. This type of property is well outwith normal lending criteria so specialist advice should be sought from your financial advisor before any offer to purchase is made. A transcript will not be available as this is specialist lending and your chosen bank should be approached separately as future income forecasts will be necessary.

The property has incurred a degree of structural movement in the past. This is evidenced externally by cracking to stonework and internally by off level floors, door lintels, etc. On the basis of a limited single inspection, no further significant movement is anticipated.

Essential Repairs

The window units require serious repair and/or replacement.

Instruct a specialist contractor to inspect the whole property and report on internal dampness and the condition of all timbers including the sub floor/roof voids/other. All necessary works to be carried out under the cover of a long term guarantee. The inspection is to be carried out irrespective of existing guarantees, invoices or estimates. We reserve the right to amend our valuation advice once a timber and damp report has been obtained.

Estimated cost of essential repairs £ TBC

Retention recommended? X Yes

Amount £ 10000

No

Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure.

Valuations	
Market value in present condition	£ 95000
Market value on completion of essential repairs	£ 105000
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 680000
Is a reinspection necessary?	Yes X No
Buy To Let Cases	
What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No
Declaration	

Signed	Security Print Code [459577 = 2476]O Electronically signed by:-
Surveyor's name	India Hill
Professional qualifications	AssocRICS
Company name	Harvey Donaldson And Gibson
Address	Park House Business Centre, South Street, Elgin, IV30 1JB
Telephone	01343547844
Fax	01343542853
Report date	29th October 2018

Energy Performance Certificate (EPC)

Scotland

Dwellings

1 CAROLINE STREET, FORRES, IV36 1AQ

Dwelling type:	Ground-floor maisonette
Date of assessment:	25 October 2018
Date of certificate:	29 October 2018
Total floor area:	181 m²
Primary Energy Indicator:	562 kWh/m²/year

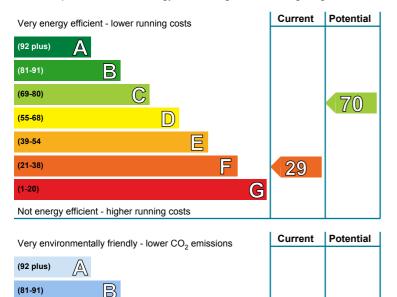
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 3618-9820-6109-0645-0922 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£10,287	See your recommendations
Over 3 years you could save*	£6,267	report for more information

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



D

Not environmentally friendly - higher CO₂ emissions

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 F (29)**. The average rating for EPCs in Scotland is **band D (61)**.

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

Environmental Impact (CO₂) Rating

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

Your current rating is **band F (22)**. 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

22

64

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£3000.00	\bigcirc
2 Floor insulation (suspended floor)	£800 - £1,200	£153.00	
3 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£75.00	\bigcirc

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.



(69-80)

(55-68)

(39-54

(21-38)

(1-20)

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.

F

G

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

1 CAROLINE STREET, FORRES, IV36 1AQ 29 October 2018 RRN: 3618-9820-6109-0645-0922

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★☆☆☆☆	*****
Roof	Pitched, no insulation (assumed)	****	$\bigstar \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit$
Floor	Suspended, no insulation (assumed) (other premises below)		—
Windows	Some double glazing	*****	****
Main heating	Boiler and radiators, mains gas	★★★☆☆	★★★☆☆
Main heating controls	TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	
Hot water	From main system, no cylinder thermostat	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in 75% of fixed outlets	****	****

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 99 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 18 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 11.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

Lotinated energy costs for this nome			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£8,883 over 3 years	£3,249 over 3 years	
Hot water	£1,023 over 3 years	£381 over 3 years	You could
Lighting	£381 over 3 years	£390 over 3 years	save £6,267
	Totals £10,287	£4,020	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.

December de dimensione			Typical saving	Rating after improvement		Green
Re	Recommended measures Indicative cost		per year	Energy	Environment	Deal
1	Internal or external wall insulation	£4,000 - £14,000	£1000	E 47	F 37	
2	Floor insulation (suspended floor)	£800 - £1,200	£51	E 48	F 38	
3	Add additional 80 mm jacket to hot water cylinder	£15 - £30	£25	E 49	E 39	
4	Replace boiler with new condensing boiler	£2,200 - £3,000	£944	C 69	D 62	
5	Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£70	C 70	D 64	

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

Alternative measures

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

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

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 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide longlasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

2 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.

