

# HOME REPORT

ST CATHERINES HOUSE ST CATHERINES ROAD

FORRES  
IV36 1LS



**DM HALL**  
CHARTERED SURVEYORS



# ENERGY PERFORMANCE CERTIFICATE



**DM HALL**  
CHARTERED SURVEYORS



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**ST CATHERINES HOUSE, ST CATHERINES ROAD, FORRES, IV36 1LS**

**Dwelling type:** Detached house  
**Date of assessment:** 24 June 2019  
**Date of certificate:** 24 June 2019  
**Total floor area:** 407 m<sup>2</sup>  
**Primary Energy Indicator:** 375 kWh/m<sup>2</sup>/year

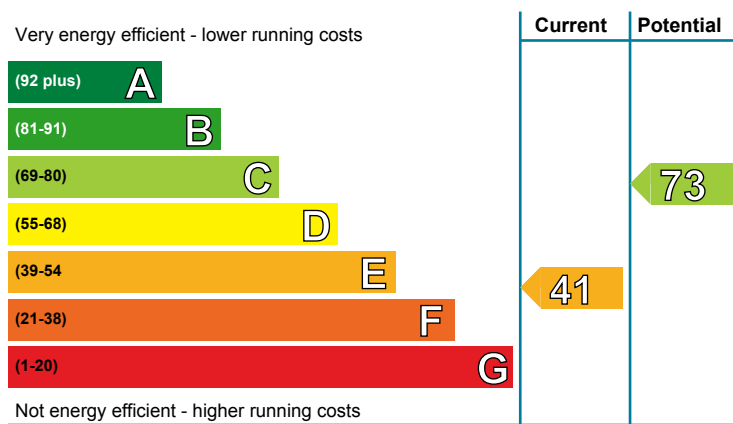
**Reference number:** 7711-1926-2100-0854-7922  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, mains gas

## You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£16,359</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£8,067</b>	

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

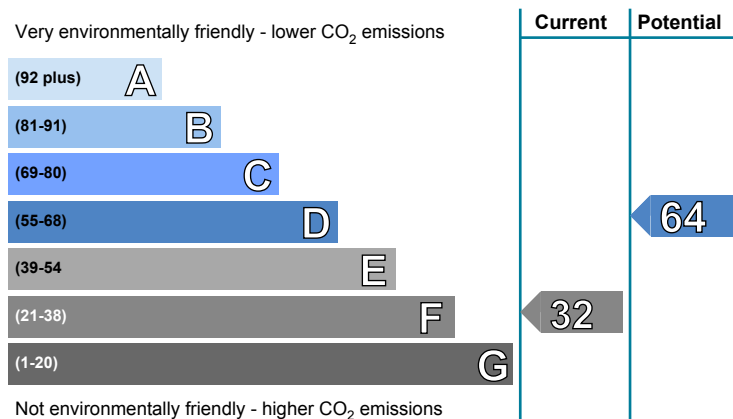


## Energy Efficiency Rating

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

Your current rating is **band E (41)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

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

Your current rating is **band F (32)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£1563.00
2 Room-in-roof insulation	£1,500 - £2,700	£1332.00
3 Internal or external wall insulation	£4,000 - £14,000	£2526.00

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

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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, partial insulation (assumed)	★★★★☆☆	★★★★☆☆
Roof	Pitched, no insulation	★☆☆☆☆	★☆☆☆☆
	Pitched, limited insulation (assumed)	★★☆☆☆☆	★★☆☆☆☆
	Roof room(s), no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Some double glazing	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system, no cylinder thermostat	★★★★☆☆	★★★★☆☆
Lighting	Low energy lighting in 39% of fixed outlets	★★★★☆☆	★★★★☆☆

