HARVEY
DONALDSON
& GIBSON

CHARTERED SURVEYORS

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HOME report

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HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

Single Survey

survey report on:

Property address	Crooksmill, Keith, AB55 6QQ

Customer	Mr & Mrs B Dunwell

Customer address	

Prepared by	Harvey Donaldson & Gibson

Date of inspection	13th September 2022

HARVEY DONALDSON & GIBSON
CHARTERED SURVEYORS
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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[1].

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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;

- 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" *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 property comprises a detached house with self-contained annexe at lower level. It is understood that the property was converted from a former Mill building, retaining many features from this original use, and also adjacent to Forgie burn.
Accommodation	GROUND FLOOR: Entrance Hallway, Dining Kitchen, Livingroom, Bedroom/Dining room, Cloakroom, and Utility room. UPPER LEVEL: Landing, Master Bedroom with ensuite Bathroom, Guest Bedroom with ensuite Bathroom, 3 further Bedrooms and 2 Bathrooms. ANNEXE: Entrance Vestibule/Hall, open plan Livingroom and Kitchen, Bedroom and Rear room with Bathroom off.
Gross internal floor area (m^2)	437
Neighbourhood and location	The property is situated in a semi-rural location, on the main Inverness to Aberdeen A96. The property forms part of a small cluster of residential property on the outskirts of Keith, lying around 2 miles west of Keith town centre. Amenities can be found in larger nearby villages and towns.
Age	127 years.
Weather	At the time of the inspection the weather conditions were dry and overcast. The report should be read in this context.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** There are no chimney stacks, however, there are various manufactured flues.

Roofing including roof space	The roof is pitched and slated, with tiled ridges bedded in cement and lead flashings. There is a hidden lead lined central valley gutter between roof pitches and there are concrete copings. There are some flat roof sections finished in a dressed lead. There is a flat roof covering over the entrance to the annexe, which also forms an enclosed balcony area accessed from the main house. This covering is of a rubberised membrane. The overall roof design is of a style comprising two similar but opposing roof pitches, divided by a central valley gutter. There are two roof space access hatches through upper level bedroom ceilings. The roof is timber framed, with timber sarking and underslate felt. Glasswool quilt insulation has been installed between ceiling joists.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Where accessible, rainwater goods are formed in an aluminium material. There are metal collectors at the base of the central valley gutter and the valley gutter appears to be lead lined.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are of a solid stone and brick construction, roughcast externally.

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 of timber framed and double glazed turn design. There are some double glazed Velux style units to the upper level. The external entrance doors are of a timber frame construction. External finishes are of timber.

External decorations	**Visually inspected.** The external decorations comprise painted, or timber stained finishes.

Conservatories / porches	None.

Communal areas	**Circulation areas visually inspected.** There is a shared access road. which is accessed over a bridge.

Garages and permanent outbuildings	**Visually inspected.** There is an integral single car garage, which is built on a concrete base and with solid stone or brick walls, lined internally. The garage is accessed via a timber framed vehicular door or timber pedestrian door.

Outside areas and boundaries	**Visually inspected.** The property is set within established private gardens, lying adjacent to Forgie burn, with the main access over a bridge and through metal gates. In general terms, there is a stone chipped driveway, slabbed patio area and slabbed steps leading down to timber decking. The decking over looks Forgie burn, with the A96 carriageway opposite. There is also a pond. There are various planted sections and mature trees. The boundaries are defined by masonry retaining walls or the burn.

Ceilings	**Visually inspected from floor level.** The ceilings are of ceiling joists lined with plasterboard.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls are of stud lined with plasterboard. Walls in the lower ground annexe are mainly former in the original stone and painted.?

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.** Flooring is of suspended timber construction overlaid with timber floorboards and with fitted floor coverings installed. Flooring in the lower level annexe is of solid concrete, and tiled. There is no accessible sub-floor area.

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 joinery finishes are of timber. The internal doors are of timber framed design. The kitchen is fitted with a range of floor standing and wall mounted units, with storage units in the utility room. The kitchen area in the annexe is open plan and comprises a timber worktop area with storage units. There is a timber staircase with handrail which leads from the ground floor entrance hall to the upper level landing. There is also a staircase which leads from the rear bedroom down to the external balcony.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There are cast metal multifuel burning stove fires installed in the ground floor living area of the main house and in the living area and bedroom of the annexe

Internal decorations	**Visually inspected.** The internal decorations comprise painted, tiled or exposed stone finishes.

