HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

HOME REPORT INDEX

HARVEY DONALDSON & GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

HOME report
SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

Single Survey

Property Address	Laurel Bank, 11 St Leonards Road, Forres, IV36 1DN
Customer	Ms A Louis-Hansen
Date of Inspection	03/08/2026
Prepared by	Douglas J H Mowat Harvey Donaldson & Gibson Chartered Surveyors

HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

TERMS AND CONDITIONS

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 will have sufficient current local knowledge of the particular market to competently 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 checking the adjacent box.

☑

Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on https://www.connellsgroup.co.uk/our-group/our-brands/. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is Andrew Peters, Associate Director of Technical Services, contact 01332 813096.

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

1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential

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

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

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;
- "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.

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

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

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.

Description	The subjects comprise a substantial two storey and attic detached house with single storey extensions / projections. The property has been substantially renovated and refurbished within the last twenty years. The property is understood to be category Category B Listed, being of historical and architectural interest, and is located in a Conservation Area.

Accommodation	Ground Floor: Hall, Drawing Room, Open Plan Lounge / Dining Room / Kitchen, Rear Hall, Boot Room, Shower Room, Utility Room with Larder, Orangery. First Floor: Landing, Bedroom 1, Bedroom 2, Bedroom 3, Bedroom 4, Bedroom 5 / Dressing Room, Bathroom. Second floor: Large attic room (originally two rooms now opened up to form a single L-shaped room), Store / Box Room.

Gross internal floor area (sqm)	296

Neighbourhood and location	The subjects are located in a mixed residential and commercial area within the town of Forres. Surrounding properties are of a mixed style and design. There is a reasonable range of amenities nearby. The property backs on to Grant Park. The property is understood to be situated in a Conservation Area. The subjects are accessed by way of an adopted road.

Age	1863

Weather	It was raining lightly at the time of inspection.

Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** The chimney heads are of stone construction. We are informed that all chimney stacks have been rebuilt with same stone as the house was constructed with in 1863 from Hopeman quarry.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **The extension flat roof was only partially visible at the time of inspection.** **No inspection of the roof void was possible as there is no inspection loft hatch.** The main roof is of pitched timber design being overlaid with natural slates. The orangery has a flat timber roof clad with a single ply rubberised membrane. The roof incorporates a large triple glazed metal framed rooflight with hardwood internal elements. The front portico and bay window projections have a lead covered flat roof.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** **It will be appreciated that the inspection was carried out during light rain conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.** The gutters and downpipes are mainly of cast-iron type.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls measure approximately 610 - 700 mm in thickness and are of solid sandstone construction. The orangery extension walls are of stone faced cavity construction. Wall thickness approximately 300 m.

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.** **It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions.** The windows are mainly of the single glazed timber framed sash and case type. There are timber framed / double glazed windows on the front elevation at first floor level. The Velux roof lights are timber framed and double glazed. The orangery windows are hardwood timber framed with laminated glazing, incorporating an invisible film. The orangery rooflight is metal framed with hardwood internal elements and triple glazed. The doors are of timber framed / glazed design. The rear door is a modern oak door. Bedroom 5 / dressing room timber door is double glazed.

External decorations	**Visually inspected.** External decorations are painted (oil linseed paint).

Conservatories / porches	None

Communal areas	None

Garages and permanent outbuildings	**Visually inspected.** There is a detached single car garage in the front garden area. The walls are of stone / concrete block construction under a mono-pitch roof overlaid in profile metal sheeting. There is a former bunker built into the bank at the rear of the property. The walls and roof appear to be of reinforced concrete construction. The structure forms two store rooms. There are timber wood stores and a garden shed, but these are outwith the scope of the Home Report.

Outside areas and boundaries	**Visually inspected.** The property occupies an irregular-shaped site which is mainly bounded by stone walls. Significant landscaping works have been carried out, including terracing of the rear garden area and installation of internal retaining walls, paths, patios and garden features. The wall immediately behind the utility room is a retaining wall. The front driveway is laid in tarmac. The rear boundary wall has a gate giving pedestrian access directly to Grant Park.