## The energy efficiency rating of your home

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

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


## The impact of your home on the environment

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

The calculated emissions for your home are 69 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 28 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 15 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	£15,084 over 3 years	£7,404 over 3 years	
Hot water	£543 over 3 years	£423 over 3 years	
Lighting	£732 over 3 years	£465 over 3 years	
<b>Totals</b>	<b>£16,359</b>	<b>£8,292</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	
			Energy	Environment
1 Increase loft insulation to 270 mm	£100 - £350	£521	E 47	F 36
2 Room-in-roof insulation	£1,500 - £2,700	£444	E 51	E 40
3 Internal or external wall insulation	£4,000 - £14,000	£842	D 60	E 49
4 Floor insulation (suspended floor)	£800 - £1,200	£290	D 63	E 53
5 Draughtproofing	£80 - £120	£127	D 65	D 55
6 Low energy lighting for all fixed outlets	£140	£77	D 66	D 55
7 Hot water cylinder thermostat	£200 - £400	£133	D 67	D 57
8 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£256	C 70	D 61
9 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£279	C 73	D 64

## 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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 2 Room-in-roof insulation

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

### 3 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 long-lasting weather protection. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://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.

### 4 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](http://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.

### 5 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

### 6 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).



### 7 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

### 8 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.

### 9 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).

## 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](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)	88,673	(14,291)	N/A	(14,876)
Water heating (kWh per year)	3,783			

## 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](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).

## Advice and support to improve this property

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

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

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT





# SINGLE SURVEY



**DM HALL**  
CHARTERED SURVEYORS



# Single Survey

survey report on:

<b>Property address</b>	ST CATHERINES HOUSE ST CATHERINES ROAD FORRES IV36 1LS
<b>Customer</b>	Mr Richard Ogilvy
<b>Customer address</b>	St Catherines House St Catherines Road Forres IV6 1LS
<b>Prepared by</b>	DM Hall LLP
<b>Date of inspection</b>	24th June 2019



## 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.

---

<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.

---

<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>	Substantial detached, two storey plus attic house with side and rear extensions.
<b>Accommodation</b>	GROUND FLOOR: Entrance vestibule and hall, four public rooms, study, dining kitchen, utility room, boot room, two wc's, kitchen, bathroom and bedroom.  FIRST FLOOR: Front and rear landings, five bedrooms, three shower rooms, bathroom.  ATTIC FLOOR: Two attic rooms.
<b>Gross internal floor area (m<sup>2</sup>)</b>	130m <sup>2</sup> Approximately.
<b>Neighbourhood and location</b>	The property is located in a mixed residential/commercial area in the town of Forres. There is a commercial car garage adjacent. The local Fire Station is located opposite. Surrounding residential properties are of a differing age and style. Local transport, shopping, education and social facilities are readily available.
<b>Age</b>	150 years.
<b>Weather</b>	Overcast and raining.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  Chimney stacks are of stone construction externally pointed. Flashings at the base of the chimneys are formed in lead and cement. Chimney stacks are fitted with clay chimney pots.

<p><b>Roofing including roof space</b></p>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</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>The main front roof is pitched and clad in natural slate. The ridge is formed in metal. The roofs over each of the side wings are also pitched and clad in natural slate. The ridge and hips over these roofs are also clad in metal.</p> <p>There are flat roof sections on each of the wings. The flat roof areas would appear to be finished with lead.</p> <p>Valleys are formed in lead.</p> <p>The flat roof over the two storey rear extension would also appear to be clad in lead. The roof over the rear extension is pitched and clad in synthetic slate. The ridge is formed in tile.</p> <p>There is a section of flat roof over the entrance vestibule which is also clad in lead. The roof over the fire escape is pitched and clad in mineral felt with a painted finish.</p> <p>Many parts of the roof structure were not visible from ground level including the flat roof areas and these areas have not been inspected. There is a ceiling hatch in the dining room giving access to the roof space above this area. Given the height of the ceiling and hatch, I was unable to inspect this area.</p> <p>There is a ceiling hatch in the landing cupboard leading to the fire escape. This is fitted with a pull down ladder. This hatch gives access to the roof space above the main bedroom. This roof is of timber frame construction with timber sarking boards. There is no evidence of under slate felt or insulation. This roof space was inspected from the hatch only and was not entered due to its restricted size.</p> <p>Access to the roof space over the rear extension was obtained via a ceiling hatch in the second kitchen, again this is fitted with a pull down ladder. This roof is of timber frame construction with timber sarking boards. There is under tile felt. This roof space is floored in chipboard for storage purposes.</p>
<p><b>Rainwater fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The gutters are partly of a half round design and partly of an ogee design with round and boxed downpipes. These are formed in cast iron and PVC materials.</p>

