







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



survey report on:

	Tides Edge Cottage, 4 Findhorn, Forres, IV36 3YE
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Customer	Mr J Tyler
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Customer address	

Prepared by Harvey Donaldson And Gibson

Date of inspection	16th July 2021
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Tides Edge Cottage, 4 Findhorn, Forres, IV36 3YE 16th July 2021 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.

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 an extended 'B Listed' one and a half storey end terraced house.
Accommodation	The Accommodation comprises -
	Ground floor - Entrance vestibule, hallway, open planned living/dining room, rear vestibule, shower room, kitchen, sauna room and bedroom.
	First floor - Landing, shower room and two bedrooms.

Gross internal floor area (m²)	136
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Neighbourhood and location	The property is situated in the conservation village of Findhorn, fronting onto Findhorn Bay. Surrounding properties are of similar age and character. There are limited local amenities in the village, however a wider range of facilities are readily available in the towns of Forres and Elgin.

Age	181 years.

Weather	It was dry at the time of the inspection.

Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimneyheads are of stone and brickwork construction with clay pots and dressed in cement flashings, where visible from ground level.

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 sections are pitched, timber framed and covered with slates.
	The dormer window projections and side extension are covered with a flat felt roof.
	Access into the roof space is via a ceiling hatch located on the landing. Insulation material has been laid between and over the ceiling joists.
	Access into the rear extension roof space is via a ceiling hatch located in the downstairs bedroom. The roof space has been partially boarded and has insulation material laid.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
Rainwater fittings	
	appropriate.
Rainwater fittings Main walls	appropriate.
	appropriate. Rainwater discharge is via cast iron gutters and downpipes. Visually inspected with the aid of binoculars where
	appropriate. Rainwater discharge is via cast iron gutters and downpipes. Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or
	 appropriate. Rainwater discharge is via cast iron gutters and downpipes. Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main external walls are of solid stone construction, rendered

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 windows are mostly of a double glazed upvc. The windows to the front of the house are timber double glazed with secondary glazing. There are velux windows located in the ground floor bedroom. The downstairs shower room window is of timber construction and single glazed.
	The doors are of timber construction with glazed inserts.
	The fascia boards and soffits at the eaves of the extension roof are timber.

External decorations	Visually inspected.
	The external decorations are painted, where applicable.

None.	Conservatories / porches	None.
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Communal areas	Circulation areas visually inspected.
	Access to the rear of the property is via a shared courtyard.

Garages and permanent outbuildings	None.

Outside areas and boundaries	Visually inspected.
	There is a private garden area to the front of the property and a courtyard area to the rear, accessed via a shared courtyard. There is also a walkway to the side of the property. The front garden mostly consists of laid grass and is bounded by timber fencing.
	We have been advised the front boundary extends to the high tide line, however the public footpath has access through. The extent of the boundary should be confirmed by the conveyancer.

Ceilings	Visually inspected from floor level.
	The ceilings are a mixture of lath and plaster and plasterboard lined.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are a mixture of lath and plaster, plasterboard lined and plaster on the hard.

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 mainly suspended timber construction and partly of solid construction.
	The first floor is 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 a mixture of timber panelled/moulded and timber with glazed inserts.
	The skirting boards and door surrounds are timber.
	The staircase is timber.
	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.
	There is a wood-burning stove located in the living room.
	Fireplaces throughout the remainder of the property have been removed, sealed and are unvented.

nternal decorations	Visually inspected.
	The ceilings, walls and internal joinery are painted.
	The two shower rooms and kitchen are finished with tiles.

Cellars	None.	

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Mains electricity is installed. The meter and consumer unit are located in the landing cupboard. The system appears to be of a 13 amp type and design. The switch and socket outlets are mostly plastic and the wiring is sheathed with PVC, where visible.

Gas No gas.	