Ceilings	**Visually inspected from floor level.** Ceilings within the property are mainly of lath and plaster with a recent lime putty / marble dust finish. We understand the sloping ceiling in the utility room has been replaced with wood wool boards and has a lime plaster finish. The orangery ceiling is lined with plasterboard. Decorative plaster cornicing has been restored and altered in most rooms.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls are of timber framed design finished in lath and plaster. Most wall surfaces have been lined with a fibreglass mesh and finished with a lime coating. There are sections of exposed stone walling. We understand the bathroom and shower room walls are lined with wood wool boarding and have a lime plaster / tadelakt finish.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** **No sub-floor inspection was possible due to there being no apparent means of access.** The floors are mainly of suspended timber construction. We are informed that the ground floor incorporates retro-fitted wood fibre insulation boarding. Throughout ground and first floors, most floor surfaces are covered with antique English oak herringbone flooring. Attic floors have refurbished original timber flooring. Flooring in the orangery is of solid concrete construction with a modern stone finish. The bathroom and shower room have modern stone floor finishes.

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 joinery comprises timber skirtings, door facings and door surrounds. The doors are timber. The staircases are of timber design. Kitchen fittings comprise a hand crafted range of timber wall and base units and granite / timber work surfaces. The kitchen incorporates an Aga range.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** The chimney breasts are dry lined. Within the drawing room and lounge, there are hand crafted decorative stone fireplaces. There is a stone fireplace in the orangery. In the drawing room there is an open fireplace, and in the lounge and orangery there are closed solid fuel stoves. Elsewhere there appear to be sealed fireplaces in some rooms. The kitchen Aga stove utilises the fireplace and flue.

Internal decorations	**Visually inspected.** The internal wall and ceiling surfaces are painted or self-colouring. The boot room, and utility room is lime plaster with a limewash finish on walls and ceilings. Boot room panels have been painted with vintage linseed oil paint. Most interior surfaces have been painted with silicate paint on top of the lime plaster. Ground floor doors and some windows are stained oak brown and varnished with Osmo hard wax oil. Other woodwork elements, including in the orangery, are painted white. First floor interior surfaces have been restored and repainted with linseed oil paint, and interior oil paint. Attic surfaces are clay plaster finished with mica stone. Bathroom, shower room and utility room have tadelakt finishes to lime walls.

Cellars	None

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** A mains supply of electricity is connected with power points situated throughout the property. The consumer unit is located in the rear hall cupboard, as is the electrical meter. Wiring, where visible, is sheathed in PVC.

Gas	**Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** A mains supply of gas is connected. The gas meter is located within an external meter box.

Water, plumbing and bathroom fittings	**Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.** Water is supplied from the mains. The visible pipework is copper and plastic. The bathroom contains a four piece suite consisting of a bath, separate shower enclosure, wash-hand basin and high-level WC. The shower / wet room contains a shower with floor drain, wash-hand basin and WC.

