HOME REPORT

411 FIELD OF DREAMS FINDHORN FORRES IV36 3TA



ENERGY PERFORMANCE CERTIFICATE





Energy Performance Certificate (EPC)

Scotland

Dwellings

411 FIELD OF DREAMS, FINDHORN, FORRES, IV36 3TA

Dwelling type:	Detached house
Date of assessment:	04 March 2021
Date of certificate:	10 March 2021
Total floor area:	241 m ²
Primary Energy Indicator:	137 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel:

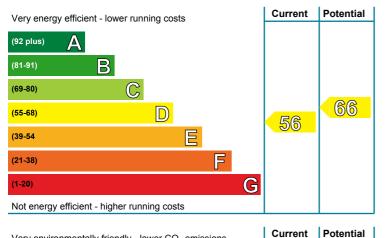
4719-2727-3100-0024-0202 RdSAP, existing dwelling Elmhurst Boiler and radiators, LPG

You can use this document to:

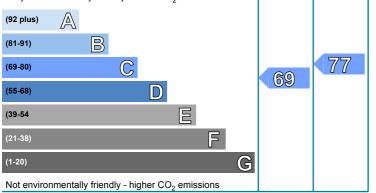
- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£6,342	See your recommendations
Over 3 years you could save*	£711	report for more information

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



Very environmentally friendly - lower CO₂ emissions



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

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

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band C (69)**. 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 Floor insulation (solid floor)	£4,000 - £6,000	£171.00
2 Heating controls (room thermostat)	£350 - £450	£318.00
3 Solar water heating	£4,000 - £6,000	£222.00

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**

411 FIELD OF DREAMS, FINDHORN, FORRES, IV36 3TA 10 March 2021 RRN: 4719-2727-3100-0024-0202

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	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, insulated (assumed) Roof room(s), insulated (assumed)	***☆ ****☆	★★★★☆ ★★★★☆
Floor	Solid, insulated (assumed)	—	_
Windows	Fully double glazed	****☆	★★★★ ☆
Main heating	Boiler and radiators, LPG	★★☆☆☆	★★★★ ☆
Main heating controls	Programmer, TRVs and bypass	★★★ ☆☆	★★★☆☆
Secondary heating	None	—	
Hot water	From main system	★★☆☆☆	★★★★ ☆
Lighting	Low energy lighting in 75% 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 30 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 7.1 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 1.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy c	osts for this home		
	Current energy costs	Potential energy costs	Potential future savings
Heating	£5,148 over 3 years	£4,710 over 3 years	
Hot water	£705 over 3 years	£432 over 3 years	You could
Lighting	£489 over 3 years	£489 over 3 years	save £711
Totals	£6,342	£5,631	over 3 years

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

Recommendations for improvement

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

De		Indicative cost	Typical saving	Rating after	improvement
Re	commended measures	indicative cost	per year	Energy	Environment
1	Floor insulation (solid floor)	£4,000 - £6,000	£57	D 58	C 70
2	Upgrade heating controls	£350 - £450	£106	D 60	C 71
3	Solar water heating	£4,000 - £6,000	£74	D 62	C 73
4	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£310	D 66	C 77

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.

energ saving

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 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.

2 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. 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.

3 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.

4 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)	20,370	(188)	N/A	N/A
Water heating (kWh per year)	2,821			

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About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Assessor membership number:	Mr. Michael McDonald EES/009379
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	27 High Street
	Elgin
	IV30 1EE
Phone number:	01343 548501
Email address:	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.





SINGLE SURVEY





survey report on:

Property address	411 FIELD OF DREAMS FINDHORN FORRES IV36 3TA
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Customer	Mr Edward Boschen

Customer address	475 FDR Drive Aptm L-2013 New York NY 10002
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Prepared by DM Hall LLP

Date of inspection	4th March 2021
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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 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.

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.