<p><b>Main walls</b></p>	<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>The majority of walls are of solid stone construction externally rendered and pointed.</p> <p>The two storey rear extension would appear to be of single leaf brick construction externally rendered and pointed. The upper part of the extension may also be of brick construction externally rendered or this maybe of timber framed construction with a rough cast lath outer leaf.</p> <p>The single storey rear extension would appear to be formed in cavity concrete block construction externally rendered.</p> <p>Parts of the external walls were covered over by vegetation. Areas that were not visible could not be inspected.</p>
<p><b>Windows, external doors and joinery</b></p>	<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>Windows are mainly of a single glazed sash and casement type. Some of the windows are fitted with secondary glazing panels. There are some single glazed timber casement window units. One of these has a polycarbonate sheet secondary glazing panel.</p> <p>There are some double glazed uPVC window units.</p> <p>The main entrance door is of a traditional timber framed and panel double leaf type. There is a double glazed timber casement unit in the boot room. The rear entrance door is of a timber framed and panelled type with single glazed insert. There is an addition timber framed flush ply door leading from the snooker room to the rear garden. There is a timber frame/glazed door leading from the rear hall to the garden. This has glazed side panels. There are double glazed aluminium framed patio doors leading from the rear lounge to the garden. The external fire escape door is of a timber frame flush ply type. There is a timber frame door with double glazed panel leading from the laundry room to the garden. Soffit and fascia boards are formed in timber.</p>
<p><b>External decorations</b></p>	<p><b>Visually inspected.</b></p> <p>External timbers and some of the external render have painted finishes.</p>



# Single Survey

<b>Conservatories / porches</b>	There are no conservatories or porches.
<b>Communal areas</b>	There are no communal areas.
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is a timber workshop with profiled metal roof. This has a multi fuel stove and various entrance doors.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>There are areas of garden ground to the front, sides and rear. There is an off-street parking area to the side. Boundaries are generally defined by timber post and panel fencing and walling.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Ceilings are mainly formed in lath and plaster. There are some plasterboard ceilings and some timber ceilings. There is a concrete slabbed ceiling in the laundry room. There are older original plaster cornices.</p>
<b>Internal walls</b>	<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>Internal walls are mainly of lath and plaster construction. There are some walls of timber stud construction with plasterboard finishes and there are some timber lined walls. There are tiled and wet wall finishes in the shower rooms.</p>
<b>Floors including sub floors</b>	<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>Floors are mainly of suspended timber construction overlaid with timber tongue and groove boarding. There are some sections of solid concrete flooring. At the time of my inspection, much of the flooring was covered over. No access was available to any sub-floor areas due to the lack of any known hatch.</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>Internal doors are mainly of a traditional timber framed and panelled type. There are a number of glazed panel doors. There are some traditional timber frame flush ply doors. There are some commercial style doors with reinforced glass.</p> <p>The main kitchen contains a range of free standing commercial style units and a range of fitted conventional floor and wall units. There is a stainless steel double sink unit.</p> <p>The second kitchen contains a range of basic floor and wall mounted units with a stainless steel sink unit and drainer.</p> <p>The laundry room also contains a range of fitted floor and wall mounted units with stainless steel sink and double drainer.</p> <p>The stairs are formed in timber with timber and cast iron balustrades.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a multi fuel stove in the snooker room.</p> <p>There are open fireplaces in the main lounge and dining room.</p> <p>There are disused fireplaces in the upper bedrooms.</p>
<p><b>Internal decorations</b></p>	<p><b>Visually inspected.</b></p> <p>Internal walls are mainly painted throughout. Internal wall, ceiling and joinery finishes are mainly painted throughout.</p>
<p><b>Cellars</b></p>	<p>There are no cellars.</p>
<p><b>Electricity</b></p>	<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>Mains electricity supply. Visible wiring is of PVC coated cabling with 13amp sockets. The consumer unit and electricity meter are located in a cupboard under a window in the hall.</p> <p>There is older style emergency lighting.</p>

