

HOME REPORT

CARRICK SANQUHAR ROAD

FORRES
IV36 1DG



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Scotland

Dwellings

CARRICK, SANQUHAR ROAD, FORRES, IV36 1DG

Dwelling type: Detached house
Date of assessment: 10 September 2020
Date of certificate: 16 September 2020
Total floor area: 127 m²
Primary Energy Indicator: 344 kWh/m²/year

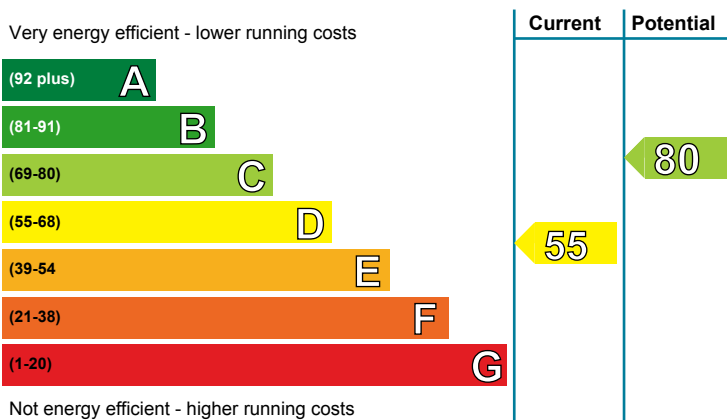
Reference number: 9506-1001-1201-1030-3200
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£4,767	See your recommendations report for more information
Over 3 years you could save*	£1,905	

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

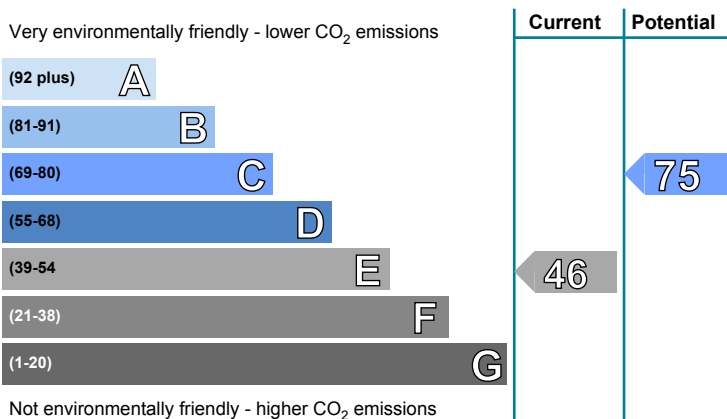


Energy Efficiency Rating

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 D (55)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (46)**. 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	£219.00
2 Room-in-roof insulation	£1,500 - £2,700	£756.00
3 Cavity wall insulation	£500 - £1,500	£348.00

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.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 25 mm loft insulation Roof room(s), no insulation (assumed)	★★☆☆☆ ★★☆☆☆	★★☆☆☆ ★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Partial double glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, mains gas	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 42% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

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


The impact of your home on the environment

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

The calculated emissions for your home are 61 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 7.7 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 4.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


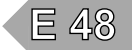









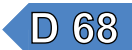


Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,032 over 3 years	£2,373 over 3 years	
Hot water	£318 over 3 years	£225 over 3 years	
Lighting	£417 over 3 years	£264 over 3 years	
Totals	£4,767	£2,862	

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	£73		
2 Room-in-roof insulation	£1,500 - £2,700	£252		
3 Cavity wall insulation	£500 - £1,500	£116		
4 Floor insulation (suspended floor)	£800 - £1,200	£118		
5 Low energy lighting for all fixed outlets	£35	£45		
6 Solar water heating	£4,000 - £6,000	£31		
7 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£307		

Alternative measures

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

- External insulation with cavity wall insulation

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 Room-in-roof insulation

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

3 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

4 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

5 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>).

