YOUR ONESURVEY

# HOME REPORT

## ADDRESS

20 South Covesea Terrace
Lossiemouth
IV31 6NA

## PREPARED FOR

Susan Devine

INSPECTION CARRIED OUT BY:

ALLIED SURVEYORS SCOTLAND

SELLING AGENT:

abs estateagents

HOME REPORT GENERATED BY:

oneSURVEY HOME REPORT

# Document Index

| Document | Status | Prepared By | Prepared On |
|---|---|---|---|
| Single Survey | Final | Allied Surveyors Scotland Ltd Elgin | 20/11/2026 |
| Mortgage Certificate | Final | Allied Surveyors Scotland Ltd Elgin | 20/11/2026 |
| Property Questionnaire | Final | Susan Devine | |
| EPC | FileUploaded | Allied Surveyors Scotland Ltd Elgin | 19/11/2026 |

**Important Notice:**

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1.

# SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



# Single Survey

Survey report on:

| | |
|---|---|
| **Customer** | Susan Devine |

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|---|---|
| **Selling address** | 20 South Covesea Terrace<br>Lossiemouth<br>IV31 6NA |

| | |
|---|---|
| **Date of Inspection** | 17/11/2026 |

| | |
|---|---|
| **Prepared by** | Angus Gunn, BSc (Hons) MRICS<br>Allied Surveyors Scotland Ltd Elgin |

**SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)**

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property. [1]

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

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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.

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

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 expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

**1.3 LIABILITY**

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report. 2

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

**1.9 PRECEDENCE**

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

**1.10 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

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

- 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.

2.3.1 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.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value*" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an*

*arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

# 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

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| Description | Two storey semi-detached house. |
| Accommodation | Ground Floor: Hall, lounge, kitchen.<br>First Floor: Landing, two bedrooms, bathroom. |
| Gross internal floor area (m2) | Approximately 76 m2 |
| Neighbourhood and location | The property is situated on the periphery of an established local authority residential estate, in the coastal town of Lossiemouth, and enjoying views over the High School to the countryside. Local amenities are all convenient, including the RAF base. |
| Age | Approximately 70 years. |
| Weather | Overcast but dry. The report should be read in context of these weather conditions. |
| Chimney stacks | Single rendered stack, with lead flashings.<br>Visually inspected with the aid of binoculars where required. |
| Roofing including roof space | Pitched, timber framed and clad with concrete tiles.<br>Only a head and shoulders inspection of the roof space was undertaken from the ceiling hatch. Insulation has been installed and there is a hot water cylinder header tank located in the roof space.<br>Sloping roofs were visually inspected with the aid of binoculars where required.<br>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. |

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| Rainwater fittings | PVC manufacture.<br><br>Visually inspected with the aid of binoculars where required. |
| Main walls | Concrete block cavity walls, rendered externally.<br><br>Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected. |
| Windows, external doors and joinery | The windows are of uPVC double glazed design. Doors are of a composite double glazed design. Fascias are formed in softwood.<br><br>Internal and external doors were opened and closed where keys were available.<br><br>Random windows were opened and closed where possible.<br><br>Doors and windows were not forced open. |
| External decorations | External woodwork has been painted.<br><br>Visually inspected. |
| Conservatories / porches | None. |
| Communal areas | None. |
| Garages and permanent outbuildings | None. |
| Outside areas and boundaries | There are garden grounds to the front, side and rear enclosed by a mixture of walls, hedging and fencing.<br><br>Visually inspected. |
| Ceilings | Plasterboard lined.<br><br>Visually inspected from floor level. |
| Internal walls | Plastered on the hard or plasterboard lined.<br><br>Visually inspected from floor level.<br><br>Using a moisture meter, walls were randomly tested for dampness where considered appropriate. |
| Floors including sub floors | Solid concrete ground floor and a timber upper floor.<br><br>The inspection of flooring was restricted due to fitted floor coverings. |