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 supply. The electricity meter and consumer unit are wall mounted in a cupboard to the rear of the utility room. Visible wiring is of PVC coated cabling with 13amp sockets. The seller advised that the electricity meter and consumer unit also cover the annexe.

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.** Mains water supply. There are two bathrooms to the upper level. Each bathroom comprises a free standing bath, separate shower compartment with shower, low level WC and wash hand basin. There are two ensuite bathrooms, both of which comprise free standing baths, separate shower compartments with showers, low level WCs and wash hand basins. There is a bathroom in the lower level annexe. There is a twin ceramic Belfast style sink unit in the kitchen, with a single ceramic Belfast style sink unit in the utility room of the main house. There is a stainless steel sink unit in the annexe. All visible pipework is formed in copper or PVC materials.

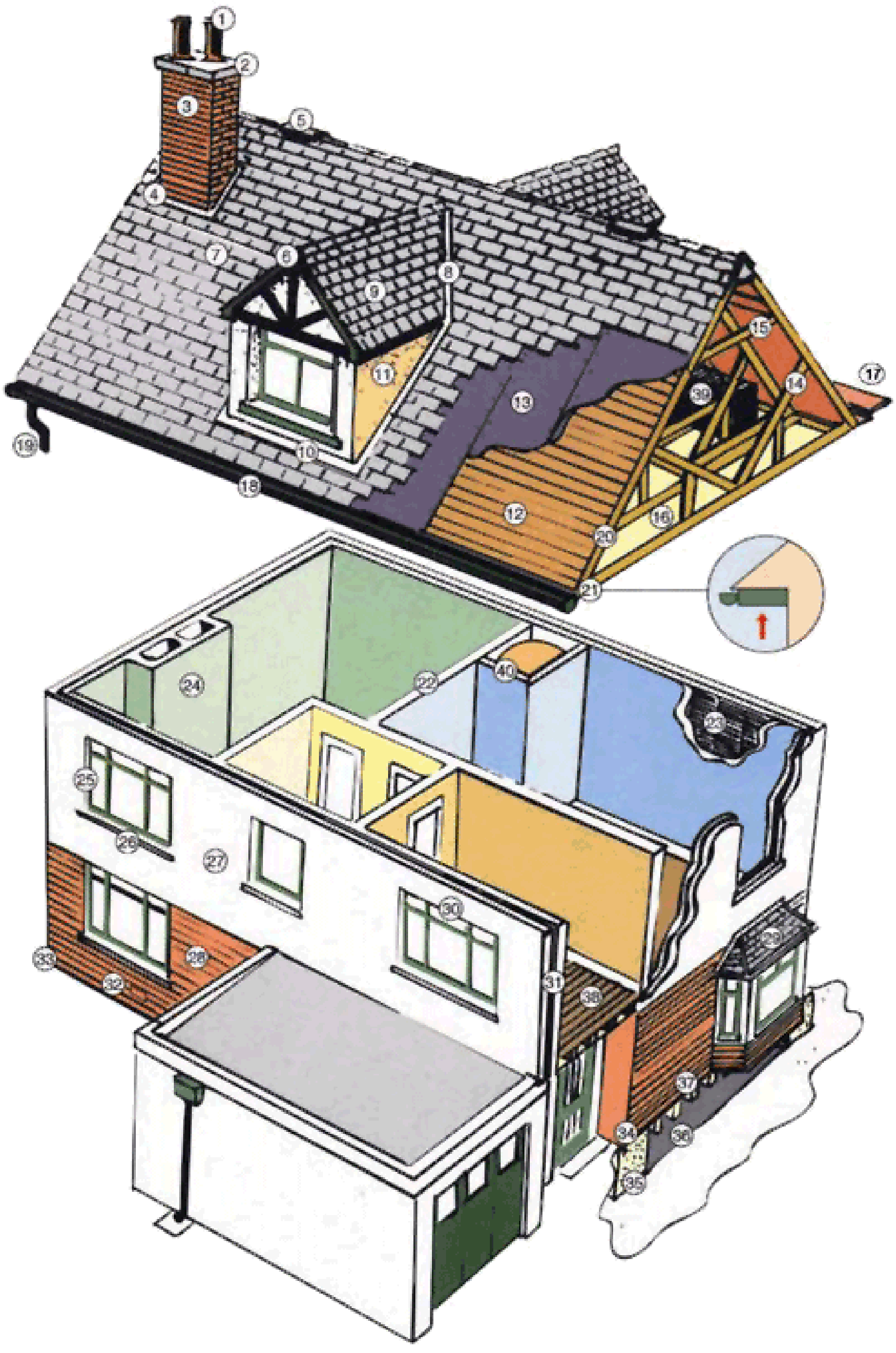
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** There is an oil fired Warm-Flow 120/150 Whitebird central heating boiler, floor standing in the utility room. This boiler supplies steel panel radiators and also provides the domestic hot water. There are multifuel burning stoves installed in the living room of the main house and also the living room and Bedroom of the annexe. There is a hot water storage cylinder installed in the utility room cupboard.