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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. <u>Category 3:</u> Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2. <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.
- 3. <u>Category 1:</u> 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	Detached two storey plus attic house.
Accommodation	 GROUND FLOOR: Entrance hall, letting apartment 1 with bedroom, sitting area, tea kitchen and bathroom, letting apartment 2 with bedroom, sitting area, kitchen and shower room, therapy room/bedroom, utility room, w.c., store. FIRST FLOOR: Open plan sitting room/dining room, kitchen, four bedrooms, two shower rooms. TOP FLOOR: Owner's accommodation or letting unit, open plan kitchen/dining/sitting and sleeping area, bathroom with w.c.

Gross internal floor area (m²)	240m2 approximately.
Neighbourhood and location	The property is located within the Findhorn Foundation Community
	Eco Village among other houses of a similar age but differing style. The community is located on the outskirts of the coastal village of Findhorn. Limited local facilities can be obtained within the community and nearby village. A wider range of local transport, shopping, educational and social facilities are readily available in the town of Forres within reasonable commuting distance.

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Age	Built around 2004.
Weather	Overcast but dry following a wet spell.
Chimney stacks	There are no chimney stacks.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof is pitched and clad in tile. The ridges are formed in tile. Valleys are formed in lead.
	There is no access to any roof spaces. Roof timbers are fully concealed. The roof is assumed to be of timber frame construction.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The gutters are of a pvc half round design with pvc round downpipes. These have a part painted finish.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The property is of timber frame construction clad in timber and composite timber effect boarding externally. The external walls have a painted finish.

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.
	Windows are mainly of a double glazed timber framed type. There is one triple glazed timber framed window. The main entrance door is of a timber framed and panelled type with double glazed insert. The sets of French windows leading to the verandas and balcony areas are also of a double glazed timber casement type. There are double glazed velux window units at upper level around the top floor. Soffits and fascia boards are formed in timber. The verandas and balconies are formed in timber with timber deck areas.

External decorations	Visually inspected.
	External timbers are painted.
Concervatorias / norobas	Visually inspected
Conservatories / porches	Visually inspected.
	There are no conservatories or porches.
Communal areas	There are no communal areas.
	mere die no communal dreas.
Garages and permanent outbuildings	Visually inspected.
	There is a shed adjoining the main house of timber construction under a poly carbonate sheet roof.

Outside areas and boundaries	Visually inspected.
	There are areas of garden to the front and the rear. There are access paths around the side. There is a concrete block retaining wall within the garden. There is a patio and deck area. Boundaries are undefined on the two sides.

Ceilings	Visually inspected from floor level.
	Ceilings are formed in plasterboard.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Walls are of timber stud construction with plasterboard finishes.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The ground floors are partly of solid concrete construction and partly of solid concrete construction overlaid with timber battens and chipboard. The upper floors are of suspended timber construction overlaid with chipboard. At the time of my inspection, all floors were covered.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.	
	Kitchen units were visually inspected excluding appliances.	
	Internal doors are of a timber framed flush ply type and of a timber framed and panelled pine type. The stairs are formed in timber with timber balustrades. There are some glazed doors. The kitchen contains a range of fitted floor and wall mounted units with stainless steel sink unit and drainer. One of the ground floor units has a tea kitchen fitted with stainless steel sink unit. The other has floor and wall units with a stainless steel sink unit and drainer. The utility room contains a range of fitted floor and wall units with a stainless steel sink unit and drainer. The top floor unit also contains kitchen fittings and a stainless steel sink unit and drainer.	

Chimney breasts and fireplaces	There are no chimney breast or fireplaces.	
Internal decorations	Visually inspected.	
	Internal walls are painted throughout.	

Cellars	There are no cellars.
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.
	Electricity is from a private supply known as NFD Limited. There is an external electricity meter. Conveyancer can confirm the details associated with charges relating to the private supply.

Gas	Accessible parts of the system were visually inspected withour 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.	
	There is a LPG bottled gas supply. The bottles are located externally.	