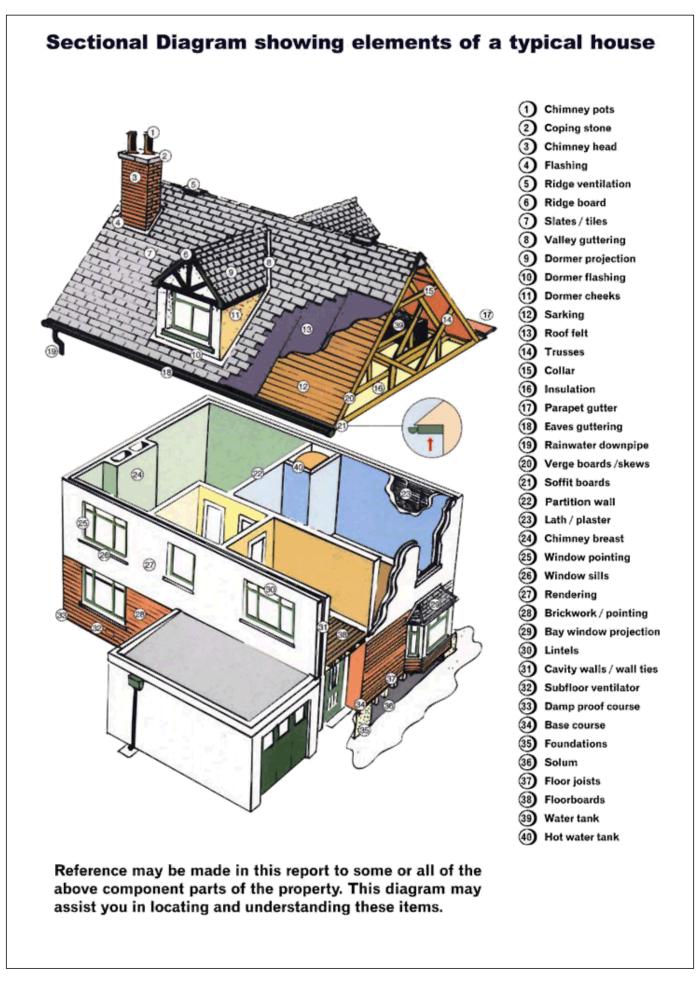
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Water is supplied from the mains.
	The two shower rooms contain a shower, wash hand basin and w.c.
	The visible pipework 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.
	Space heating is via modern electric panel heaters (Gabarron). Hot water is by an electric immersion heater, the unvented hot water cylinder is located in the ground floor bedroom loft space.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Mains drainage is understood to be connected.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	The property has smoke detectors and carbon monoxide alarms.

Any additional limits to inspection	The property was inspected within the limits imposed by occupation
	which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings etc. The owner's personal belongings were not removed from cupboards.
	This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.
	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.
	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.
	The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.
	No sub-floor inspection was possible due to no apparent means of access.
	Flat roofs cannot be inspected from ground level.
	The roof space inspections were restricted due to the presence of boarding, stored items and insulation material laid between and over the joists.
	No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.



2. Condition

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

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

Structural movement	
Repair category	1
Notes	There is evidence of previous movement in the form of localised hairline cracking externally, internal cracking and off floor levels. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

Dampness, rot and infestation	
Repair category	3
Notes	High damp meter readings were recorded next to the ground floor bedroom external door and adjacent the wood-burning stove. High damp meter readings were also recorded around the sauna room window. The window was recently replaced, therefore it is assumed this damp patch will eventually dry out. This area should remain monitored until dry. Scattered woodworm flight holes were noted to the roofing timbers and to the downstairs shower room window. In the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable Timber/ damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee. Our valuation assumes that extensive repairs are not required.

Chimney stacks	
Repair category	2
Notes	General weathering, erosion and open jointing was noted to the chimneyheads, which provides an entrance point for water ingress.
	Chimneys can be vulnerable to defects and should be regularly maintained.