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

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** There are smoke detectors installed. Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Upgrading may be required to comply with these regulations. Purchasers should satisfy themselves with regards to compliance.

Any additional limits to inspection	**For flats / maisonettes** **Only the subject flat and internal communal areas giving access to the flat were inspected.** **If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.** **The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.** 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 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. The property was occupied, furnished and with floors covered. The visual inspection of each roof space was restricted to the central floored section and was further restricted by insulation material. The external inspection was restricted due to site boundaries and some sections of roof covering, in particular the central valley gutter, could not be seen from a ground level inspection. I have not disturbed insulation in accordance with Health and Safety Guidelines and furniture, personal effects (particularly in cupboards) and floor coverings have not been moved.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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.

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	Evidence of previous movement was noted, however, from within the limitations of the inspection we found no evidence to suggest that the movement appeared to be serious or that there were any obvious signs of recent movement.

Dampness, rot and infestation	
Repair category	2
Notes	There are some sections of damaged timber sarking in the roof space and woodworm flight holes noted to roofing timbers within the main property. There are some new timbers noted. There are patches of staining to walls and ceilings in the annexe. Some water was ponding on the floor of the annexe bedroom. Further investigation and repairs are required. A timber and damp specialist can inspect the whole property, including the annexe, and advise on necessary repairs. Due to the age and conversion date of the property, checks should be made to establish existence of any documentation for works carried out during the conversion. It is also assumed that the annexe area has been suitably tanked, and this should be checked.

Chimney stacks	
Repair category	1
Notes	No testing was undertaken and the visual inspection was limited to a ground level inspection only. It is assumed that manufacturers flues have been suitably installed in accordance with Regulations and Standards. It is assumed that any original chimney stacks were removed as part of conversion works.

Roofing including roof space

Repair category	1
Notes	Roof slating, where viewed from ground level, appears to have been laid to generally even courses with no obvious significant defects noted. It should however be noted that due to the nature of slate roof coverings and the design incorporating a hidden valley gutter, regular and ongoing maintenance will be required. We are unable to inspect the central valley gutter. There are some areas of cracked cement pointing. Flat roof coverings will have a limited life expectancy and also require regular and ongoing maintenance.

Rainwater fittings

Repair category	1
Notes	It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall. Regular and ongoing maintenance will be required in particular to the valley gutter to ensure adequate and efficient operation.

Main walls

Repair category	2
Notes	There are some areas of cracked and boss roughcast. Ongoing maintenance will be required.

Windows, external doors and joinery

Repair category	1
Notes	No obvious significant defects noted to window or doors, although windows are not modern and the life expectancy of same should be fully appreciated. Some external timbers are weathered. It is understood that due to the listed status of the property that window units can only be replaced or repaired on a 'like for like' basis.

External decorations

Repair category	1
Notes	Ongoing maintenance will be required to external timbers to preserve appearance and lifespan.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	1
Notes	Maintenance liabilities should be confirmed.

Garages and permanent outbuildings	
Repair category	1
Notes	No obvious significant defects noted to the garage.

Outside areas and boundaries	
Repair category	2
Notes	The seller has advised that there have been no localised flood events during their ownership. Regular and ongoing maintenance will be required to the retaining walls and boundaries, particularly to the burn side. There is no safety demarcation around the pond. The stonework of the access bridge is deteriorating and will require regular maintenance. Maintenance liabilities should be confirmed. There is also high voltage electrical supply equipment on site and further information can be made available from the Local Authority or Electricity Board. Mature trees will require regular maintenance and monitoring.