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.	
	Shower rooms and bathrooms mainly contain white suites. There is an off-white suite in the en suite bathroom in one of the ground floor letting units. There is a coloured w.c. and wash hand basin in the w.c. off the utility room. There is a wash hand basin in the therapy room.	

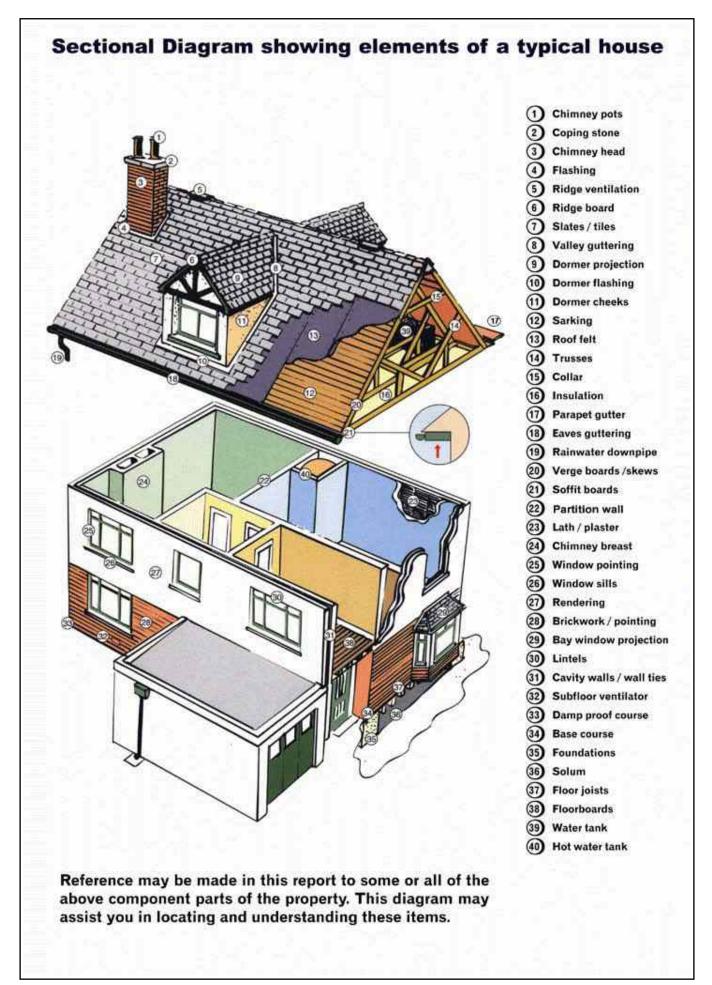
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	There is a Worcester Greenstar HE R28 system LPG fired boiler located in the utility room. This supplies steel panel radiators which are fitted with thermostatic valves. This system also provides domestic hot water. This is controlled by a programmer in the utility room.	

Drainage	Drainage covers etc. were not lifted.	
	Neither drains nor drainage systems were tested.	
	Drainage is connected to a private system known as the 'Living Machine'. This is managed by NFD Limited. Again, the charges associated with the system can be confirmed by the conveyancer.	

Fire, smoke and burglar alarms	Visually inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	There are smoke detectors fitted to ceilings throughout the property.	

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.
	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.
	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.
	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.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.
The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.
In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.
Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.
There was no access to roof timbers.
I was not able to inspect the sub floor area.
I was unable to see below the baths and shower trays.



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

Structural movement	
Repair category	1
Notes	No obvious evidence of significant movement noted within the limitations of my inspection.

Dampness, rot and infestation	
Repair category	1
Notes	No obvious evidence of significant dampness, rot or wood boring insect infestation.

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space	
Repair category	1
Notes	No significant defects evident.

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.

Main walls	
Repair category	1
Notes	No significant defects evident.

Windows, external doors and joinery	
Repair category	2
Notes	A small area of rot was noted to joists of one of the deck areas.

External decorations	
Repair category	2
Notes	There is some weathering of external timbers. Regular repainting will be required to maintain an attractive appearance and to prevent deterioration to the external timbers.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	No significant defects evident.