Roofing including roof space	
Repair category	2
Notes	The property is covered with its original slated roof, nearing the end of its performance life, and a number of slates were noted to be loose, missing and/or broken. In the absence of complete stripping and re-covering, this roof structure will be an increasingly frequent source of maintenance expenditure. 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.
	Open pointing was noted to the ridge and skews.
	Damp staining and past water ingress was noted at various points within the roof space, however proved dry when tested. It would be prudent to have timbers exposed and examined / in conjunction with future roof repairs, / as a precaution against damp associated defects, decay, etc.
	Scattered woodworm flight holes were noted to the roofing timbers and to the downstairs shower room window. In the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable Timber/ damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee. Our valuation assumes that extensive repairs are not required.
	There was no visibility to the flat roof projections. It should be fully appreciated that a flat roof, even when new does have a limited life and always requires regular and careful ongoing maintenance to ensure it remains in a wind and watertight condition.

Rainwater fittings	
Repair category	1
Notes	No significant disrepair was noted to the rainwater goods, allowing for areas of corrosion. It will however 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	General weathering, cracking and missing render was noted to the external walls.
	Within the loft space, natural light was noted to be coming in from the north/west gable wall. This should be further investigated and rectified.
	External ground levels to the side and rear of the property are excessive which can lead to problems with damp/condensation in the under building. Damp meter readings to most of the internal walls were found to be normal at the time of inspection.

Windows, external doors and joinery	
Repair category	1
Notes	We have been advised the upcv windows were recently installed and the front timber windows were refurbished. No obvious significant defects noted.
	General weathering was noted to the external window, door are joinery timbers.

External decorations	
Repair category	1
Notes	No obvious significant defects noted, allowing for general weathering and corrosion.
	Paint finishes and decorated external surfaces will require redecoration on a regular basis.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	1
Notes	No obvious significant defects were noted.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	1
Notes	Outside areas and boundaries appear adequate for purpose. Boundaries are ill defined. Please refer to Section 4 – Matters for solicitor or
	licensed conveyancer.

Ceilings	
Repair category	2
Notes	Plaster cracking and deterioration was noted to the 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.

Internal walls	
Repair category	1
Notes	The plaster finishes appear generally sound with only minor evidence of unevenness and cracking.

Floors including sub-floors	
Repair category	1
Notes	Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. Some uneven/loose floorboards were detected underfoot, probably due to previous removal and wear and tear. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect. Flooring was noted to be off level, in line with previous comments regarding
	structural movement.

Internal joinery and kitchen fittings	
Repair category	1
Notes	Internal joinery is of mixed design and vintage, and although worn in some areas, appears generally serviceable. Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age. It should be confirmed that all glass doors contain safety glass to comply with current regulations.

Repair category	1
Notes	No obvious significant defects were noted to the wood-burning stove.
	Flue linings (and stove appliances) require at least annual inspections by a reputable person specialising in flues and chimneys. Specialist inspection of the stove(s) and flues is recommended prior to use.
	The remaining fireplaces have been removed but do not appear ventilated. Although no dampness was noted around these areas, all disused flues should be vented at the fireplace and at the chimney head.

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Internal decorations	
Repair category	1
Notes	Some minor works of decorative finishing is required.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	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 to be of an older type and there is no evidence of a recent test. Upgrading works should be anticipated.
	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	-
Notes	Not applicable.

F- Water, plumbing and bathroom fittings	
Repair category	1
Notes	No obvious significant defects noted to the accessible plumbing or sanitary fittings, allowing for deterioration and discolouration to the upstairs shower room seal.
	There is no extractor fan located in the ground floor shower room.
	Given the presence of a shower over a tray, 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 shower tray. As the tray is boxed in, it will be appreciated that it is not possible to comment on concealed locations.
	The plumbing in the majority of properties built before 1945 was carried in lead. Given the age of the property, there is a risk that there could be lead piping in concealed locations. Should this be encountered, it would be essential to have this replaced, on health grounds.

Heating and hot water	
Repair category	1
NotesNo obvious significant defects were noted to the heating system or hot water system, although these have not been tested.	

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.

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes 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 X No
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 X No

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.

The property has been extended and altered in the past. The report assumes all necessary Local Authority and other consents were obtained for the alterations and that the appropriate documentation, including Building Warrant and Completion Certificates were issued. If any works did not require consent then it has been assumed they meet the standards required by the building regulations or are exempt.