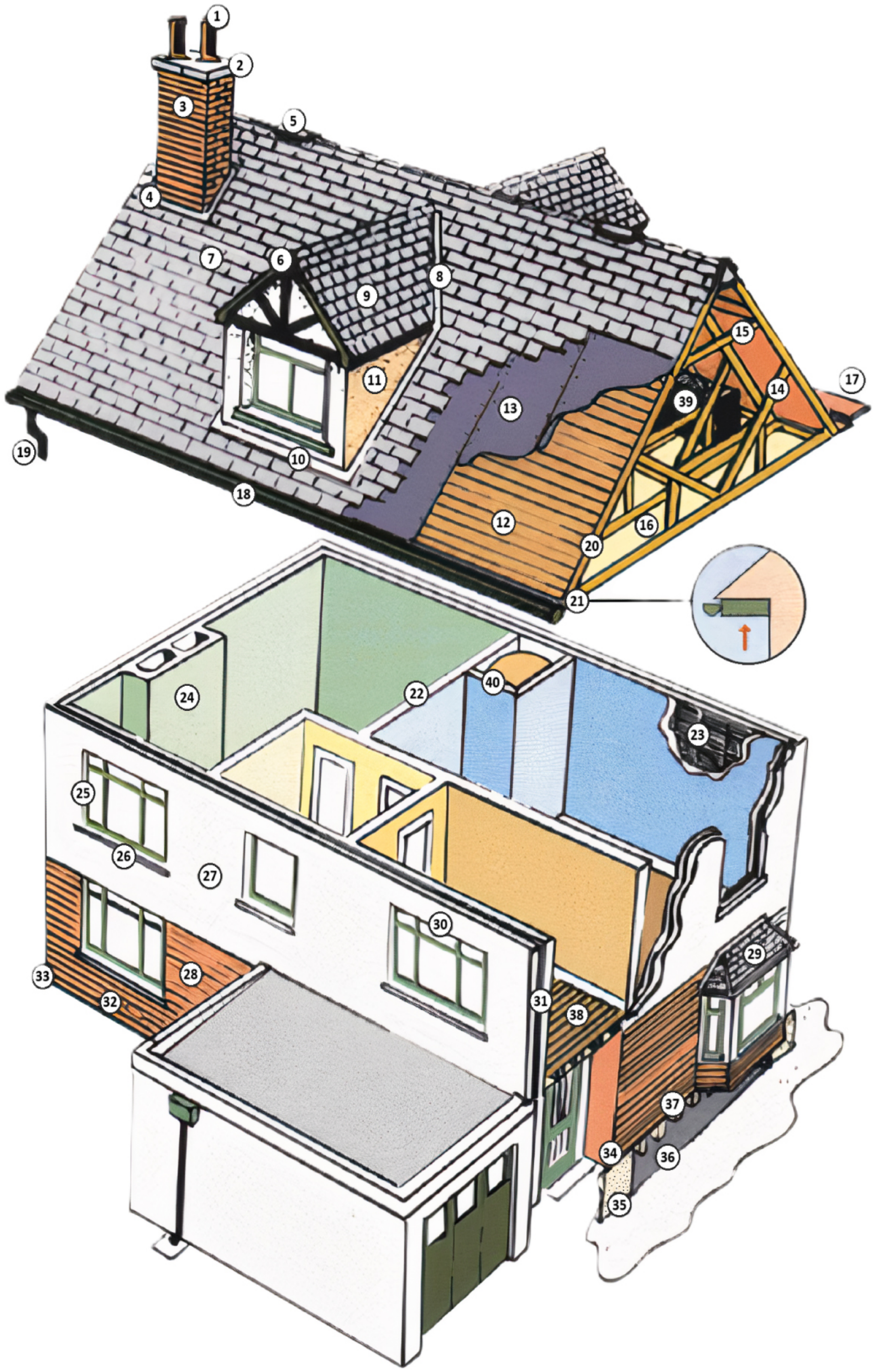
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The property is centrally heated by means of a gas fired system. Heating to rooms is provided by water filled radiators. Radiators are a combination of vintage / modern cast iron style. There are trench / floor channel heaters in both bay window projections. The boiler is of a design which also provides domestic hot water upon demand. The utility room, bathroom, shower room and orangery have electric underfloor heating.

Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** Mains drainage is understood to be connected.

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

Any additional limits to inspection	The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items and furnishings etc. The owner’s personal belongings were not removed from cupboards. It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects. No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report. The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out. It was dry on the date of inspection. Leakage and water penetration may only be visible to building components such as roof spaces, rainwater goods, around chimney breasts, window openings, etc. These are sometimes only visible during or immediately after, adverse weather conditions. Similarly, sometimes defects in rainwater goods are only apparent during, or after heavy rainfall. The extension flat roof was not completely visible within the limits of inspection. 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 and you have concerns you should engage a qualified asbestos surveyor.

Sectional Diagram showing elements of a typical house



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

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

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 1 (1)	Category 2 (2)	Category 3 (3)
No immediate action or repair is needed.	Repairs or replacement requiring future attention, but estimates are still advised.	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.

Structural movement	
Repair category:	1
Notes	There is evidence of previous movement in the form of slight distortion around window / door openings and uneven / sloping floors. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

Dampness, rot and infestation	
Repair category:	1
Notes	An electronic moisture meter was used to measure levels of dampness, at random locations, to lower wall surfaces and floors, where accessible and without moving furniture or lifting floor coverings, if present. No obvious significant dampness, timber decay or infestation noted, within the limitations imposed on the inspection. We understand that during the substantial renovation / refurbishment of the building, timbers affected by woodworm infestation were treated, and any timbers affected by dampness / decay were replaced. We understand there are no long term guarantees available against future infestation, and full details of the works carried out should be obtained.

Chimney stacks	
Repair category:	1
Notes	No obvious significant defects were noted to the chimney heads. Chimney head stonework has been repaired and repointed in lime during recent renovation works.