Outside areas and boundaries	
Repair category	1
Notes	No significant defects evident.

Ceilings	
Repair category	1
Notes	No significant defects evident.

Internal walls	
Repair category	1
Notes	No significant defects evident.

Floors including sub-floors	
Repair category	1
Notes	No significant defects evident.

Internal joinery and kitchen fittings	
Repair category	2
Notes	There is wear and tear to kitchen fittings on the middle floor.

Chimney breasts and fireplaces	
Repair category	-
Notes	Not applicable.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.

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.

Temp Water, plumbing and bathroom fittings	
Repair category	1
Notes	No significant defects evident.
	There is a cracked bath panel.

Heating and hot water	
Repair category	1
Notes	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. Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.

Drainage	
Repair category	1
Notes	No significant defects evident.

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

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, first and attic floors
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 X No
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 property is accessed via a private network of roads and footpaths. I understand that there is a responsibility to contribute to the upkeep of the roads and footpaths. The conveyancer should carry out further enquiries in this respect.

It is assumed that there will be service charges relating to the private drainage system, electricity and water supplies. The conveyancer should carry out further enquiries in this respect.

It is understood that any purchaser will require to be pre-approved by the title holder's association. The conveyancer should clarify issues in this respect.

Estimated reinstatement cost for insurance purposes

£500,000 (Five hundred thousand pounds).

Valuation and market comments

£460,000 (Four hundred and sixty thousand pounds).

Signed	Security Print Code [476315 = 6423] Electronically signed			
Report author	Michael G McDonald			
Company name	DM Hall LLP			
Address	27 High Street, Elgin, IV30 1EE			
Date of report	18th March 2021			

Mortgage Valuation Report



Property Address							
Address Seller's Name Date of Inspection	411 FIELD OF DREAMS, FINDHORN, FORRES, IV36 3TA Mr Edward Boschen 4th March 2021						
Property Details							
Property Type	X House Bungalow Purpose built maisonette Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)						
Property Style	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,							
Flats/Maisonettes only Approximate Year of (No. of units in block						
Tenure							
X Absolute Ownership	Leasehold Ground rent £ Unexpired years						
Accommodation							
Number of Rooms Gross Floor Area (exc	1 Living room(s) 4 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 1 WC(s) 4 Other (Specify in General remarks) cluding garages and outbuildings) 240 m² (Internal) m² (External)						
Residential Element ((greater than 40%) X Yes No						
Garage / Parking / G	Outbuildings						
Single garage Available on site?	Double garage Parking space X No garage / garage space / parking space Yes No						
Permanent outbuilding	gs:						
Timber shed with po	ly carbonate roof.						

Mortgage Valuation Report

Construction								
Walls	Brick	Stone	Concrete	Timber frame	X Other	X Other (specify in General Remarks)		
Roof	X Tile	Slate	Asphalt	Felt	Other	Other (specify in General Remarks)		
Special Risks								
Has the property s	suffered struc	ctural moveme	ent?			Yes	X No	
If Yes, is this recent or progressive?				Yes	No			
Is there evidence, immediate vicinity	•	eason to antic	ipate subsidence	e, heave, landslip o	or flood in the	Yes	X No	
If Yes to any of the	e above, prov	vide details in	General Remar	<s.< td=""><td></td><td></td><td></td></s.<>				
Service Connec	tions							
Based on visual ir of the supply in G			ices appear to b	e non-mains, pleas	se comment o	on the type a	nd location	
Drainage	Mains	X Private	None	Water	X Mains	Private	None	
Electricity	Mains	X Private	None	Gas	Mains	X Private	None	
Central Heating	X Yes	Partial	None					
Brief description of	f Central Hea	ating:						
LPG boiler to rac	liators.							
Site								
		rifical by the c			f de conintiere	in Conorol D	a martica	
Apparent legal iss	_	ves / access	_	-	_			
Rights of way X III-defined boundar			tural land included w	amenities on separate		red service conn er (specify in Ger		
Location								
Residential suburb	Re	esidential within to	own / city 🗌 Mix	ed residential / comme	rcial 🗌 Main	ly commercial		
Commuter village	Re	emote village	Sol	ated rural property	X Othe	er (specify in Gei	neral Remarks)	
Planning Issues	5							
Has the property b	been extende	ed / converted	/ altered?	Yes X No				
If Yes provide deta	ails in Gener	al Remarks.						
Roads								
Made up road	Unmade roa	ad Partly	completed new road	e Pedestrian a	access only	Adopted	X Unadopted	