Ceilings	
Repair category	2
Notes	There are areas of unevenness and minor blemishes to ceiling surfaces. There are some shrinkage cracks. In the annexe, there are areas of staining noted to the ceiling of the bathroom.

Internal walls	
Repair category	1
Notes	No obvious significant defects were noted to internal walls and partitions, within the limitations imposed on the inspection.

Floors including sub-floors	
Repair category	1
Notes	Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No obvious significant defects were noted to internal joinery or kitchen fittings.

Chimney breasts and fireplaces	
Repair category	1
Notes	The stove fires have not been tested. It is assumed that the stove fires have been suitably installed in accordance with manufacturers recommendations and guidelines.

Internal decorations	
Repair category	1
Notes	The internal decorations are generally fresh.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years and on a change of occupancy.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	Given the presence of the shower mounted over the bath, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath. As the bath is boxed in, it will be appreciated that it is not possible to comment on concealed locations. Given the presence of a shower over the 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. Due to the presence of a bath panel we have not inspected below the bath. It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

Heating and hot water	
Repair category	1
Notes	It is assumed that the central heating system has been suitably installed, updated and maintained to meet with current Regulations and Standards. All service documentation should be obtained. The adequacy of the oil storage tank installation should be confirmed by a heating engineer.

Drainage	
Repair category	1
Notes	It is understood that drainage is to a septic tank. The valuation reported assumes that the septic tank is for the sole use of the subjects under report, that it has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall.

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	2
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	1
Outside areas and boundaries	2
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	1
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

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

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

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

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. The property has been formed by conversion, and is contained with a building which is understood to be Category B Listed. It is assumed that all necessary Local Authority and other consents have been obtained for the works and that the appropriate documentation, including Building Warrants, Completion Certificates and Listed Building Consent obtained. If any works did not require consent then it is assumed that they meet the standards required by the Building Regulations or are exempt. It is understood that the property is listed and its exact status should be confirmed. It should also be appreciated that any future repair, maintenance or upgrading works will have to be undertaken in accordance with the relevant Regulations. Rights of access, land ownership and maintenance liabilities around the property should be confirmed through an inspection of the Title Deeds. It should be confirmed that Buildings Insurance can be obtained for the property on normal terms and without any special conditions attached.

Estimated reinstatement cost for insurance purposes
£1,850,000 (One million eight hundred and fifty thousand pounds). Building costs are currently increasing significantly above inflation due to material and labour shortages. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer. Due to the property being listed, the above figure is for guidance purposes only and further advice should be obtained from an insurance specialist or Chartered Building Surveyor to ensure the property is adequately insured.

Valuation and market comments
£475,000 (Four Hundred and Seventy Five Thousand Pounds). At the time of the inspection the local property market appeared to be performing adequately, having regard to the supply of property available for sale.

Signed	Security Print Code [483635 = 9114]O Electronically signed

Report author	Paul Delaney

Company name	Harvey Donaldson & Gibson

Address	23 Rubislaw Den North, Aberdeen, AB15 4AL

Date of report	16th September 2022

Mortgage Valuation Report

HARVEY DONALDSON & GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address	Crooksmill, Keith, AB55 6QQ
Seller's Name	Mr & Mrs B Dunwell
Date of Inspection	13th September 2022

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

- [X] 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 [X] 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 1895

Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

Accommodation

Number of Rooms

4 Living room(s)	6 Bedroom(s)	2 Kitchen(s)
5 Bathroom(s)	1 WC(s)	0 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) 437 m^2 (Internal) 515 m^2 (External)

Residential Element (greater than 40%) [X] Yes [ ] No

Garage / Parking / Outbuildings

[X] Single garage [ ] Double garage [ ] Parking space [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

No permanent outbuildings.

Mortgage Valuation Report

Construction

Walls: [ ] Brick [X] Stone [ ] Concrete [ ] Timber frame [ ] Other (specify in General Remarks)

Roof: [ ] Tile [X] Slate [ ] Asphalt [ ] Felt [ ] Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? [X] Yes [ ] No

If Yes, is this recent or progressive? [ ] Yes [X] No

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

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

Service Connection

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 [X] Private [ ] None

Electricity: [X] Mains [ ] Private [ ] None

Central Heating: [X] Yes [ ] Partial [ ] None

Water: [X] Mains [ ] Private [ ] None

Gas: [ ] Mains [ ] Private [X] None

Brief description of Central Heating:

Heating fuel: Oil

Heating type: 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 [X] Isolated rural property [ ] Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? [X] Yes [ ] No

If Yes provide details in General Remarks.

Roads

[X] Made up road [ ] Unmade road [ ] Partly completed new road [ ] Pedestrian access only [ ] Adopted [ ] Unadopted

Mortgage Valuation Report

General Remarks

The property is situated in a semi-rural location, on the main Inverness to Aberdeen A96. The property forms part of a small cluster of residential property on the outskirts of Keith, lying around 2 miles west of Keith town centre. Amenities can be found in larger nearby villages and towns.

The property was found to be in a condition commensurate with age and type, being generally well presented and retaining a number of period features from the original Mill conversion.

A number of items of maintenance and repair were noted which can be attended to in due course.

The property was occupied, furnished and with floors covered. Some sections of the roof could not be seen due to site boundaries. The inspection was consequently restricted.

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.

The property has been formed by conversion, and is contained with a building which is understood to be Category B Listed. It is assumed that all necessary Local Authority and other consents have been obtained for the works and that the appropriate documentation, including Building Warrants, Completion Certificates and Listed Building Consent obtained. If any works did not require consent then it is assumed that they meet the standards required by the Building Regulations or are exempt.

It is understood that the property is listed and its exact status should be confirmed. It should also be appreciated that any future repair, maintenance or upgrading works will have to be undertaken in accordance with the relevant Regulations.

Rights of access, land ownership and maintenance liabilities around the property should be confirmed through an inspection of the Title Deeds.

It should be confirmed that Buildings Insurance can be obtained for the property on normal terms and without any special conditions attached.

Evidence of previous movement was noted, however, from thin the limitations of the inspection we found no evidence to suggest that the movement appeared to be serious or that there were any obvious signs of recent movement.

Essential Repairs

None noted.

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 individual lender's criteria.

It should be confirmed that Buildings Insurance can be obtained on normal terms and without any onerous conditions attached.

Valuations

Market value in present condition	£ 475,000
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)	£ 1,850,000
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 [483635 = 9114]O Electronically signed by:-
Surveyor's name	Paul Delaney
Professional qualifications	BSc (Hons) MRICS
Company name	Harvey Donaldson & Gibson
Address	23 Rubislaw Den North, Aberdeen, AB15 4AL
Telephone	07543 306486
Fax	
Report date	16th September 2022

Energy Performance Certificate (EPC)

Dwellings

Scotland

CROOKSMILL, KEITH, AB55 6QQ

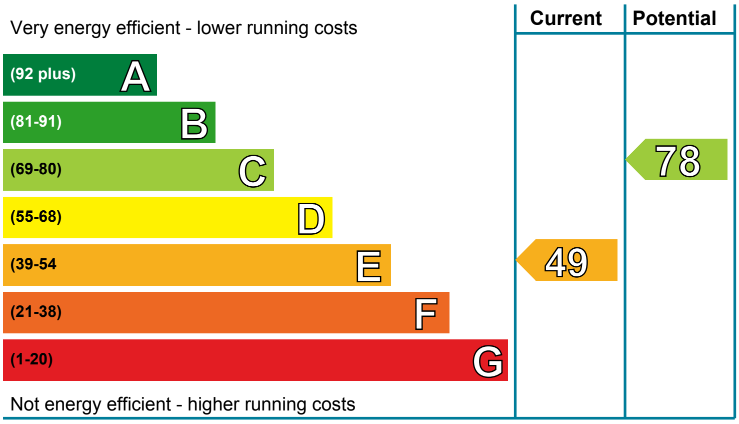
Dwelling type:	Detached house	**Reference number:**	4612-1021-2100-0287-7296
Date of assessment:	13 September 2022	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	16 September 2022	**Approved Organisation:**	Elmhurst
Total floor area:	437 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	257 kWh/m²/year		

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_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£15,093**	See your recommendations report for more information
Over 3 years you could save*	**£5,841**	