Neighbours appear to have access over the subject property and there is a shared rear access and courtyard area. The legal adviser should investigate further and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

The boundaries are not clearly defined and further clarification is required by the legal adviser.

It is understood that two allocated car parking spaces are included in the sale and we have valued on this assumption. Legal advisor to verify.

The legal adviser should check and confirm whether there is any documentary evidence of previous timber treatment including whether any guarantees are available.

The area is shown as being at risk of coastal flooding on the SEPA online indicative flood risk map. As far as we are aware the property has not been affected by flooding. Therefore the valuation assumes that insurance can be obtained on normal terms.

Estimated reinstatement cost for insurance purposes

£440,000 (Four hundred and forty thousand pounds).

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

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 16 July 2021 is:

£435,000 (Four hundred and thirty five thousand pounds sterling).

Signed	Security Print Code [579095 = 8046]O Electronically signed

Report author	India Hill
Company name	Harvey Donaldson And Gibson
Address	Caledonian House Business Centre, High Street, Elgin, IV30 1BD
Date of report	18th July 2021

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	Tides Edge Cottage, 4 Findhorn, Forres, IV36 3YE Mr J Tyler 16th July 2021
Property Details	
Property Type	X 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 X End terrace Back to back High rise block Low rise block Other (specify in General Remarks)
Does the surveyor bel e.g. local authority, mi	lieve that the property was built for the public sector, Yes X No ilitary, police?
Flats/Maisonettes only	y Floor(s) on which located No. of floors in block Lift provided? Yes No No. of units in block
Approximate Year of (
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	2 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)
Gross Floor Area (exc	cluding garages and outbuildings) 136 m ² (Internal) 168 m ² (External)
Residential Element (greater than 40%) X Yes No
Garage / Parking / G	Outbuildings
Single garage Available on site?	Double garage X Parking space No garage / garage space / parking space X Yes No
Permanent outbuilding	gs:
No permanent outbu	uildings.

Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Other	(specify in Gen	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Other	(specify in Gen	eral Remarks)
Special Risks							
Has the property se	uffered structu	iral moveme	ent?			X Yes	No
If Yes, is this recen	nt or progressi	ve?				Yes	X No
Is there evidence, I immediate vicinity?		son to antici	pate subsidence	, heave, landslip	or flood in the	X Yes	No
If Yes to any of the	above, provid	de details in	General Remark	S.			
Service Connect	tion						
Based on visual insof the supply in Ge			ces appear to be	non-mains, plea	se comment o	n the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of	Central Heat	ng:					
Heating type: Rad	diators						
Site							
Apparent legal issu	les to be verif	ied by the co	onveyancer. Plea	se provide a brie	ef description ir	n General R	emarks.
Rights of way	X Shared drive	s / access	Garage or other	amenities on separa	te site	ed service conr	ections
X III-defined boundarie	es	Agricult	ural land included w	th property	Other	r (specify in Ge	neral Remarks)
Location							
Residential suburb Commuter village		dential within to ote village		ed residential / comm		y commercial r (specify in Ge	neral Remarks)
Planning Issues							
Has the property b If Yes provide deta			/ altered? X	Yes 🗌 No			
Roads							
X Made up road	Unmade road	Partly	completed new road	Pedestrian	access only	Adopted	Unadopted

General Remarks

The property is situated in the conservation village of Findhorn, fronting onto Findhorn Bay. Surrounding properties are of similar age and character. There are limited local amenities in the village, however a wider range of facilities are readily available in the towns of Forres and Elgin.

The general condition of the property appears consistent with age and type of construction, but some works of repair and maintenance are required.

The property has been extended and altered in the past. The report assumes all necessary Local Authority and other consents were obtained for the alterations and that the appropriate documentation, including Building Warrant and Completion Certificates were issued. If any works did not require consent then it has been assumed they meet the standards required by the building regulations or are exempt.

Neighbours appear to have access over the subject property and there is a shared rear access and courtyard area. The legal adviser should investigate further and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

The boundaries are not clearly defined and further clarification is required by the legal adviser.