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| Internal joinery and kitchen fittings | Skirtings/architraves are formed in softwood. Timber panelled or glazed internal doors. The kitchen comprises a range of modern units, together with integral electric appliances.<br><br>Built-in cupboards were looked into but no stored items were moved.<br><br>Kitchen units were visually inspected excluding appliances. |
| Chimney breasts and fireplaces | There is a gas fire with back boiler at the lounge fireplace.<br><br>Visually inspected. No testing of the flues or fittings was carried out. |
| Internal decorations | Walls, ceilings and woodwork have been painted.<br><br>Visually inspected. |
| Cellars | None. |
| Electricity | Mains supply. Distribution wiring, where seen, is formed in PVC sheathed cable, with the power points being of a modern square pin 13 amp type.<br><br>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.<br><br>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. |
| Gas | Mains supply.<br><br>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.<br><br>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. |
| Water, plumbing and bathroom fittings | Mains supply. Distribution pipework, where seen, is formed in copper, together with PVC soil and waste pipes. The bathroom comprises a bath with electric shower fitted over, wash hand basin and WC.<br><br>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.<br><br>No tests whatsoever were carried out to the system or appliances. |

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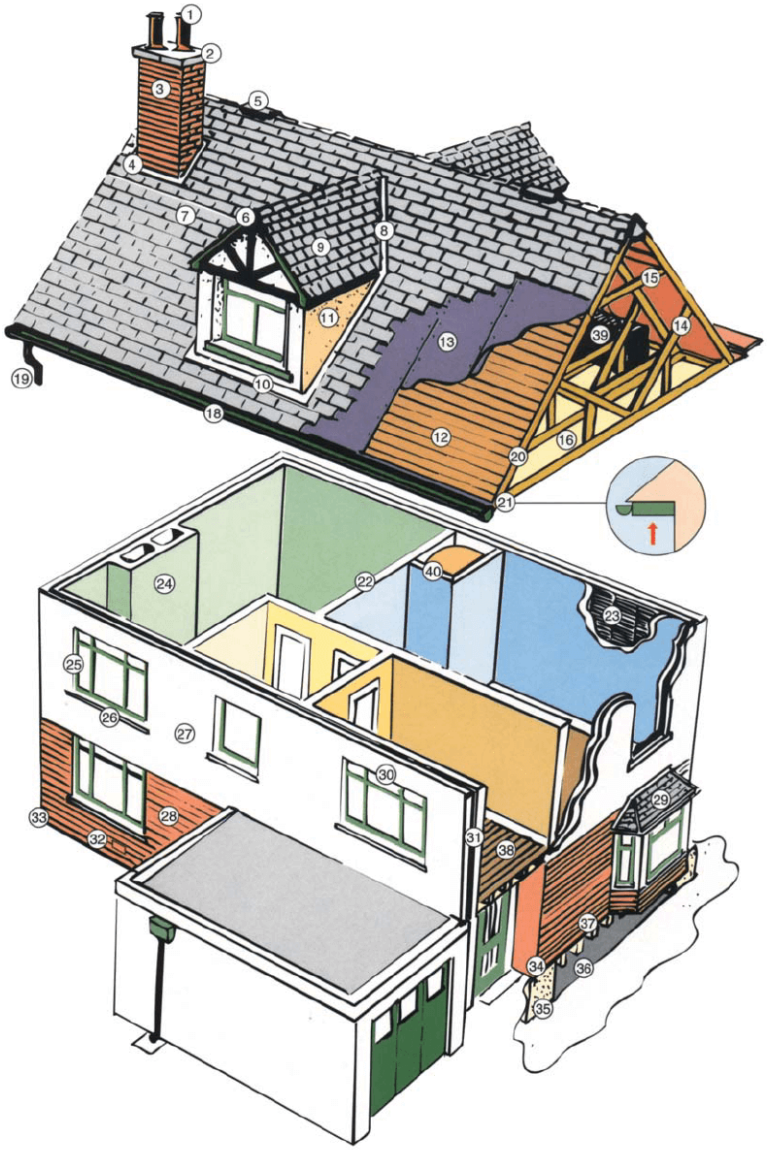
| Heating and hot water | A gas fired back boiler serves a series of radiators throughout and also heats the hot water via the cylinder in the roof space.<br><br>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.<br><br>No tests whatsoever were carried out to the system or appliances. |
| Drainage | Waterborne to the public sewer.<br><br>Drainage covers etc were not lifted.<br><br>Neither drains nor drainage systems were tested. |
| Fire, smoke and burglar alarms | Smoke and heat detectors have been installed.<br><br>Visually inspected.<br><br>No tests whatsoever were carried out to any systems or appliances.<br><br>The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor.<br><br>A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.<br><br>The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and/or fully compliant with the fire and smoke alarm standard that was introduced in 2022.<br><br>We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor. |

| | |
|---|---|
| Any additional limits to inspection | Due to fitted carpets and floor coverings no detailed inspection was possible of the floor timbers and accordingly we cannot guarantee their soundness or otherwise.<br><br>It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.<br><br>We do not carry out an inspection for Japanese Knotweed, which is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. We have assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.<br><br>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a Category 1 rating is provided this means the property must continue to be maintained in the normal way. |

## Sectional Diagram showing elements of a typical house



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

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

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the above 3 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: | At the time of our inspection there was no evidence of significant structural movement noted to affect the property within the limits of our inspection. |

| Dampness, rot and infestation | |
|---|---|
| Repair category: | 1 |
| Notes: | There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection. |

| Chimney stacks | |
|---|---|
| Repair category: | 1 |
| Notes: | These appeared generally in fair condition consistent with age. |

| Roofing including roof space | |
|---|---|
| Repair category: | 2 |
| Notes: | There is evidence of moss and weathering to the roof tiles, and there are areas of damp staining to roof sarking internally.<br><br>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A roofing contractor will be able to advise on life expectancy and repair/replacement costs. |

| 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. |

| Rainwater fittings | |
|---|---|
| Repair category: | 1 |
| Notes: | At the time of our inspection there was no evidence of damp staining/water staining on wall surfaces which would indicate leakage. It should be noted that it was not raining at the time of our inspection. |

| Main walls | |
|---|---|
| Repair category: | 1 |
| Notes: | The main outer walls of the property generally appeared in fair order consistent with age. |

| Windows, external doors and joinery | |
|---|---|
| Repair category: | 1 |
| Notes: | Replacement/double glazed windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. Defective seals can lead to condensation between the panes, which can sometimes only be obvious during certain weather conditions.Due to the age of the windows it is therefore likely that maintenance repairs will be required as part of an ongoing maintenance programme. Our valuation does assume that the installation of the windows does comply with the necessary regulations at the time of installation. |

| External decorations | |
|---|---|
| Repair category: | 1 |
| Notes: | The external decorations are generally in fair order. Regular repainting will be required if these areas are to be maintained in satisfactory condition. |

| Conservatories / porches | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| 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. |

| Communal areas | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| Garages and permanent outbuildings | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| Outside areas and boundaries | |
|---|---|
| Repair category: | 3 |
| Notes: | There is a damaged asbestos cement fibre sheet situated in the rear garden, which is considered to be a safety hazard and should be removed. |

| Ceilings | |
|---|---|
| Repair category: | 1 |
| Notes: | Cracking and blemishes have occurred and some plaster repairs may be required (during redecoration). |

| Internal walls | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects were noted. |

| Floors including sub-floors | |
|---|---|
| Repair category: | 1 |
| Notes: | There was no visible evidence to suggest any significant defects to the flooring, however, the inspection was restricted due to floor coverings. |

| 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. |

| Internal joinery and kitchen fittings | |
|---|---|
| Repair category: | 1 |
| Notes: | The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age.<br>The kitchen fittings are generally in adequate condition for their age and type. |

| Chimney breasts and fireplaces | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects were noted and it is understood that the gas fire has recently been serviced. All details should be transferred with the Title Deeds. |

| Internal decorations | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects were noted. |

| Cellars | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| Electricity | |
|---|---|
| Repair category: | 1 |
| Notes: | The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board. It should be emphasised that the system was not tested at the time of our inspection. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years for owner-occupied properties and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations. |

| 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. |

| Gas | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects were noted. All gas appliances should be tested annually to ensure their safe and efficient operation. |

| Water, plumbing and bathroom fittings | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects were noted. Seals around the bath areas are frequently troublesome and require regular maintenance. Failure to maintain seals can result in dampness and decay to adjoining underlying areas. No inspection has been possible to the flooring or the timbers beneath, which are assumed to be in reasonable condition. |

| Heating and hot water | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects noted. It has been assumed that the boiler/heating system has been regularly serviced and is in a good working order. If there is no current servicing certificate then a heating engineer should be instructed to check and test the system to ensure it is in good working order as a condition of any offer. |

| Drainage | |
|---|---|
| Repair category: | 1 |
| Notes: | No surface indication of any defect noted. |

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

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

## 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 coinoperated machines.

| | |
|---|---|
| **1. Which floor(s) is the living accommodation on?** | Ground and first |
| **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 [x]NO |
| **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?** | [x]YES [ ]NO |
| **7. Are all rooms on the same level with no internal steps or stairs?** | [ ]YES [x]NO |
| **8. Is there unrestricted parking within 25 metres of an entrance door to the building?** | [x]YES [ ]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 re-instatement cost for insurance purposes.

| **Matters for a solicitor or licensed conveyancer** |
|---|
| We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.<br><br>Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.<br><br>Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchaser.<br><br>The subjects would provide adequate security for lending institutions loan purposes subject to the specific lending institutions criteria. |
| **Estimated re-instatement cost (£) for insurance purposes** |
| 200,000 (two hundred thousand pounds)<br><br>The property should be insured for a sum of no less than £200,000. |
| **Valuation (£) and market comments** |
| 150,000 (one hundred and fifty thousand pounds)<br><br>We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £150,000.<br><br>Our valuation reflects current market conditions relating to this area. We assume that current trends will prevail at the ultimate date of disposal, with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on the price. |

| | |
|---|---|
| **Report author:** | Angus Gunn, BSc (Hons) MRICS |
| **Company name:** | Allied Surveyors Scotland Ltd Elgin |
| **Address:** | 35 Moray Street<br>Elgin<br>IV30 1JH |
| **Signed:** | Electronically Signed: 327451-9d0fe777-40de |
| **Date of report:** | 20/11/2026 |

PART 2.

# MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.



# Mortgage Valuation Report

| Mortgage Valuation Report | | | |
|---|---|---|---|
| Property: | 20 South Covesea Terrace<br>Lossiemouth<br>IV31 6NA | Client: Susan Devine<br><br>Tenure: Absolute ownership | |
| Date of Inspection: | 17/11/2026 | Reference: | AFG/260630 |

*This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2024 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.*

| **1.0** | **LOCATION** |
|---|---|
| The property is situated on the periphery of an established local authority residential estate, in the coastal town of Lossiemouth, and enjoying views over the High School to the countryside. Local amenities are all convenient, including the RAF base. | |

| **2.0** | **DESCRIPTION** | **2.1 Age:** | Approximately 70 years. | |
|---|---|---|---|---|
| Two storey semi-detached house. | | | | |

| **3.0** | **CONSTRUCTION** |
|---|---|
| Concrete block cavity walls, rendered externally. Pitched tiled roof. Concrete and timber floors. UPVC double glazing. | |

| **4.0** | **ACCOMMODATION** |
|---|---|
| Ground Floor: Hall, lounge, kitchen.<br><br>First Floor: Landing, two bedrooms, bathroom. | |

| **5.0** | **SERVICES (No tests have been applied to any of the services)** | | | | | | |
|---|---|---|---|---|---|---|---|
| **Water:** | Mains | **Electricity:** | Mains | **Gas:** | Mains | **Drainage:** | Mains |
| **Central Heating:** | | Gas fired back boiler serving radiators | | | | | |

| **6.0** | **OUTBUILDINGS** |
|---|---|
| **Garage:** | None. |
| **Others:** | None. |

| | | | | | |
|---|---|---|---|---|---|
| **7.0** | **GENERAL CONDITION -** *A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.* | | | | |
| The property was seen to be in a condition consistent with its age and type of construction. The roof coverings are of an age where ongoing maintenance should be anticipated. | | | | | |
| **8.0** | **ESSENTIAL REPAIR WORK** *(as a condition of any mortgage or, to preserve the condition of the property)* | | | | |
| None for mortgage purposes. | | | | | |
| **8.1 Retention recommended:** | | N/A | | | |
| **9.0** | **ROADS & FOOTPATHS** | | | | |
| Adopted by the Local Authority. | | | | | |
| **10.0** | **BUILDINGS INSURANCE (£):** | 200,000 (two hundred thousand pounds) | **GROSS EXTERNAL FLOOR AREA** | 90 | **Square metres** |
| | *This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.* | | | | |
| **11.0** | **GENERAL REMARKS** | | | | |
| We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.<br><br>Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.<br><br>Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchaser.<br><br>The subjects would provide adequate security for lending institutions loan purposes subject to the specific lending institutions criteria. | | | | | |
| **12.0** | **VALUATION** *On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.* | | | | |
| **12.1** | **Market Value in present condition (£):** | **150,000 (one hundred and fifty thousand pounds)** | We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £150,000. Our valuation reflects current market conditions relating to this area. We assume that current trends will prevail at the ultimate date of disposal, with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on the price. | | |

| | | | | | |
|---|---|---|---|---|---|
| **12.2** | **Market Value on completion of essential works (£):** | | | | |
| **12.3** | **Suitable security for normal mortgage purposes?** | Yes | | | |
| **12.4** | **Date of Valuation:** | 17/11/2026 | | | |
| **Signature:** | Electronically Signed: 327451-9d0fe777-40de | | | | |
| **Surveyor:** | Angus Gunn | BSc (Hons) MRICS | | **Date:** | 20/11/2026 |
| **Allied Surveyors Scotland Ltd Elgin** | | | | | |
| **Office:** | **35 Moray Street**<br>**Elgin**<br>**IV30 1JH** | **Tel: 01343 547 481**<br>**Fax:**<br>**email: elgin@alliedsurveyorsscotland.com** | | | |

PART 3.

# ENERGY REPORT

A report on the energy efficiency of the property.



energy report on:

| | |
|---|---|
| **Property address** | 20 South Covesea Terrace<br>Lossiemouth<br>IV31 6NA |

| | |
|---|---|
| **Customer** | Susan Devine |

| | |
|---|---|
| **Customer address** | 20 South Covesea Terrace<br>Lossiemouth<br>IV31 6NA |

| | |
|---|---|
| **Prepared by** | Angus Gunn, BSc (Hons) MRICS<br>Allied Surveyors Scotland Ltd Elgin |

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**20 SOUTH COVESEA TERRACE, LOSSIEMOUTH, IV31 6NA**

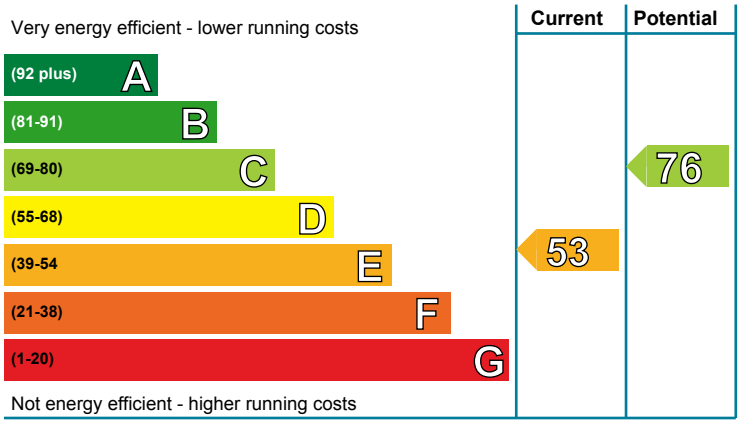
| | | | |
|---|---|---|---|
| **Dwelling type:** | Semi-detached house | **Reference number:** | 9390-0331-0022-5193-1963 |
| **Date of assessment:** | 17 November 2026 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 17 November 2026 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 76 m² | **Main heating and fuel:** | Boiler and radiators, mains gas |
| **Primary Energy Indicator:** | 382 kWh/m²/year | | |

## You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce $CO_2$ emissions by improving your home**

| | | |
|---|---|---|
| **Estimated energy costs for your home for 3 years*** | **£5,415** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£2,250** | |

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

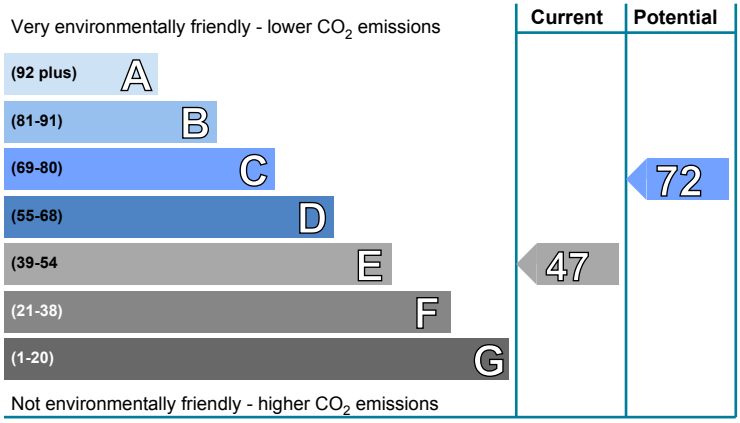



## Energy Efficiency Rating

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

Your current rating is **band E (53)**. The average rating for EPCs in Scotland is **band D (61).**

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




## Environmental Impact ($CO_2$) Rating

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

Your current rating is **band E (47)**

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 Cavity wall insulation | £900 - £1,500 | £882.00 |
| 2 Floor insulation (solid floor) | £5,000 - £10,000 | £237.00 |
| 3 Add additional 80 mm jacket to hot water cylinder | £20 - £40 | £60.00 |

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, 300 mm loft insulation | ★★★★★ | ★★★★★ |
| Floor | Solid, no insulation (assumed) | — | — |
| Windows | Fully double glazed | ★★☆☆☆ | ★★☆☆☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, TRVs and bypass | ★★★☆☆ | ★★★☆☆ |
| Secondary heating | Room heaters, mains gas | — | — |
| Hot water | From main system | ★★★☆☆ | ★★★☆☆ |
| Lighting | Good lighting efficiency | ★★★★☆ | ★★★★☆ |

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, $CO_2$ emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment

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

The calculated emissions for your home are 70 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.4 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 2.6 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** | £4,248 over 3 years | £2,394 over 3 years | You could save £2,250 over 3 years |
| **Hot water** | £1,017 over 3 years | £621 over 3 years | |
| **Lighting** | £150 over 3 years | £150 over 3 years | |
| **Totals** | **£5,415** | **£3,165** | |

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 | Cavity wall insulation | £900 - £1,500 | £294 | D 60 | D 56 |
| 2 | Floor insulation (solid floor) | £5,000 - £10,000 | £79 | D 62 | D 58 |
| 3 | Add additional 80 mm jacket to hot water cylinder | £20 - £40 | £20 | D 63 | D 59 |
| 4 | Upgrade heating controls | £220 - £250 | £95 | D 65 | D 62 |
| 5 | Replace boiler with new condensing boiler | £2,200 - £3,500 | £263 | C 72 | C 71 |
| 6 | Solar photovoltaic panels, 2.5 kWp | £8,000 - £10,000 | £184 | C 76 | C 72 |

### 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
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Micro CHP

## 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.

energy saving trust

## 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 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).

### 2 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.

### 3 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

### 4 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.

### 5 Condensing boiler

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

### 6 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

## Low and zero carbon energy sources

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

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

## Your home's heat demand

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

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|---|---|---|---|---|
| Space heating (kWh per year) | 11,900.05 | N/A | N/A | N/A |
| Water heating (kWh per year) | 3,016.76 | | | |

## 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. Angus Gunn
Assessor membership number: EES/008267
Company name/trading name: Allied Surveyors Scotland Ltd
Address: 209 High Street
Elgin
IV30 1DJ
Phone number: 01343 547481
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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
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Greener Scotland
Scottish Government

PART 4.

# PROPERTY **QUESTIONNAIRE**

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



# Property Questionnaire

| | |
|---|---|
| Property Address | 20 South Covesea Terrace<br>Lossiemouth<br>IV31 6NA |
| Seller(s) | Susan Devine |
| Completion date of property questionnaire | |
| Note for sellers | |

| | |
|---|---|
| **1.** | **Length of ownership** |
| | **How long have you owned the property?**<br>8 years |
| **2.** | **Council tax** |
| | **Which Council Tax band is your property in? (Please circle)**<br>[ ]A [x]B [ ]C [ ]D [ ]E [ ]F [ ]G [ ]H |
| **3.** | **Parking** |
| | **What are the arrangements for parking at your property?**<br>**(Please tick all that apply)**<br>Garage [ ]<br>Allocated parking space [ ]<br>Driveway [ ]<br>Shared parking [x]<br>On street [ ]<br>Resident permit [ ]<br>Metered parking [ ]<br>Other (please specify): |

| | | |
|---|---|---|
| **4.** | **Conservation area** | |
| | Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? | [ ]YES [x]NO<br>[ ]Don't know |
| **5.** | **Listed buildings** | |
| | Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)? | [ ]YES [x]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)? | [ ]YES [x]NO |
| | If you have answered yes, please describe below the changes which you have made: | |
| | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? | [ ]YES [ ]NO |
| | 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 [x]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 (with approximate dates when the work was completed):<br><br>Please give any guarantees which you received for this work to your solicitor or estate agent. | |
| **7.** | **Central heating** | |
| a | Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom). | [x]YES [ ]NO<br>[ ]Partial |

| | | |
|---|---|---|
| | If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).<br><br>*Gas central heating* | |
| | If you have answered yes, please answer the three questions below: | |
| | (i) When was your central heating system or partial central heating system installed?<br><br>*No sure* | |
| | (ii) Do you have a maintenance contract for the central heating system? | [ ]YES [x]NO |
| | If you have answered yes, please give details of the company with which you have a maintenance contract | |
| | (iii) When was your maintenance agreement last renewed? (Please provide the month and year). | |
| **8.** | **Energy Performance Certificate** | |
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | [x]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 [x]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 [x]NO<br><br>[ ]Don't know |
| | If you have answered yes, please give details: | |
| **10.** | **Services** | |

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

| Services | Connected | Supplier |
|---|---|---|
| Gas or liquid petroleum gas | Y | |
| Water mains or private water supply | Y | |
| Electricity | Y | |
| Mains drainage | Y | |
| Telephone | N | |
| Cable TV or satellite | Y | |
| Broadband | N | |

| | | |
|---|---|---|
| b | Is there a septic tank system at your property? | [ ]YES [x]NO |
| | If you have answered yes, please answer the two questions below: | |
| | (i) Do you have appropriate consents for the discharge from your septic tank? | [ ]YES [ ]NO<br>[ ]Don't know |
| | (ii) Do you have a maintenance contract for your septic tank? | [ ]YES [ ]NO |
| | If you have answered yes, please give details of the company with which you have a maintenance contract: | |
| **11.** | **Responsibilities for shared or common areas** | |
| a | Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?<br>If you have answered yes, please give details: | [ ]YES [x]NO<br>[ ]Don't know |
| b | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?<br>If you have answered yes, please give details: | [ ]YES [x]NO<br>[ ]N/A |
| c | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | [ ]YES [x]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?<br>If you have answered yes, please give details: | [ ]YES [x]NO |
| 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?<br>If you have answered yes, please give details: | [ ]YES [x]NO |

| | | |
|---|---|---|
| f | As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)<br><br>If you have answered yes, please give details: | [ ]YES [x]NO |
| **12.** | **Charges associated with your property** | |
| a | Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: | [ ]YES [x]NO |
| b | Is there a common buildings insurance policy? | [ ]YES [x]NO<br><br>[ ]Don't know |
| | If you have answered yes, is the cost of the insurance included in your monthly/annual factors 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. | |
| **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 [x]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 [x]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 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: | |

| 14. | Guarantees | |
|---|---|---|
| a | Are there any guarantees or warranties for any of the following: | |
| (i) | Electrical work | [ ]NO [ ]YES [ ]Don't know [x]With title deeds [ ]Lost |
| (ii) | Roofing | [ ]NO [ ]YES [ ]Don't know [x]With title deeds [ ]Lost |
| (iii) | Central heating | [ ]NO [ ]YES [ ]Don't know [x]With title deeds [ ]Lost |
| (iv) | National House Building Council(NHBC) | [ ]NO [ ]YES [ ]Don't know [x]With title deeds [ ]Lost |
| (v) | Damp course | [ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | [ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost |
| b | If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): | |
| c | Are there any outstanding claims under any of the guarantees listed above? | [ ]YES [x]NO |
| | If you have answered yes, please give details: | |

| 15. | Boundaries | |
|---|---|---|
| | So far as you are aware, has any boundary of your property been moved in the last 10 years? | [ ]YES [x]NO<br>[ ]Don't know |
| | If you have answered yes, please give details: | |
| **16.** | **Notices that affect your property** | |
| In the past three years have you ever received a notice: | | |
| a | advising that the owner of a neighbouring property has made a planning application? | [ ]YES [x]NO |
| b | that affects your property in some other way? | [ ]YES [x]NO |
| c | that requires you to do any maintenance, repairs or improvements to your property? | [ ]YES [x]NO |
| | 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. | |

| **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): | Susan Devine |
| Capacity: | [x]Owner<br>[ ]Legally Appointed Agent for Owner |
| Date: | 11/11/2026 |