3 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

4 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

5 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	36,865	(6,769)	N/A	(14,317)
Water heating (kWh per year)	4,103			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

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: Assessor membership number: Company name/trading name: Address:	Miss India Hill EES/019913 Harvey Donaldson & Gibson Chartered Surveyors The Park House Business Centre South Street Elgin
Phone number:	IV30 1JB 01343547844
Email address: Related party disclosure:	frances.wilson@hdg.co.uk No related party

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

Use of this energy performance information

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

Opportunity to benefit from a Green Deal on this property

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

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

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

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





Property address	1 Caroline Street Forres IV36 1AQ
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Seller(s)	T6 Properties

Completion date of property	24.10.18
questionnaire	



SINGLE SURVEY ENERGY REPORT PROPERTY QUESTIONNAIRE VALUATION REPORT



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.

PROPERTY QUESTIONNAIRE

• 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? 24 years		
2.	Council tax	States -	
	Which Council Tax band is your property in? (Please tick)		
	A B C DX EX F G H		
3.	Parking	Transar	- 11
	What are the arrangements for parking at your property? (Please tick all that apply)		
	• Garage		
	Allocated parking space		
	• Driveway		
	Shared parking		
	On street		
	Resident permit		
	Metered parking		
	Other (please specify):		
4.	Conservation area	A.1	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes No Don't know	
5.	Listed buildings		-
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes No	
6.	Alterations/additions/extensions		
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes No	



	<u>If you have answered yes</u> , please describe below the changes which you have made:		
	 (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them: 	Yes No	
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 gestate 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	
	<u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). <u>If you have answered yes</u> , please answer the three questions below:	Gas	
	i) When was your central heating system or partial central heating system installed?		



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		T	
	 (ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract: 	Yes No Graham Nid	Col, Forres
	(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? If you have answered yes, please give details:	Yes No	



0.	Services		
. Pl		re connected to your p	roperty and give details of the
Serv	ices	Connected	Supplier
Gas	or liquid petroleum gas	Yes	Scottish Gas
	er mains or private er supply	Yes	
Elec	tricity	Yes	Scottish Gas
Main	ns drainage	Yes	
Tele	phone	No	
Cabl	le TV or satellite	No	
Dree	adband	No	

b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes No	
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes No Don't know	
	(ii) Do you have a maintenance contract for your septic tank?	Yes No	
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
11.	Responsibilities for shared or common areas		
а.	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? <u>If you have answered yes</u> , please give details:	Yes No Don't know	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	Yes No Don't know Roof is shared.	
с.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes No	



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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? <u>If you have answered yes</u> , please give details:	Yes No	
е.	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	
f.	If you have answered yes, please give details: 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	
12.	If you have answered yes, please give details: Charges associated with your property		
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Yes No	
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	
с.	Please give details of any other charges you have to pay on a regul upkeep of common areas or repair works, for example to a resident maintenance or stair fund.	ar basis for the s' association, c	or
13.	Specialist works		Real of the
а.	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.	new joists at l floor before w purchased property	
	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	
b.	If you have answered yes, please give details:	dry rot and woodworm 19	94



	1993 #4 8		
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, 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:	Yes No	
1			

14.	Guarantees					
a.	Are there any guarantees or warranties f	or any of t	he follow	ing:		
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work					
(ii)	Roofing					
(iii)	Central heating					
(iv)	National House Building Council (NHBC)					
(v)	Damp course	\boxtimes				
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)					
с.	Are there any outstanding claims under listed above? If you have answered yes, please give de		guarante	es	Yes No	
15.	Boundaries		pages and and			
	So far as you are aware, has any bounda moved in the last 10 years? If you have answered yes, please give de		property	been	Yes No Don't know	
16.	Notices that affect your property					
	In the past three years have you ever re	eceived a	notice:			
	advising that the owner of a neighbour				Yes	



b.	that affects your property in some other way?	Yes No	
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yes No	
	If you have answered yes to any of a-c above, please give t solicitor or estate agent, including any notices which arrive date of entry of the purchaser of your property.	he notices to yo at any time befo	ur bre the

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) :

Ewan Tulloch

CIM

Date:

24.10.18





The Park House Business Centre, South Street, Elgin IV30 1JB 01343 547844 elgin.residential@hdg.co.uk