General Remarks

Drainage is to a communal private system known as the Living Machine. This is a bio-digester system serving the park community. I am advised that there will be maintenance charges associated with the private drainage system and the conveyancer should clarify this.

Electricity is from a private supply known as NFD. This serves the park. I have been advised that there is a responsibility to contribute to the upkeep of road surfaces. The conveyancer can confirm this. It is understood that the purchasers are required to be pre-approved by the title holder's association. The conveyancer can confirm this.

OTHER ACCOMMODATION: Utility room, therapy room/bedroom, store room. Letting unit 1:Bedroom, sitting area, tea kitchen, bathroom. Letting unit 2:Bedroom, sitting area, kitchen, shower room. Letting unit 3/owners accommodation: studio apartment incorporating kitchen/dining/sitting/sleeping area/bathroom with w.c.

CONSTRUCTION: Walls: Timber.

LOCATION: The property is located within the Findhorn Foundation Community Eco Village. Surrounding properties are of a similar age but differing type. A range of facilities is available within the community and in the nearby village of Findhorn. A wide range of facilities can be obtained in the town of Forres within reasonable commuting distance.

The property is in satisfactory condition consistent with age and type.

Essential Repairs

None apparent.

Estimated cost of essential repairs £ ____

Retention recommended? Yes

Amount £

X No

Mortgage Valuation Report

Comment on Mortgageability

There may be some lenders that will not be willing to regard the property as a suitable security for mortgage purposes due to the private shared service connections, the nature of the construction, the multiple occupancy and the issues of buyers having to be pre-approved by the title holder's association. You should consult with your lender prior to making an offer.

Valuations	
Market value in present condition	£ 460,000
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)	£ 500,000
Is a reinspection necessary?	Yes X 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

Signed Security Print Code [476315 = 6423] Electronically signed by:-Surveyor's name Michael G McDonald Professional qualifications **BLE MRICS** Company name DM Hall LLP 27 High Street, Elgin, IV30 1EE Address Telephone 01343 548501 01343 548501 Fax Report date 18th March 2021

Declaration

PROPERTY QUESTIONNAIRE





411 FIELD OF DRÉAMS, THE PARK, FINDHORN, FORRES, MORAYSHIRE, IV36 3TA

Seller(s) Edward Boschen	
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Completion date of property questionnaire	19/3/2021	
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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? 8 1/2 years
2.	Council tax
	Which Council Tax band is your property in? (Please circle) 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 (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

5.	Listed buildings	
	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
6.	Alterations/additions/extensions	
a.	 (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? <u>If you have answered yes</u>, please describe below the changes which you have made: 	Yes / No
	 (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? <u>If you have answered yes</u>, 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 as a possible for the purchaser. 	Yes / Ne
b.	documents and your solicitor or estate agent will arrange to obtain them: Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes / No
	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
	(ii) Did this 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 (w dates when the work was completed):	vith approximate
	Please give any guarantees which you received for this work to your solicitor or e	state agent.