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

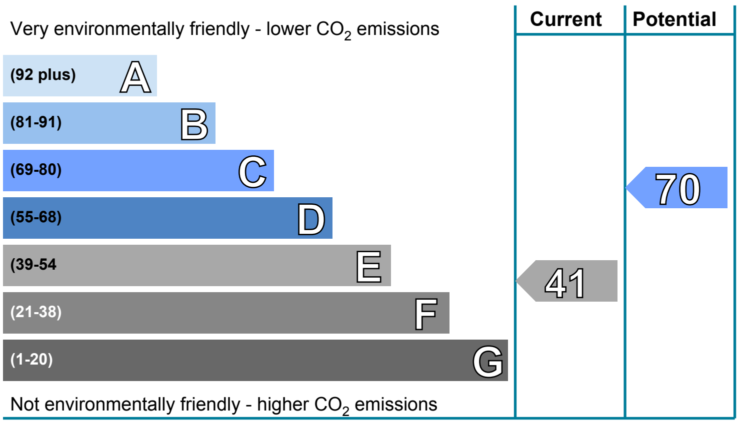


Energy Efficiency Rating

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 (49)**. 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_2) 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 E (41)**. 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	£513.00
2 Internal or external wall insulation	£4,000 - £14,000	£4293.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£513.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
Floor	Solid, no insulation (assumed) Suspended, no insulation (assumed)	— —	— —
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil Room heaters, dual fuel (mineral and wood)	★★★☆☆ ★★☆☆☆	★★★☆☆ ★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs No thermostatic control of room temperature	★★★★☆ ★★☆☆☆	★★★★☆ ★★☆☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 53% 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_2 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 63 kg CO_2/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 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 14 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	£13,740 over 3 years	£8,235 over 3 years	You could save £5,841 over 3 years
Hot water	£492 over 3 years	£432 over 3 years	
Lighting	£861 over 3 years	£585 over 3 years	
Totals	**£15,093**	**£9,252**	

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	£171	E 51	E 42
2	Internal or external wall insulation	£4,000 - £14,000	£1431	D 66	D 58
3	Floor insulation (solid floor)	£4,000 - £6,000	£171	D 68	D 60
4	Low energy lighting for all fixed outlets	£90	£76	D 68	D 60
5	Replace boiler with new condensing boiler	£2,200 - £3,000	£99	C 69	D 62
6	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£322	C 72	D 64
7	Wind turbine	£15,000 - £25,000	£730	C 78	C 70

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 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).

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 long-lasting 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 (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect 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 and may also require a building warrant so it is best to check with your local authority building standards department.

4 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).

5 Condensing boiler

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

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.

7 Wind turbine

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	72,455	(2,725)	N/A	(22,870)
Water heating (kWh per year)	3,125			

Addendum

As there is more than one heating system, you should seek professional advice on the most cost-effective option for upgrading the systems.

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:	Mr. Paul Delaney
Assessor membership number:	EES/010341
Company name/trading name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Rubislaw Den House 23 Rubislaw Den North Aberdeen AB15 4AL
Phone number:	01224 418749
Email address:	frances.wilson@hdg.co.uk
Related party disclosure:	No related party

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

Property Address	Crooksmill, Keith, Moray, AB55 6QQ
Vendor(s)	Mr Ben Dunwell
Completion Date of Property Questionnaire	15/09/2022 16:00
System Ref:	QT797293-1

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

PROPERTY QUESTIONNAIRE

Note for sellers

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

Information to be given to prospective buyer(s)

1.	**Length of ownership**	
	How long have you owned the property? 1year 2months	
2.	**Council Tax**	
	Which Council Tax band is your property in? A ✘ B ✘ C ✘ D ✘ E ✘ F ✘ G ✔ H ✘	
3.	**Parking**	
	What are the arrangements for parking at your property? **Please tick all that apply?** Garage ✘ Allocated parking space ✘ Driveway ✔ Shared parking ✘ On street ✘ Resident permit ✘ Metered parking ✘ Other (please specify):	
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 ✘
6.	**Alterations/additions/extensions**	
a.	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 ✔
(i)	**If you have answered yes**, 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?	Yes ✘ No ✘
(iv)	**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:	

PROPERTY QUESTIONNAIRE

6.	**Alterations/additions/extensions**	
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 the work involve any changes to the window or door openings?	Yes ✗ No ✗
(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	
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) **Kerosine** **<u>If you have answered yes</u>**, please answer the three questions below	
(i)	When was your central heating system or partial central heating installed?	2008
(ii)	Do you have a maintenance contract for the central heating system?	Yes ✗ No ✓
	<u>If you answered yes</u> please give details of the company with whom you have a maintenance contract	
(iii)	When was your maintenance contract last renewed? (Please provide the month and year)	
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes ✗ No ✓
9.	**Issues that may have affected your property**	
a.	Has there been any storm, flood, fire, or other structural damage to your property while you have owned it?	Yes ✗ No ✓
	<u>If you have answered yes</u> is the damage the subject of any outstanding insurance claim?	Yes ✗ No ✗
b.	Are you aware of the existence of asbestos in your property?	Yes ✗ No ✓
	<u>If you have answered yes</u> please give details:	