<p><b>Gas</b></p>	<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>Mains supply. The gas meter is located in a cupboard under one of the windows in the hall.</p>
<p><b>Water, plumbing, bathroom fittings</b></p>	<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>Mains water supply. Visible pipework is formed in copper and PVC materials. There are PVC cold water storage tanks in one of the roof spaces.</p> <p>The ground floor bathroom contains a white suite comprising low level wc, wash hand basin and bath with mixer shower over.</p> <p>Each of the ground floor toilets contain white low level wc's and a wash hand basin. There are sink units and drainers in each of the kitchens and laundry room.</p> <p>The main bathroom at first floor contains a white wc, wash hand basin and roll top bath. Each of the shower room contain white suites comprising low level wc, wash hand basins and shower cubicles with mixer showers over. There are wash hand basins in two of the bedrooms.</p>
<p><b>Heating and hot water</b></p>	<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 is an Intergas HRE compact 40 gas fired central heating boiler wall mounted in the boot room. This supplies steel panel radiators which are fitted with thermostatic valves. This system also supplies domestic hot water. There is an oil range in the kitchen which the owner has advised is also connected to the hot water system.</p> <p>There is a pre-insulated hot water tank in the kitchen cupboard. This has an electric immersion heater fitted. There are some additional electric convector heaters. The central heating system is controlled by a portable programmer and thermostat.</p>
<p><b>Drainage</b></p>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is connected to the main public sewer.</p>

<p><b>Fire, smoke and burglar alarms</b></p>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is an integrated fire alarm system fitted. The owner has advised that this is disused.</p> <p>There is a burglar alarm fitted. There are some smoke detectors fitted to ceilings.</p>
<p><b>Any additional limits to inspection</b></p>	<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 property was occupied fully furnished and all floors were covered. No access was obtained to the roof space above the dining room. No access was obtained to roof spaces above the original part of the property of the bedrooms above the dining room. Access was obtained to the roof spaces above the master bedroom and rear extension. These areas were inspected from the hatches only and were not entered.</p> <p>In accordance with Health and Safety guidelines, furniture, personal affects (particularly in cupboards) and floor coverings have not been moved.</p> <p>No access was available to sub-floor timbers due to the lack of any known hatch.</p> <p>No inspection for Japanese Knotweed was carried out, unless otherwise stated for the purpose of this report it is assumed that there is no Japanese Knotweed within the boundaries of the property or in the neighbouring properties.</p> <p>The roof is large and complex. There are areas that are not visible from ground level or from any windows within the property including the flat roof areas. Areas that are not visible have not been inspected.</p>

## 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.

 <b>Structural movement</b>	
<b>Repair category</b>	1
<b>Notes</b>	There is evidence of previous movement within the building indicated by a number of sills, lintels and floors being off level. However, I found no evidence to suggest that the movement appears serious or that there were obvious signs of recent movement. There is also some cracking to render.