7.	Central heating	
а.	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
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	LPG fired condens'g boiler, passve solar/low-e windows	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	originally in 2004. Boiler completely rebuilt in 2010
c.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract: British Gas	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	April 2020
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
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes / No
b.	Are you aware of the existence of asbestos in your property?	Yes / No
	If you have answered yes, please give details:	

).	Services			
•	Please tick which services are supplier:	connected to y	our property and give details	s of the
	Services	Connected	Supplier	
	Gas / liquid petroleum gas	\checkmark	S & D Harper (Bottle Gas)	
	Water mains / private water supply	✓	NFD at Findhorn Foundation	
	Electricity	✓	NFD at Findhorn Foundatio Genera	n, Wind
	Mains drainage	\checkmark	NFD at Findhorn Foundatior Mach	n, Living
	Telephone	\checkmark	ВТ	
	Cable TV / satellite	✓	BBC	
	Broadband	\checkmark	BT Internet	
•	Is there a septic tank system at yo If you have answered yes, please a		questions below:	¥es / No
•	(i) Do you have appropriate conse	nts for the disch	narge from your septic tank?	Yes / No / Don't know
•	(ii) Do you have a maintenance co) Do you have a maintenance contract for your septic tank?		Yes / No
	If you have answered yes, please have a maintenance contract:	e give details of	the company with which you	

11.	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	¥es / No / Den't Knew
	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
	If you have answered yes, please give details:	
с.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes / No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?	¥es / No
	If you have answered yes, please give details:	
е.	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?	¥es / No
	If you have answered yes, please give details:	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	¥es / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes / No
	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?	¥es / No / Den't Knew				
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?					
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.					
	HoCo, also part of Findhorn Foundation, maintains roads, water, sewage, landscaping at The Park. This is covered by the approx 240-300 GBP/mo I pay for all NFD services.					
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?	Yes / No				
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:					
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes / No				
	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				
	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 <u>please write below who has these documents</u> 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:					

14.	Guarantees						
a.	Are there any guarantees or warranties for an	y of the	following	:			
(i)	Electrical work	No	Yes	Don't know	With titlo doods	Lost	Cannot Answor*
(ii)	Roofing	Nə	¥es	Don't know	With title deeds	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	¥es	Don't know	With title deeds	Lost	Cannot Answor*
(v)	Damp course	Nə	¥es	Don't know	With title deeds	Lost	Cannot Answor*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	Ne	¥es	Don't know	With title deeds	Lost	Cannot Answor*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas te(s):	e give de	etails of t	he work		
	Electrical system inspection and certification winspection and certification done end of Feb 20. Feb 2020.	vas done					
c.	Are there any outstanding claims under any o	of the gua	arantees	listed abo	ove?	Yes / No	
	If you have answered yes, please give details:						
15.	Boundaries						
	So far as you are aware, has any boundary o last 10 years?	f your pi	operty b	een move	ed in the		/ <mark>No</mark> /
	If you have answered yes, please give details:						
	With the impending sale of the neighbor's prop determined that the property line had been inco 2, and I allowed that to be corrected in 2015. It	rrectly loo	cated orig	inally, by a	a foot or		

16.	Notices that affect your property		
	In the past 3 years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	¥es / No / Don't know	
b.	that affects your property in some other way?	¥es / No / Den't knew	
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know	
	If you have answered yes to any of a-c above, please give the notices to your solicitor or est agent, including any notices which arrive at any time before the date of entry of the purchase your property.		

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

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

Signature(s):

Date:

DM Hall Offices

Aberdeen 01224 594172

Cumbernauld

01236 618900

01334 844826

01387 254318

01382 873100

Ayr

Cupar

Dumfries

Dundee

Galashiels 01896 752009

Glasgow (North) 01292 286974 0141 332 8615

> Glasgow (South) 0141 636 4141

> > Hamilton 01698 284939

Inverness 01463 241077

Inverurie 01467 624393

Irvine 01294 311070

Kirkcaldy 01592 598200 Livingston 01506 490404

Musselburgh 0131 665 6782

Oban 01631 564225

Paisley 0141 887 7700

Perth 01738 562100

Peterhead 01779 470220

Stirling 01786 475785



01383 621262 Edinburgh

Dunfermline

0131 477 6000

Elgin 01343 548501

Falkirk 01324 628321