PROPERTY QUESTIONNAIRE

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

Service	Connected	Supplier
Gas or liquid petroleum gas	✘	
Water mains or private water supply	✔	Scottish water
Electricity	✔	EDF
Mains drainage	✘	
Telephone	✔	Sky
Cable TV or satellite	✘	
Broadband	✔	Sky

b.	Is there a septic tank at your property? **<u>If you have answered yes</u>** please answer the questions below	Yes ✔ No ✘
(i)	Do you have appropriate consents for the discharge of your septic tank?	Yes ✔ No ✘ Don't know ✘
(ii)	Do you have a maintenance contract for your septic tank? **<u>If you answered yes</u>** please give details of the company with whom you have a maintenance contract	Yes ✘ No ✔
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 repair of a shared drive, private road, boundary, or garden area? **<u>If you answered yes</u>** please give details	Yes ✘ No ✔ Don't know ✘
b.	Are you aware of any responsibility to contribute to the cost of repair and maintenance of the roof, common stairwell, or other common areas? **<u>If you answered yes</u>** please give details **No**	Yes ✘ No ✔ Don't know ✘
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the building?	Yes ✘ No ✔
d.	Do you have the right to walk over any of your neighbours' property, for example to put out your bins, or to maintain your boundaries? **<u>If you answered yes</u>** please give details	Yes ✘ No ✔

PROPERTY QUESTIONNAIRE

11.	**Responsibilities for shared or common areas**	
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? **<u>If you answered yes</u>** please give details	Yes ✗ No ✓
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.) **<u>If you answered yes</u>** please give details	Yes ✗ No ✓
12.	**Charges associated with your property**	
a.	Is there a factor or property manager for your property? **<u>If you answered yes</u>** please provide name and address and give details relating to deposits held and charges	Yes ✗ No ✓
b.	Is there a common buildings insurance policy?	Yes ✗ No ✓ Don't know ✗
	<u>If you answered yes</u> is the cost of insurance included in your monthly/annual factor's charges?	Yes No
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. **None**	
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? **<u>If you answered yes</u>** please give further details	Yes ✗ No ✓
	Do you have any guarantees for this work? Guarantees are held by :	Yes ✗ No ✗
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? **<u>If you answered yes</u>** please give further details	Yes ✗ No ✓
	Do you have any guarantees for this work? Guarantees are held by :	Yes ✗ No ✗

PROPERTY QUESTIONNAIRE

14.	Guarantees					
a.	Are there any warranties or guarantees for any of the following	No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	✓	✗	✗	✗	✗
b.						
(ii)	Roofing	✓	✗	✗	✗	✗
b.						
(iii)	Central heating	✓	✗	✗	✗	✗
b.						
(iv)	National House Building Council (NHBC)	✓	✗	✗	✗	✗
b.						
(v)	Damp course	✓	✗	✗	✗	✗
b.						
(vi)	Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)	✓	✗	✗	✗	✗
b.						
c.	Are there any outstanding claims under any of the guarantees listed above? **<u>If you answered yes</u>** please give details	Yes ✗ No ✓				

15.	Boundaries	
a.	Are you aware has any boundary of your property been moved in the last ten years? **<u>If you answered yes</u>** please give details	Yes ✗ No ✓ Don't know ✗

PROPERTY QUESTIONNAIRE

16.	**Notices that affect your property**	
	In the past three years have you ever receievd a notice :	
a.	Advising that the owner of a neighbouring property has made a planning application?	Yes ✗ No ✓
b.	that affects your property in some other way?	Yes ✗ No ✓
c.	that requires you to perform any maintenance, repairs, or improvements to the property?	Yes ✗ No ✓
	If you answered yes to any of a-c above please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property	

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

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

Signatures:

Benjamin Dunwell

Emma Louise Dunwell

Date:

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

HARVEY
DONALDSON
&GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Caledonia House Business Centre, High Street, Elgin IV30 1BD
01343 547844 elgin.residential@hdg.co.uk