 <b>Dampness, rot and infestation</b>	
<b>Repair category</b>	3
<b>Notes</b>	<p>There is dampness to gable walls in each of the attic rooms. There are also some damp patches on the combed ceilings of the attic rooms. There is a damp patch adjacent to a dormer in one of the first floor bedrooms. There is also dampness to a wall and skirting board in the upper landing into the two bedrooms with dormer windows.</p> <p>There is dampness to various lower wall surfaces in particular around some fireplaces. There is a damp stain to upper walls in the dining room which maybe historic. There is dampness to walls and flooring in the electric meter and gas cupboards along the front.</p> <p>Timbers in contact with dampness are at risk from rot. The eradication of dampness and any associated decay will require specialist repairs using guaranteed methods.</p> <p>There is woodworm infestation evident to roof timbers and flooring. There is a risk that further infestation will exist in concealed areas of the building. A specialist firm will be able to investigate the extent of the problem and effect remedial repairs using guaranteed methods.</p> <p>Much of the dampness will be attributable to leakage from the roof structure. A roofing contractor can inspect the entire roof structure and provide advice on the necessary repairs to keep the property wind and water tight.</p>

# Single Survey



## Chimney stacks

<b>Repair category</b>	2
<b>Notes</b>	There is some erosion to stone on chimney stacks. Some weed growth on flashings. There is some missing pointing.



## Roofing including roof space

<b>Repair category</b>	3
<b>Notes</b>	<p>Damp patches to upper floors will be as a result of leakages from the roof structure.</p> <p>The roof structure is large and complex with a lot of areas that are not visible. The flat roof areas are clad in materials with a limited life. Although there is no indication of rain penetration, experience shows that leaks can manifest themselves unpredictably and without warning.</p> <p>The flat lead section over the entrance vestibule is patched indicating that it maybe nearing the end of its useful lifespan.</p> <p>There are a number of cracked, broken, loose and missing slates. There is deterioration to one of the lead hips. There are signs of leakage to the felt roof over the fire escape.</p> <p>There is a cracked tile on the rear extension. There is vegetation growth on parts of the roof.</p> <p>The roof is now of a considerable age with no under slate felt as an additional barrier to moisture. A roofing contractor can inspect and advise on all necessary repairs to ensure the roof remains wind and water tight. Regular and ongoing maintenance should be anticipated with older roofs of this kind.</p> <p>Woodworm infestation is evident to roof timbers. (See dampness, rot and infestation).</p>









## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	Gutters are corroded and leaking in places. There is leakage to downpipes. There is some vegetation growth. Gutters and downpipes will required redecoration after repair.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	There is erosion to stonework externally. There are some areas of some missing pointing. There are areas of cracked and bossed render. Much of the external wall are obscured by vegetation. There are areas where there are visible patch repairs to render and some peeling paintwork. There is damage to one of the timber beads on the rear corner. There are two cracked stones on the front porch.

 <b>Windows, external doors and joinery</b>	
<b>Repair category</b>	3
<b>Notes</b>	There is rot to external joinery finishes in various areas. There is rot to door posts in various areas. There are a few cracked window panes. There is corrosion to older cast iron skylights. Many of the older sash and casement window units have been painted shut and there are missing sash cords. There is some rot to window frames and deterioration to putty. Seals on one of the double glazed units has failed resulting in condensation build up to the panes. A joiner should be engaged to undertake the necessary repairs.
 <b>External decorations</b>	
<b>Repair category</b>	2
<b>Notes</b>	External paintwork is weathered and this will require renewal. Once repairs to external joinery have been undertaken.
 <b>Conservatories/porches</b>	
<b>Repair category</b>	-
<b>Notes</b>	Not applicable.
 <b>Communal areas</b>	
<b>Repair category</b>	-
<b>Notes</b>	Not applicable.
 <b>Garages and permanent outbuildings</b>	
<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.
 <b>Outside areas and boundaries</b>	
<b>Repair category</b>	3
<b>Notes</b>	The oil tank is located close to a combustible timber fence and this arrangement would not comply with regulations. There are sections of rot in the remaining boundary fence.



# Single Survey



## Ceilings

<b>Repair category</b>	2
<b>Notes</b>	<p>There is cracking to older plaster ceilings and coricing. There are some area of rough plasterwork. The strength of this type of ceiling depends on how well the plaster keys into the laths. When the plaster starts to pull loose from the lath, cracking often becomes widespread. Small cracks in this type of ceiling can develop into a large repair. Vibration and noise can often be a cause of lath and plastered ceiling failure as can the installation of heating.</p> <p>There are holes to ceilings where fittings have been removed.</p>



## Internal walls

<b>Repair category</b>	2
<b>Notes</b>	There are some areas of rough and cracked plasterwork.



## Floors including sub-floors

<b>Repair category</b>	2
<b>Notes</b>	<p>There are various sections of creaky, loose and uneven flooring.</p> <p>There is woodworm infestation evident to flooring. (See dampness, rot and infestation).</p>



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	There is wear and tear to internal joinery finishes. Some of the glazed doors and panels do not appear to be fitted with safety glass. In the interest of safety, these should be replaced.



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	No visual defects identified. Open flues should be swept and checked prior to reuse.





## Internal decorations


<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.


# Single Survey


 Cellars	
Repair category	-
Notes	Not applicable.

 Electricity	
Repair category	2
Notes	There are some older aspects of the electrical wiring system including some older style switches at attic floor level and some sockets mounted on skirting boards. There are some redundant commercial style emergency lighting and there is a redundant fire alarm system. A NICEIC registered electrician can undertake and examination of the wiring system and effect all necessary repairs or upgrading in compliance with current IEE regulations.

 Gas	
Repair category	1
Notes	No visual defects identified.

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	There is some wear and tear to older bathroom fittings including some cracking to wash hand basins and wc's.

 Heating and hot water	
Repair category	1
Notes	No visual defects identified. The central heating system should be serviced to ensure it runs efficiently and safety.

 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	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	1
Outside areas and boundaries	3
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

## 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 type="checkbox"/> No <input checked="" 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 has been extended to the rear. The majority of alterations would appear over 20 years old. The report assumes that all necessary Local Authority and other Consents are in place for (describe generally) and the appropriate documentation including Building Warrants and Completion Certificates issued. If any works did not require Consent then it was been assumed that they meet the standards required by the Building Regulations or are exempt.

### Estimated reinstatement cost for insurance purposes

£1,250,000 ( One Million and Two Hundred And fifty Thousand Pounds).

### Valuation and market comments

£275,000 (Two Hundred And Seventy Five Thousand Pounds).

The local residential property market is relatively buoyant at present with many properties selling readily.

<b>Signed</b>	Security Print Code [537167 = 6724 ] Electronically signed
<b>Report author</b>	Michael G McDonald
<b>Company name</b>	DM Hall LLP
<b>Address</b>	27 High Street, Elgin, IV30 1EE
<b>Date of report</b>	5th July 2019

# Mortgage Valuation Report



## Property Address

Address ST CATHERINES HOUSE ST CATHERINES ROAD, FORRES, IV36 1LS  
Seller's Name Mr Richard Ogilvy  
Date of Inspection 24th June 2019

## 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:

None.

# 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:

Gas fired boiler to radiators.

## 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

The property was found to be in satisfactory condition but does require some repair and maintenance.

The following items are highlighted as being indicative of the current condition of the property but should not be regarded as an exhaustive list.

There is evidence of previous movement in the property but within the limitations of our inspection we found no evidence to suggest that the movement appears serious and there are no obvious signs of recent movement having occurred.

There is erosion to stonework on chimney stacks and external walls. Repair is required to gutters and downpipes. There is rot to external joinery finishes. Cracking to older plasterwork. There are sections of creaky, loose and uneven flooring. Repair is required to internal joinery. There are older aspects of the electrical wiring system. A NICEIC registered electrician can inspect and provide advice regarding upgrading. At the time of our inspection the subjects were occupied and generally furnished. We have not carried out an under floor inspection. Sections of the external walls were not visible due to vegetation.

The property has been extended to the rear. The majority of alterations would appear over 20 years old. The report assumes that all necessary Local Authority and other Consents are in place for (describe generally) and the appropriate documentation including Building Warrants and Completion Certificates issued. If any works did not require Consent then it was assumed that they meet the standards required by the Building Regulations or are exempt.

## Essential Repairs

Damp meter readings were obtained to various areas in the property. Timbers in contact with dampness are at risk from rot.

Woodworm infestation is evident to roof timber and further infestation maybe present in concealed areas.

In view of the above it is recommended that a timber/damp proofing specialist will be asked to carry out a comprehensive inspection of the property with a view to carrying out all remedial repairs deemed necessary using guaranteed methods.

The roof displays and number of defects. Part of the damp ingress will be attributable to leakage from the roof structure. A qualified roofing contractor will be able to inspect the roof structure and advise on all necessary repairs to ensure the property remains wind and watertight.

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 at the figure of value outlined below.

## Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £   
(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? £

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 [537167 = 6724 ]  
Electronically signed by:-

Surveyor's name Michael G McDonald

Professional qualifications BLE. MRICS

Company name DM Hall LLP

Address 27 High Street, Elgin, IV30 1EE

Telephone 01343 548501

Fax 01343 548501

Report date 5th July 2019



# PROPERTY QUESTIONNAIRE



**DM HALL**  
CHARTERED SURVEYORS



## Property Questionnaire

### Insert address of property and include postcode:

House/Flat ST CATHERINES HOUSE ST CATHERINES ROAD  
Road  
Area  
Town FORRES  
County  
Post Code IV36 1LS

**Is this form being completed for a repossessed property or for an absentee vendor?**

Yes

No

**If 'Yes', which?**

Property in possession

Absentee vendor

### Seller(s) and date of form completion:

Seller(s) RICHARD OGILVY

Completion date of property questionnaire 23-6-19

## Note for sellers

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

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

Length of ownership

1. How long have

you owned the property?

22 YEARS  
Cannot answer

### Council tax

2. Which Council Tax band is your property in?

- A
- B
- C
- D
- E
- F
- G
- H

Cannot answer

### Parking

3. 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):

Cannot answer

### Conservation area

4. Is your property in a designated Conservation Area (i.e. 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
- Cannot answer

### Listed buildings

5. 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)?

- Yes
- No
- Cannot answer

### Alterations / additions / extensions

6. (a) (i) During your time in the property, have you carried out

- Yes
- No
- Cannot answer

If you have answered yes, please describe the changes which you have made:

any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

REDUCED NO OF BEDROOMS BY REMOVING PARTITION WALLS  
ADDED 2 SHOWER ROOMS ON LANDING PLUS EN SUITE SHOWER ROOM IN MASTER BEDROOM  
ALL WITH W.C'S

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

Yes

No

Cannot answer

If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.

If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:

(b) Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes

No

Cannot answer

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced?

Yes

No

Cannot answer

(ii) Did this work involve any changes to the window or door openings?

Yes

No

Cannot answer

(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):

Please give any guarantees which you received for this work to your solicitor or estate agent.

Central heating

7. (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
Cannot answer

If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)

GAS-FIRED

If you have answered yes, please answer the three questions below:

(b) When was your central heating system or partial central heating system installed?

WAS ALREADY INSTALLED WHEN HOUSE BOUGHT
Cannot answer

(c) Do you have a maintenance contract for the central heating system?

- Yes
 No
Cannot answer

If you have answered yes, please give details of the company with which you have a maintenance contract:

[Empty rectangular box for company details]

(d) When was your maintenance agreement last renewed? (Please provide the month and year).

Cannot answer

Energy Performance Certificate

8. Does your property have an Energy Performance Certificate which is less than 10 years old?

- Yes
 No
Cannot answer

Issues that may have affected your property

9. (a) Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

- Yes
 No
Cannot answer

If you have answered yes, Yes



is the damage the subject of any outstanding insurance claim? No  
Cannot answer

(b) Are you aware of the existence of asbestos in your property? Yes  
 No  
Cannot answer

If you have answered yes, please give details:

Services

10. (a) Please tick which services are connected to your property and give details of the supplier:

Services	Connected Supplier
Gas / <del>liquid petroleum</del> gas	<input checked="" type="radio"/> Yes SHELL No Cannot answer
Water mains / <del>private</del> <del>water supply</del>	<input checked="" type="radio"/> Yes LOCAL AUTHORITY (L.A.) No Cannot answer
Electricity	<input checked="" type="radio"/> Yes SSE SCOTTISH HYDRO No Cannot answer
Mains drainage	<input checked="" type="radio"/> Yes L.A. No Cannot answer
Telephone	<input checked="" type="radio"/> Yes O2 No Cannot answer
Cable TV / satellite	Yes <input checked="" type="radio"/> No Cannot answer
Broadband	<input checked="" type="radio"/> Yes PLUS NET No Cannot answer

(b) Is there a septic tank system at your property? Yes  
 No  
Cannot answer

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  
No  
Don't know  
Cannot answer

(d) Do you have a maintenance contract for your septic tank?  
Yes  
No  
Cannot answer

If you have answered yes, please give details of the company with which you have a maintenance contract:

### Responsibilities for Shared or Common Areas

11. (a) Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  
Yes  
 No  
Don't know  
Cannot answer

If you have answered yes, please give details:

(b) Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  
Yes  
No  
Not applicable  
Cannot answer

If you have answered yes, please give details:

(c) Has there been any major repair or replacement of any part of the roof during the time you have owned the property?  
Yes  
 No  
Cannot answer

(d) Do you have the right to walk over any of your  
Yes  
 No  
Cannot answer

If you have answered yes, please give details:

neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?

(e) As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?

- Yes
- No
- Cannot answer

If you have answered yes, please give details:

(f) As far as you are aware, is there a public right of way across any part of your property? (Public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

- Yes
- No
- Cannot answer

If you have answered yes, please give details:

#### Charges associated with your property

12. (a) Is there a factor or property manager for your property?

- Yes
- No
- Cannot answer

If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:

(b) Is there a common buildings insurance policy? Yes  
No  
Don't know  
Cannot answer

If you have answered yes, Yes  
is the cost of the insurance included in your monthly/annual factor's charges? No  
Don't know  
Cannot answer

(c) Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.

Specialist works

13. (a) As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? Yes  
 No  
Cannot answer

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

(b) As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? Yes  
 No  
Cannot answer

If you have answered yes, please give details:

(c) If you have Yes  
No

answered  
yes to 13(a)  
 or (b), do  
 you have  
 any  
 guarantees  
 relating to  
 this work?

Cannot answer

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:

Guarantees

14. (a) Are there any guarantees or warranties for any of the following:

Feature	No	Yes	Don't know	With title deeds	Lost	Cannot Answer
(i) Electrical work	X					
(ii) Roofing	X					
(iii) Central heating	X					
(iv) NHBC	X					
(v) Damp course	X					
(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	X					

(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):

Cannot answer

(c) Are there any outstanding claims under any of the guarantees listed above?

Yes  
 No  
 Cannot answer

If you have answered yes, please give details:

Boundaries

15. So far as you are aware, has any boundary of your property been moved in the last 10 years?

- Yes
- No
- Don't know
- Cannot answer

If you have answered yes, please give details:

Notices that affect your property

16. In the past 3 years have you ever received a notice:

(a) advising that the owner of a neighbouring property has made a planning application?

- Yes
- No
- Don't know
- Cannot answer

(b) that affects your property in some other way?

- Yes
- No
- Don't know
- Cannot answer

(c) that requires you to do any maintenance, repairs or improvements to your property?

- Yes
- No
- Don't know
- Cannot answer

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.



# DM Hall Offices

Aberdeen

01224 594172

Ayr

01292 286974

Cumbernauld

01236 618900

Cupar

01334 844826

Dumfries

01387 254318

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

0131 665 6782

Oban

01631 564225

Paisley

0141 887 7700

Perth

01738 562100

Peterhead

01779 470220

Stirling

01786 475785

[DMHALL.CO.UK](http://DMHALL.CO.UK)