6 Solar water heating

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

7 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.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	26,577	(1,591)	(2,339)	N/A
Water heating (kWh per year)	2,300			

Addendum

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. David Cruickshank
Assessor membership number:	EES/012072
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	17 Corstorphine Road Edinburgh EH12 6DD
Phone number:	0131 477 6006
Email address:	enquiries@dmhall.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

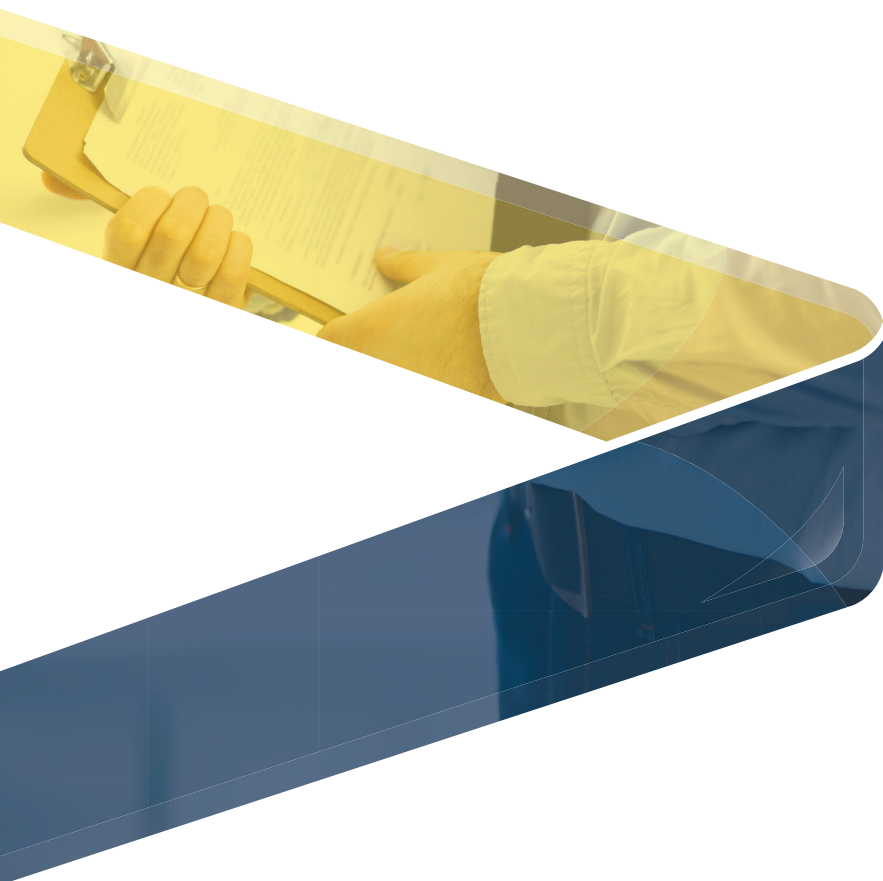
There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greenerScotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	CARRICK SANQUHAR ROAD FORRES IV36 1DG
Customer	Mr Julian Collis & Mrs Sue Collis
Customer address	Carrick Sanquhar Road Forres IV36 1DG
Prepared by	DM Hall LLP
Date of inspection	10th September 2020



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

WARNING:

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	A detached house.
Accommodation	ON GROUND FLOOR: Vestibule, hall, living room, dining room two bedrooms, kitchen, shower room/W.C and porch. ON UPPER FLOOR: 2 attic bedrooms and shower room/W.C.
Gross internal floor area (m²)	131 approximately.
Neighbourhood and location	The property is situated within an established and predominantly residential area, local amenities are available close by.
Age	55 years approximately.
Weather	It was overcast but dry after a period of unsettled weather.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Chimneys are constructed from rendered concrete blocks. Flashings are of lead.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and

	<p>reasonable to do so.</p> <p>The roof is pitched and clad with small clay tiles. There are concrete tiles along the ridge lines. Valleys flashings are of lead or a similar durable material.</p> <p>The dormer projection at the front has a flat roof which is clad with roofing felt.</p> <p>Access to the eaves was gained through hatches at the attic level along with the roof space where a head and shoulders inspection was carried out through a hatch in the landing ceiling. It is evident that the roof is timber framed with timber sarkings and under felt beneath the tiles. Thin glass wool insulation has been laid between the joists at the eaves.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater fittings comprise half round gutters and round downpipes in cast iron.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main outer walls are of cavity concrete block construction with a rendered external finish. The base course at the front is of concrete blocks. There is a small section of pointed brick.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>WINDOWS: The majority of the windows are timber framed double glazed casements. The shower room at the ground floor level has a single glazed window. There are single glazed windows at either side of the front door.</p> <p>EXTERNAL DOORS: There are wooden external doors at the front and rear of the house.</p> <p>OTHER JOINERY FINISHES: Facias around the dormer and rear porch are wooden.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>Woodwork and cast iron are painted.</p>