It is understood that two allocated car parking spaces are included in the sale and we have valued on this assumption. Legal advisor to verify.

The legal adviser should check and confirm whether there is any documentary evidence of previous timber treatment including whether any guarantees are available.

The area is shown as being at risk of coastal flooding on the SEPA online indicative flood risk map. As far as we are aware the property has not been affected by flooding. Therefore the valuation assumes that insurance can be obtained on normal terms.

There is evidence of previous movement in the form of localised hairline cracking externally, internal cracking and off floor levels. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

Essential Repairs

None apparent within the limitations of our inspection.

Estimated cost of essential repairs £

Retention recommended? Yes

X No Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure, subject to indiv	ridual
lender's criteria.	

Valuations			
Market value in present condition	£ 435,000		
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)	£ 440,000		
Is a reinspection necessary?			
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 [579095 = 8046]O Electronically signed by:-
Surveyor's name	India Hill
Professional qualifications	AssocRICS
Company name	Harvey Donaldson And Gibson
Address	Caledonian House Business Centre, High Street, Elgin, IV30 1BD
Telephone	01343547844
Fax	0203 880 9193
Report date	18th July 2021

Energy Performance Certificate (EPC)

Scotland

Dwellings

(92 plus)

(81-91)

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

B

Not environmentally friendly - higher CO₂ emissions

D

F

G

TIDES EDGE COTTAGE, 4, FINDHORN, FORRES, IV36 3YE

Dwelling type:	End-terrace house
Date of assessment:	17 July 2021
Date of certificate:	17 July 2021
Total floor area:	136 m ²
Primary Energy Indicator:	557 kWh/m²/year

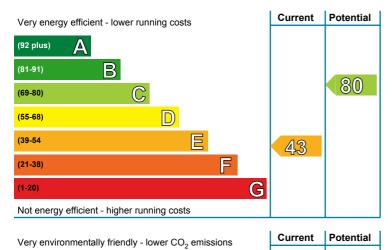
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0180-2183-9030-2899-6855 RdSAP, existing dwelling Elmhurst Room heaters, electric

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£9,408	See your recommendations
Over 3 years you could save*	£5,199	report for more information

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



Energy Efficiency Rating

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

Your current rating is **band E (43)**. 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 (31)**. 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

58

31

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£1743.00
2 Internal or external wall insulation	£4,000 - £14,000	£1569.00
3 Floor insulation (suspended floor)	£800 - £1,200	£729.00

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

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282. THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

TIDES EDGE COTTAGE, 4, FINDHORN, FORRES, IV36 3YE 17 July 2021 RRN: 0180-2183-9030-2899-6855

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, no insulation (assumed)	★★☆☆☆	$\bigstar\bigstar\bigstar$
Roof	Pitched, 150 mm loft insulation Roof room(s), ceiling insulated	★★★★☆ ★☆☆☆☆	★★★★☆ ★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	_
Windows	Mostly double glazing	★★★☆	★★★★☆
Main heating	Room heaters, electric	★★★☆☆	★★☆☆☆
Main heating controls	Programmer and appliance thermostats	★★★☆	★★★★☆
Secondary heating	Room heaters, wood logs	—	_
Hot water	Electric immersion, off-peak	★★★☆☆	★★☆☆☆
Lighting	Low energy lighting in all fixed outlets	****	*****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, 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 85 kg $CO_2/m^2/yr$.

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 12 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 5.8 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home							
	Potential future savings						
Heating	£8,361 over 3 years	£3,468 over 3 years					
Hot water	£765 over 3 years	£429 over 3 years	You could				
Lighting	£282 over 3 years	£312 over 3 years	save £5,199				
Totals	£9,408	£4,209	over 3 years				

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

Recommendations for improvement

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

Recommended measures		Indicative cost	Typical saving	Rating after improvement	
		indicative cost	per year	Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£581	E 53	E 40
2	Internal or external wall insulation	£4,000 - £14,000	£523	D 62	E 49
3	Floor insulation (suspended floor)	£800 - £1,200	£243	D 66	E 54
4	High heat retention storage heaters	£2,400 - £3,600	£294	C 70	E 49
5	Solar water heating	£4,000 - £6,000	£92	C 72	E 52
6	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£330	C 80	D 58

Alternative measures

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

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

Choosing the right improvement package

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



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

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

1 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). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 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.

3 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.

4 High heat retention storage heaters

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

5 Solar water heating

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

6 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.

TIDES EDGE COTTAGE, 4, FINDHORN, FORRES, IV36 3YE 17 July 2021 RRN: 0180-2183-9030-2899-6855

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:

• Biomass secondary heating

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)	24,281	(497)	N/A	(4,064)	
Water heating (kWh per year)	2,088				

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 Caledonian House Business Centre High Street Elgin
Phone number: Email address: Related party disclosure:	IV30 1BD 01343547844 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.

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 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.







Property address	Tides Edge Cottage 4 Findhorn Forres IV36 3YE	
------------------	--	--

Seller(s)	Tyler
-----------	-------

Completion date of property 21 July 2021
--





Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership		
	How long have you owned the property? 4 years 10 months		
2.	Council tax		
-	Which Council Tax band is your property in? (Please tick)		
	A B C DX E F G H		
3.	Parking		
	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): Parking space for two vehicl	es	
4.	Conservation area		
	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	\square
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 ⊠
7	 (iii) Please describe the changes made to the windows doors, or approximate dates when the work was completed): 29/3/2021 Two double glazed windows replacing wooden windows in kitcher 18/1/2019 One double glazed window to replace wooden window in kitcher Five secondary windows fitted inside wooden sash cord window property Please give any guarantees which you received for this work to yestate agent. 	en and sauna room n rs to the front of the
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).	Gabarron electric radiators throughout



	If you have answered yes, please answer the three questions below:		
	i) When was your central heating system or partial central heating system installed?	1-9-2017	
	(ii) Do you have a maintenance contract for the central heating system?	Yes No	
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).		
8.	Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes No	\square
9.	Issues that may have affected your property		
а.	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	



10.

Services

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

Services	Connected	Supplier
Gas or liquid petroleum gas	no	n/a
Water mains or private water supply	yes	Scottish Water
Electricity	yes	Scottish Power
Mains drainage	yes	Scottish Water
Telephone	yes	ВТ
Cable TV or satellite	no	n/a
Broadband	yes	ВТ

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		
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	
	If you have answered yes, please give details:	Passageway leading to rear courtyard is sh	ared
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes No Don't know	
	If you have answered yes, please give details:		
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	



d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes ⊠ No □
	If you have answered yes, please give details:	Shared entrance to courtyard and bin area
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes ☐ No ⊠
	If you have answered yes, please give details:	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	Yes ⊠ No □
	If you have answered yes, please give details:	Coastal public path in front of cottage
12.	Charges associated with your property	
а.	Is there a factor or property manager for your property?	Yes
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No 🖂
b.	Is there a common buildings insurance policy?	Yes
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	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.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? If you have answered yes, please say what the repairs were for,	Yes ☐ No ⊠
	whether you carried out the repairs (and when) or if they were done before you bought the property.	Vec
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 ⊠
	If you have answered yes, please give details:	



	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes No	\square
c.	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:		

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
		No	Yes	Don't know	With title deeds	Lost	
(i)	Electrical work	\square					
(ii)	Roofing	\boxtimes					
(iii)	Central heating	\boxtimes					
(iv)	National House Building Council (NHBC)						
(v)	Damp course	\square					
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)						
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
C.	Are there any outstanding claims under an listed above?	es	Yes No				
	<u>If you have answered yes,</u> please give det						
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:				Yes No Don't know		
16.	Notices that affect your property						
	In the past three years have you ever ree						
a.	advising that the owner of a neighbouring property has made a planning application?				Yes No	\square	



b.	that affects your property in some other way?	Yes No	
с.	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 solicitor or estate agent, including any notices which arrived date of entry of the purchaser of your property.		

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

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

Signature(s) : Tyler

Date:

21 July 2021





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