Roofing including roof space	
Repair category:	1
Notes	ROOF COVERING: The roof slates where viewed from ground level appear to have been laid to generally even courses with no obvious significant defects noted. One slipped slate was noted on the front roof pitch, but we understand this will be replaced prior to sale. We understand the utility room roof was completely replaced in the last ten years, and that other slated roofs have been substantially repaired. Full details of the works carried out should be obtained. We are informed that the attic room sloping ceilings incorporate wool insulation. FLAT ROOFS: No obvious significant defects were noted to the orangery flat roof covering. It should be fully appreciated that a flat roof, even when new does have a limited life and always requires regular and careful ongoing maintenance to ensure it remains in a wind and watertight condition. The flat roof lead covering (portico / bays) has been patch repaired and will require ongoing maintenance. Lead becomes porous with age, and these coverings should be carefully monitored.

Rainwater fittings	
Repair category:	1
Notes	No significant disrepair was noted to the rainwater goods. There are sections of lead pipework draining from the front bay / portico room, and at the rear utility room. Lead can become porous with age, and lead elements should be carefully monitored. One or two downpipes at the rear are not directly connected into the gulley drain.

Main walls	
Repair category:	1
Notes	No obvious significant defects were noted to the accessible wall surfaces. We understand the stone walls have been completely re-pointed with lime in recent years, and that repairs have been carried out to stonework where necessary. Vegetation growth was noted to the bay window / portico projection, and this should ideally be removed. There is evidence of slight settlement to the walling - see 'Structural movement'. Although the property is substantially detached, on the west gable wall there is an attached structure which pertains to the neighbouring property.

Windows, external doors and joinery	
Repair category:	1
Notes	No obvious significant defects were noted to the windows, doors or external joinery. One of the front door glazed panes is cracked. Single glazed window units have low thermal insulation qualities.

External decorations	
Repair category:	1
Notes	External decorations appear adequately maintained and free from material defects. Paintwork to one or two window frames appears to be flaking, but we understand repainting will be carried out prior to sale.

Conservatories / porches	
Repair category:	
Notes	Not applicable

Communal areas	
Repair category:	
Notes	Not applicable

Garages and permanent outbuildings	
Repair category:	2
Notes	No obvious significant defects noted to the garage. We noted ivy growth ingress, and this should be removed The outbuilding is in reasonable condition having regard to its age and intended purpose. The rear store room is, however, affected by dampness and treatment will be required if it is intended to fully utilise this store..

Outside areas and boundaries	
Repair category:	2
Notes	The garden areas are attractively landscaped. Some sections of the rear stone wall require repointing. Vegetation growing on stone walling should be controlled / removed. There are a number of trees are growing within potential influencing distance of the property and boundaries. Trees will grow progressively larger with time and the risk of damage will increase. Trees should be managed to prevent them from increasing in size. Tree roots can cause damage to structures and services, particularly in shrinkable soils. The requirement for gutter maintenance in the autumn should also be recognised, along with the risk of storm damage.

Ceilings	
Repair category:	1
Notes	No obvious significant defects were noted to the ceiling surfaces. One or two cracks were noted to the sloping ceiling plaster / finish in the attic room. We understand that some ceilings between rooms incorporate hemp insulation, providing sound and thermal insulation.

Internal walls	
Repair category:	1
Notes	No obvious significant defects were noted to the internal walls. One or two hairline partition cracks were noted.

Floors including sub floors	
Repair category:	1
Notes	No obvious significant defects were noted to flooring. We understand significant repairs were carried out to the ground floor floor timbers, including replacement of joist ends in places. Full details should be obtained. We understand that any original floor timbers affected by woodworm infestation have been treated. Flooring was noted to be slightly off level in places, in line with previous comments regarding structural movement. Please see our previous comments under 'Structural Movement'.

Internal joinery and kitchen fittings	
Repair category:	1
Notes	Internal joinery has been finished to a high standard. The kitchen and utility room fittings are hand crafted in elm, and appear in good condition. The gaps between balusters to the main staircase exceed the regulation width of 100 mm. The staircase to the attic floor accommodation is steep and narrow, and does not comply with regulations for a staircase leading to habitable accommodation.

Chimney breast and fire places	
Repair category:	1
Notes	No obvious significant defects were noted to the chimney breasts or fireplaces. Neither fireplace was in use during our visit. We understand that the chimney breasts and fireplaces in the property were substantially rebuilt during renovation works, and full details should be obtained.

Internal decorations	
Repair category:	1
Notes	No obvious significant defects were noted to the internal decorations.

Cellars	
Repair category:	
Notes	Not applicable

Electricity	
Repair category:	1
Notes	No obvious visual defects were noted, and there is evidence of recent testing. We assume the electrical system was renewed during the substantial renovation / refurbishment works carried out. It should be appreciated that only the most recently constructed or newly rewired properties have installations that fully comply with current regulations. Consequently, whenever a property changes hands, it is advisable to have the electrics tested by an approved contractor.

Gas	
Repair category:	1
Notes	No obvious significant defects noted to the gas installation. All gas appliances should be tested and thereafter maintained by a Gas Safe registered contractor on an annual basis. This should be regarded as a routine maintenance and safety check.

Water, plumbing and bathroom fittings	
Repair category:	1
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings. Fittings are of the modern 'vintage' type and appear in good condition. It is essential that all wall linings, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath / shower tray.

Heating and hot water	
Repair category:	1
Notes	No obvious significant defect was noted to the heating / hot water system, although this has not been tested. The boiler's service history should be checked by referring to the service records. We understand that one or two of the modern cast-iron style radiators are defective, and will be replaced prior to sale.

Drainage	
Repair category:	1
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection.

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	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
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

Category 1	1
No immediate action or repair is needed.	

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

Category 3	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.	

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
2. Are there three steps or fewer to a main entrance door of the property?	Yes
3. Is there a lift to the main entrance door of the property?	No
4. Are all door openings greater than 750mm?	Yes
5. Is there a toilet on the same level as the living room and kitchen?	Yes
6. Is there a toilet on the same level as a bedroom?	Yes
7. Are all rooms on the same level with no internal steps or stairs?	No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes

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
The tenure is understood to be Outright Ownership. In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal. The property is understood to be category 'B' listed, being of historical and architectural interest. The Legal adviser should check and confirm what planning and building control restrictions are in force and the implications of owning a Listed property should be discussed with your Legal adviser. The Legal adviser should check and confirm whether any planning and building control restrictions are in force as the property is understood to be located within a Conservation Area. The implications of owning a property in a Conservation area should be discussed with your Legal adviser. The property has been extended (around 2020) by means of a single storey orangery extension constructed to the rear / side. Since the property was purchased in 2012, extensive refurbishment and renovation works have been carried out, including reconfiguration of the internal accommodation layout, installation of modern roof lights, and significant landscaping / external works. The valuation assumes necessary certification in respect of the planning permissions, building warrants and completion certificates were issued for these works. The property has been substantially renovated / refurbished and finished to a high standard. Full details of the works carried out, including any relevant guarantees, should be obtained. We understand that in 2019 an additional area of garden ground, to the west of the site and bordering South Street, was purchased. This is now incorporated within the site boundaries, and we assume the house and entire garden is held on a single title. Legal adviser to confirm.

Estimated re-instatement cost (£) for insurance purposes
The estimated reinstatement cost for insurance purposes is £2,100,000 (Two Million One HundredThousand pounds sterling). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value. The above figure should only be considered as a guide. As the property is Listed and within a Conservation Area, specialist advice should be sought.

Valuation (£) and market comments
In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 03 August 2026 is £820,000 (Eight Hundred and Twenty Thousand pounds sterling).

Report author:	Douglas J H Mowat
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Kintail House, Beechwood Business Park, Inverness, IV2 3BW
Electronically Signed By:	Douglas J H Mowat
Date of report:	10/08/2026

Mortgage Valuation

Case Details

Seller name(s):	Ms A Louis-Hansen
Address line 1:	Laurel Bank
Address line 2:	11 St Leonards Road
Address line 3:	
Town / City:	Forres
County:	
Postcode:	IV36 1DN
Date of inspection (dd/mm/yyyy):	03/08/2026

Property Details

Property type:	House
Property style:	Detached
Was the property built for the public sector?	No

Specific details for: flats & maisonettes

Floor of property:		Number of floors in block:		Number of units in block:		Lift available in block?	

Tenure

Tenure:	Absolute Ownership

If Leasehold:

Unexpired term (years):		Ground rent (pa):	£

Accommodation

No. of living room(s):	2	No. of bedroom(s):	5	No. of kitchen(s):	1
No. of bathroom(s):	2	No. of WC(s):	0	No. of other room(s):	4

Description of other room(s):	1 utility room, 1 larder, 1 attic room, 1 box room

Floor area (m²):	380	Floor area type:	External

Garages & Outbuildings

Garages / Parking space(s):	1 single garage.
Permanent outbuildings:	Stores.

Construction

Wall construction:	Solid Stone
Roof construction:	Pitched slate
Approximate year of construction:	1863
Any evidence of alterations or extensions?	Yes
Alterations or extension details:	The property has been altered / extended with a single storey extension. The approximate year of extension is 2020. