

RF/MAX Elite



5 Firhall House Firhall Drive

Nairn, Highlands, IV12 5RP

Offers Over £174,000

- Double glazing with sash and case features
- Gas central heating
- Fitted kitchen with integrated Smeg appliances
- Two bedrooms
- Set in scenic retirement concept village

- Use of country house facilities
- Above average EPC rating
- Early entry available
- Home report available on request
- Accompanied viewings 7 days a week by appointment only





Two-bedroom apartment in the sought after Firhall concept village on the outskirts of Nairn for sale.. Set in mature park lands with a beautiful ornamental pond a focal point of the village and the Country Club house facilities which allows owners to meet in comfortable yet luxurious surroundings. A variety of events are regularly put on, to enhance the sense of community. From bridge sessions to summer BBQ's, all tastes are catered for. Use of the library situated in a relaxing lounge with like-minded friends. The village constitution states that residents must be aged forty-five or over and children are restricted to staying over for a maximum of three weeks per year. The residents attempting thus, to maintain a relaxing and peaceful environment, away from the hustle and bustle of usual urban life. The tranquil setting on the edge of Nairn is though, not too isolated, Nairn Town and County hospital, including the local doctor's surgery being located less than a mile along the road. This stylish home within Firhall House, which was originally built in 1881, was redeveloped in 2003 and is well presented offering spacious accommodation with a generous lounge with large sash and case double glazed bay windows, a modern fitted kitchen with Smeg appliances, two double bedrooms with ample storage, and a shower room.

About Nairn

Nairn is an attractive seaside town of 11,000 people who enjoy a prime location on the Moray Firth coast just 16 miles east of Inverness. You can enjoy sandy beaches, riverside walks, the promenade with fantastic views over the Moray Firth, golf on two championship golf courses, Nairn Museum, the Fishertown, restaurants, shopping and the Harbour. Nairn is also an excellent base for exploring the Highlands of Scotland. Within an hour's drive are Cawdor Castle, Brodie Castle, Culloden Battlefield, Fort George, Clava Stones, Loch Ness, Castle Urquhart, Culbin Forest and the new viewpoint tower, the Cairngorms National Park, Cairngorm Mountain Railway, the Strathspey Steam Railway, Ballindalloch Castle, Elgin Cathedral and the Whisky Trail. Nairn is a centre of golfing excellence and boasts two 18 hole championship courses, Nairn Golf Club and Nairn Dunbar Golf Club. Within a 60-mile radius of Nairn, you have 40 other golf courses to pick from. Nairn is also the ideal place to set up business, and to live and work - with a quality of life that is second to none.

General Information:

Services: Mains water, Electric and Gas

EPC Rating: C (76) Council Tax Band: C

Annual Service Charges: Approximately £860.

Restrictions: Resident age restriction 45 plus applies (Full terms of occupancy available on request).

Included in sale: All fixtures and fittings and integrated white goods.

Entry Date: Early entry date available. Viewings:7 Days accompanied by agent.

Offers:

Offers should be addressed to REMAX Elite, Lyle House, Fairways Business Park Inverness IV2 6AA and emailed to tlister@remax-invernesselite.net

Interest:

It is important your solicitor notifies this office of your interest otherwise the property may be sold without your knowledge. RE/MAX Elite strongly recommends that you discuss any particular points regarding the property which are likely to affect your interest in the property with them prior to viewing. Interested parties are advised to notify their interest, in writing, with RE/MAX Elite as a closing date for offers may be set. The seller reserves the right to accept an offer made privately prior to any closing date and further, the seller is not bound to accept the highest or indeed, any offer. These particulars, whilst believed to be correct do not and cannot form part of any contract. The measurements have been taken using a sonic tape measure and therefore are for guidance only.



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Elite



13' 1" x 6' 7" (3.99m x 2.00m)

A grand entrance hall with a cloak cupboard housing the electric meter, fuse board and the hot water tank. There is a radiator on a side wall, a green carpet and a door leading to the main hall.

Hallway

36' 1" x 3' 8" (11.00m x 1.13m)

A long hallway with a beige carpet. There are doors leading to the kitchen, the lounge, a shower room, two bedrooms and a cupboard. A radiator sits on the wall and there is a smoke detector on the ceiling. There are four pendant light fittings.

Lounge

16' 6" x 15' 11" (5.04m x 4.84m)

A large bay window with UPVC sash and case double glazing offers scenic views looking out over Firhall Village. There are two radiators on opposite walls. There are telephone and TV points available and a smoke detector is mounted on the ceiling.

Kitchen

13' 3" x 11' 9" (4.05m x 3.57m)

A modern fitted kitchen benefiting from a range of wall and base units. Integrated Smeg appliances include a gas hob with electric extractor hood, an electric oven with a microwave above, a fridge freezer, a dish washer and a washing machine. There is a smoke detector and a carbon monoxide detector on the ceiling.

Shower Room

12' 2" x 5' 5" (3.71m x 1.64m)

The suite comprises a W/C, a hand basin with a mirrored cabinet above and a second mirror to the side wall with a striplight above featuring a shaver socket. There is a shower cabinet with a mixer shower. A grey vinyl floor finishes the room.

Bedroom One

13' 1" x 10' 9" (4.00m x 3.28m)

A beige carpet and a built in wardrobe with double doors. The window is frosted to head height and there is a radiator below. There is a telephone point available and a smoke detector on the ceiling.

Bedroom Two

17' 2" x 9' 11" (5.24m x 3.02m)

A beige carpet and a window frosted to head height. There is a telephone point and a smoke detector.



















Why You Will Be Checked For Money Laundering When Buying A Property

When you buy a property in the UK your estate agent, solicitor and mortgage lender are required to carry out important checks to confirm your identity and to ensure that your finances are all above board.

This guide explains why these checks exist, how they are carried out and all the documents you will need to satisfy them.

Money laundering and the law

Purchasing property in the UK is a common method used by serious organised criminals to launder the proceeds of criminal activity. The sheer size of the property market and the high value of property assets means that extremely large amounts of criminal funds can be 'cleaned' in a single transaction, making it appear that it has been acquired legitimately.

For this reason, anyone buying a property must adhere to <u>Money Laundering Regulations</u> and provide proof of their identity and their funds to make sure their money is coming from legal sources.

As purchasing property can be expensive, it means that criminals can potentially clean a lot of money at once. For this reason, **estate agents must do these checks** on everyone buying a property through them, to make sure their money is coming from legal sources.

Who carries out the checks?

The selling estate agent, your <u>mortgage lender</u>, and your <u>solicitor or conveyancer</u> will all carry out money laundering checks at some point during the house buying process.

If you get asked for proof more than once, do not be put off; it is a legal requirement for everyone to check where your money has come from. **Your agent, lender or solicitor could be fined or imprisoned if they don't undertake these checks.**

Remember, your agent, lender and solicitor are all separate; just because you've shown proof to one, doesn't mean the others will have seen it.

Make sure you keep all your evidence together so that you can easily show it to everyone who will need to see it.





What documents will I be asked for?

Proof of identity

To make sure you are who you say you are, you will be asked for **proof of your current address and your name.** You will be asked for a copy of at least two of the following documents, which you should have on hand to speed up the process.

Proof of name

- · Current passport
- · Residence permit
- · Current UK/EU photo driving license
- HMRC (Inland Revenue) Tax Notification
- · State pension or benefits book/notification letter

Proof of address

- · Current tax bill from your local authority
- Rent card or tenancy agreement from your local authority
- · Recent mortgage statement
- Bank statement
- · Utility bill (not mobile)

Proof of funds

To check that you have legally acquired the money you are using to buy the property, you will be asked to supply a proof of funds.

You may find that that you are asked for proof of funds initially by the estate agent because they want to make sure you are a genuine buyer who is interested in the property. However, you don't have to provide proof of funds before putting an offer in if you don't want to.

If the estate agent asks for **proof of funds** <u>after you put an offer in</u>, then they are not only checking that you have the money to actually pay for the property, but also carrying out their money laundering checks. You **must provide proof of funds** if asked for it at this stage.

Similarly, you will also be asked by your solicitor or conveyancer and your mortgage provider once the ball is rolling on your property purchase.

Examples of proof

Proof of funds can be shown with:

- · An agreement in principle/mortgage in principle
- Bank statements of your <u>deposit amount</u> (for mortgage buyers)
- · Bank statements of your cash amount (for cash buyers)
- Utility bill (not mobile) Evidence of you selling a property (if using the funds to buy the new property)
- Evidence if the money has been gifted

Your estate agent can ask you to provide more details of where your money has come from. This is normal practice as all estate agents must conform to the Money Laundering Regulations, and doing thorough checks is standard practice.

Further proof

Depending on where you got the <u>money for your deposit</u> or the property's price (if you are a cash buyer), you may be asked for further proof to show that the money has come from where you have claimed.

They may require, for example:

- A letter from whoever gifted your money (e.g. your parents have given money towards your deposit, won the lottery, left money in a will)
- Further bank statements from the past months/years (to show how your money has built up over time)
- · Evidence or receipts for gambling winnings, sale of shares or other large amounts of money in your bank account

Best practice is to keep evidence of where all the funds going towards your property purchase have come from; that way you can be prepared if anyone asks for it.



RF/MAX Elite



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"Nobody in the world sells more property than RE/MAX"

Every effort has been made to ensure that the information contained within this Schedule of Particulars is accurate. Nevertheless, the internal photographs contained within this Schedule may have been taken using a wide angle lens. Room measurements are estimates only. Floor plans are demonstrative only and not scale accurate. Moveable items or electric goods illustrated are not included within the sale unless specifically mentioned in writing. The photographs are not intended to accurately depict the extent of the property. It is imperative that, where not already fitted, suitable smoke alarms are installed for the safety for the occupants of the property. These must be regularly tested and checked.



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