Single Survey

Conservatories / porches	Visually inspected. There is a porch projection at the rear of the property. It is of single skin concrete block construction with a rendered external finish, under a pitched and clay tiled roof.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	Visually inspected. There is an attached garage with storage shed which is of rendered concrete block construction under a corrugated asbestos cement sheeted roof. External joinery works are wooden with a metal up-and-over car door. The garage has electric light and power.
Outside areas and boundaries	Visually inspected. The property is bounded by private garden areas at the front, sides and rear. There is a Bitmac drive providing access to the garage. There are paved patios at the front and rear. Gardens are mainly laid out to lawn and borders. The majority of the boundaries are defined by hedges and fences.
Ceilings	Visually inspected from floor level. Ceilings are lined in plasterboard. The area below the dormer projection is of painted wood. There are exposed wooden beams at the attic floor level.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls comprise timber stud partitions with a plasterboard finish.
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 throughout the house is mainly of suspended timber which is overlaid with tongue and groove boarding or an equivalent material. The entrance vestibule has a solid tiled floor. There is a solid floor in the porch.

Single Survey

Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Kitchen: fitted with laminated cabinets and worktops.</p> <p>Staircase: a timber staircase with handrail.</p> <p>Doors: a mix of wooden glazed doors and others of a hollow core and ply design with a painted finish. There is a wooden glazed wall between the hall and living room.</p> <p>Other: other finishes are in softwood.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is an open tiled fireplace within one front bedroom. The flue has been temporarily closed off. There is an electric fire in front.</p> <p>There is a gas fire with redundant back boiler in the other front facing room.</p>
Internal decorations	<p>Visually inspected.</p> <p>Walls and ceilings are mainly painted and papered.</p>
Cellars	<p>There are no cellars.</p>
Electricity	<p>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.</p> <p>There is a mains electricity supply. The meter and consumer unit are located within the hall. Wiring, where visible, is mostly PVC sheathed and 13 amp sockets have been installed throughout the property. Some of the pendant lights have older wiring.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>There is a mains supply. The meter is located within an external box at the front of the house.</p>

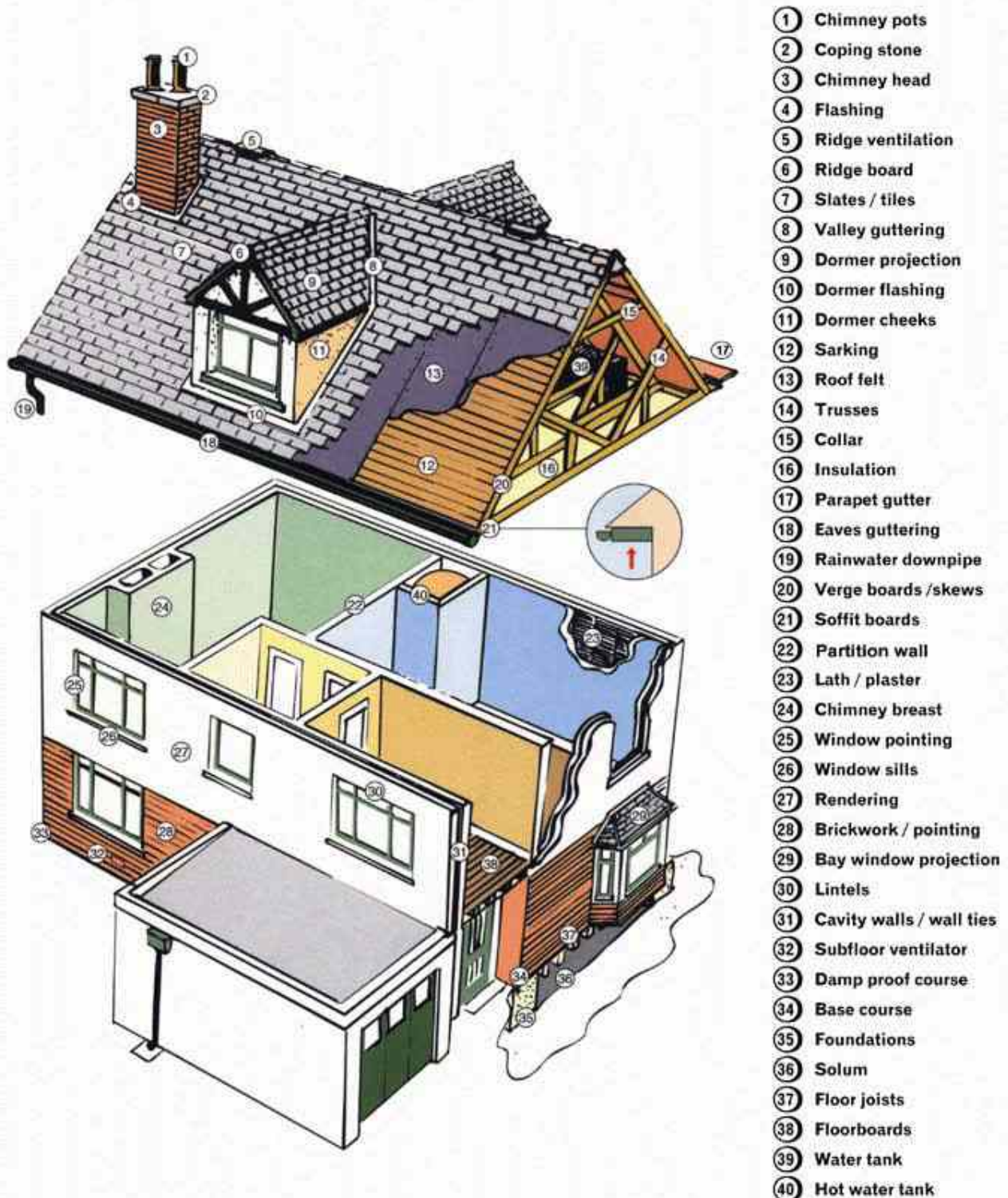
Single Survey

Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a mains water supply. Plumbing, where visible, is in copper and plastic. There is a stainless steel sink in the kitchen.</p> <p>The shower room at the ground floor level is medically adapted and has a white toilet, wash hand basin and shower tray. There is a wall mounted electric shower.</p> <p>The shower room at the upper floor level has three white fittings with a wall mounted electric shower within the shower compartment.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is gas central heating with radiators in the majority of the rooms. It works from a wall mounted condensing combination boiler which is located within the eaves. The boiler provides instantaneous hot water as well as central heating via steel panelled radiators which are distributed throughout the property.</p> <p>There is a gas fire and open fireplace as potential alternative sources of heat.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to the public sewer.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke detectors are mounted on the hall and landing ceilings.</p>
Any additional limits to inspection	<p>At the time of inspection, the property was unoccupied, mostly furnished with all floors covered. My inspection of the roof space and eaves was restricted by the presence of insulation material. The sub-floor area was not accessed. Insulation, floor coverings and furnishings have not been moved.</p> <p>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.</p>

Single Survey

	I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.
--	---

Sectional Diagram showing elements of a typical house




Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.


Single Survey


2. Condition


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

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

 Structural movement	
Repair category	1
Notes	No evidence of movement was noted.

 Dampness, rot and infestation	
Repair category	1
Notes	No dampness, rot or infestation noted.

 Chimney stacks	
Repair category	1
Notes	There is some ivy growth on one chimney stack which can damage masonry.

 Roofing including roof space	
Repair category	2
Notes	<p>The roof is made from small clay tiles. There are some broken, slipped and loose tiles. There is some moss growth on the tiles. Some tiles are discoloured and are losing their protected external surface.</p> <p>It could be assumed that the roof is nearing the end of its useful life. Advice on maintenance costs and its remaining useful lifespan can be obtained from a roofing contractor.</p>

Single Survey



Rainwater fittings

Repair category	2
Notes	External rainwater fittings are affected by slight corrosion.



Main walls

Repair category	1
Notes	There is some weathered, cracked and damaged masonry and render.



Windows, external doors and joinery

Repair category	2
Notes	The majority of the windows are old and display typical age related wear and tear.



External decorations

Repair category	2
Notes	Complete refreshing of external décor is required.



Conservatories/porches

Repair category	1
Notes	No significant defects noted.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	2
Notes	The garage and adjoining storage shed are in a fair state of repair only. The garage door is affected by corrosion. Joinery works are affected by patch decay. There is broken glass in the shed door. Some of the rafter ends are affected by water ingress with patch decay. The electrical installation is old.

Single Survey



Outside areas and boundaries

Repair category	1
Notes	No reportable defects noted.



Ceilings

Repair category	1
Notes	There is some slight cracking in places.



Internal walls

Repair category	1
Notes	No reportable defects noted.



Floors including sub-floors

Repair category	1
Notes	No reportable defects noted.



Internal joinery and kitchen fittings

Repair category	1
Notes	There are some glazed internal doors along with a glazed wall between the hall and main living room. The glass does not appear to be safety glass.



Chimney breasts and fireplaces

Repair category	1
Notes	The open fire does not appear to have been recently used. It should be checked and swept by a qualified sweep prior to re-use.





Internal decorations


Repair category	2
Notes	Some refreshing of internal décor is required.


Single Survey

 Cellars	
Repair category	-
Notes	Not applicable.

 Electricity	
Repair category	2
Notes	There are some aspects of the electrical installation which may not meet current requirements including the provision of some old switches, sockets and older electrical cabling visible to the pendant lights. Advice will be available from a qualified NICEIC registered electrician.

 Gas	
Repair category	1
Notes	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	No evidence of leakage noted from the plumbing.

 Heating and hot water	
Repair category	1
Notes	<p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p> <p>It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements.</p> <p>Boilers and central heating systems should be tested and serviced by a Gas Safe registered engineer on an annual basis to ensure their safe and efficient operation</p>

Single Survey



Drainage

Repair category	1
Notes	No reportable defects noted.

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The valuation of the property is inclusive of a roughly rectangular area of private ground which bounds the house on all sides. The location and ownership of the boundaries should be confirmed from the title.

Estimated reinstatement cost for insurance purposes

£185,000

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

£200,000 (Two hundred thousand pounds).

The present market sentiment suggests that there is abnormal demand for some property and there is a lack of supply of properties for sale. The result is that offers to purchase can reach unsustainable levels however the reported market value has to reflect the prevailing market. It should be borne in mind that when demand/supply equilibrium returns to the property market present prices may not be achievable in the foreseeable future.

Signed

Security Print Code [497748 = 7041]
Electronically signed

Report author

David Cruickshank

Company name

DM Hall LLP

Address

27 High Street, Elgin, IV30 1EE

Date of report

6th October 2020

Mortgage Valuation Report



Property Address

Address CARRICK SANQUHAR ROAD, FORRES, IV36 1DG
Seller's Name Mr Julian Collis & Mrs Sue Collis
Date of Inspection 10th September 2020

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

Storage shed adjoining the garage.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

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

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

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Gas radiator central heating.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property is situated within an established predominantly residential area which lies close to Forres town centre where the usual residential amenities and facilities are available.

Externally, maintenance/repair is required to the roof coverings and joinery works. There is a substantial ivy plant on one gable end which requires to be removed to ensure no damage occurs to the structure.

Internally, the house would benefit from some further modernisation, repair and redecoration.

The layout has been altered to convert the loft into two attic rooms and a shower room. This appears to be longstanding in nature.

The valuation of the property is inclusive of a roughly rectangular area of private ground which bounds the house on all sides. The location and ownership of the boundaries should be confirmed from the title.

Essential Repairs

None.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property will form suitable security at the figure of value stated below.

Valuations

Market value in present condition £ 200,000
Market value on completion of essential repairs £ -
Insurance reinstatement value £ 185,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £ N/A
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 [497748 = 7041]
Electronically signed by:-
Surveyor's name David Cruickshank
Professional qualifications BSc (Hons) MSc MRICS
Company name DM Hall LLP
Address 27 High Street, Elgin, IV30 1EE
Telephone 01343 548501
Fax 01343 540170
Report date 6th October 2020

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

Update

Complete

View PDF

Help

Quit

Insert address of property and include postcode:

House/Flat	<input type="text" value="CARRICK SANQUHAR ROAD"/>
Road	<input type="text"/> <input type="text"/>
Area	<input type="text"/>
Town	<input type="text" value="FORRES"/>
County	<input type="text"/>
Post Code	<input type="text" value="IV36 1DG"/>

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

- Yes
- No

If 'Yes', which?

- Property In possession
- Absentee vendor

Seller(s) and date of form completion:

Seller(s)	<input type="text" value="Julian Collis"/>
Completion date of property questionnaire	<input type="text" value="8/8/20"/>

Note for sellers

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

Information to be given to prospective buyer(s)

Length of ownership

1. How long have you owned the property?

Cannot answer

Council tax

2. Which Council Tax band is your property in?

A

B

C

D

E

F

G

H

Cannot answer

Parking

3. What are the arrangements for parking at your property? (Please tick all that apply)

Garage

Allocated parking space

Driveway

Shared parking

On street

Resident permit

Metered parking

Other (please specify):

Cannot answer

Conservation area

4. Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

Yes

No

Don't know

Cannot answer

Listed buildings

5. Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?
- Yes
 No
 Cannot answer

Alterations / additions / extensions

6. (a) (i) Yes
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)?
- No
 Cannot answer

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

- (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?
- Yes
 No
 Cannot answer

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

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

- (b) Have you had replacement windows, doors, patio doors or double glazing installed in your property?
- Yes
 No
 Cannot answer

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

(i) Were the replacements the same shape and type as the ones you replaced? Yes No Cannot answer

(ii) Did this work involve any changes to the window or door openings? Yes No Cannot answer

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

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

Central heating

7. (a) Is there a central heating system in your property? Yes No Partial Cannot answer

(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).

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

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

(b) When was your central heating system or partial

Cannot answer

central heating system installed?

- (c) Do you have a maintenance contract for the central heating system?
- Yes
 - No
 - Cannot answer

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

- (d) When was your maintenance agreement last renewed? (Please provide the month and year).
- Cannot answer

Energy Performance Certificate

8. Does your property have an Energy Performance Certificate which is less than 10 years old?
- Yes
 - No
 - Cannot answer

Issues that may have affected your property

9. (a) Has there been any storm, flood, fire or other structural damage to your property while you have owned it?
- Yes
 - No
 - Cannot answer

If you have answered yes, is the damage the subject of any outstanding insurance claim?

- Yes
- No
- Cannot answer

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

property? If you have answered yes, please give details:

Garage roof.

Services

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

Services

Connected Supplier

Gas / liquid petroleum gas	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Cannot answer	Scottish Gas
Water mains / private water supply	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Cannot answer	
Electricity	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Cannot answer	SSE
Mains drainage	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Cannot answer	
Telephone	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Cannot answer	
Cable TV / satellite	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Cannot answer	
Broadband	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Cannot answer	

(b) Is there a septic tank system at your property?
 Yes
 No

Cannot answer

If you have answered yes, please answer the

two questions below:

- (c) Do you have appropriate consents for the discharge from your septic tank?
- Yes
 - No
 - Don't know
 - Cannot answer

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

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

Responsibilities for Shared or Common Areas

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

If you have answered yes, please give details:

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

If you have answered yes, please give details:

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

(d) Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?

Yes

No

Cannot answer

If you have answered yes, please give details:

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

Yes

No

Cannot answer

If you have answered yes, please give details:

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

Yes

No

Cannot answer

If you have answered yes, please give details:

Charges associated with your property

12. (a) Is there a factor or Yes

property manager for your property? No
 Cannot answer

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

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

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

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

Specialist works

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

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

property?

(b) As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

- Yes
- No
- Cannot answer

If you have answered yes, please give details:

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

- Yes
- No
- Cannot answer

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

Guarantees

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

Feature	No	Yes	Don't know	With title deeds	Lost	Cannot Answer
(i) Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Roofing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Central heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) NHBC	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Damp course	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Any other work or installations? (for example, cavity wall insulation,	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

underpinning indemnity policy)

(b) If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

Cannot answer

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

Yes

No

Cannot answer

If you have answered yes, please give details:

Boundaries

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

Yes

No

Don't know

Cannot answer

If you have answered yes, please give details:

Notices that affect your property

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

Yes

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

No

Don't know

Cannot answer

(b) that affects your property in some other

Yes

way?

- No
 Don't know
 Cannot answer

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

- Yes
 No
 Don't know
 Cannot answer

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

End of report

Update

Complete

View PDF

Help

Quit

DM Hall Offices

Aberdeen

01224 594172

Ayr

01292 286974

Cumbernauld

01236 618900

Cupar

01334 844826

Dumfries

01387 254318

Dundee

01382 873100

Dunfermline

01383 621262

Edinburgh

0131 477 6000

Elgin

01343 548501

Falkirk

01324 628321

Galashiels

01896 752009

Glasgow (North)

0141 332 8615

Glasgow (South)

0141 636 4141

Hamilton

01698 284939

Inverness

01463 241077

Inverurie

01467 624393

Irvine

01294 311070

Kirkcaldy

01592 598200

Livingston

01506 490404

Musselburgh

0131 665 6782

Oban

01631 564225

Paisley

0141 887 7700

Perth

01738 562100

Peterhead

01779 470220

Stirling

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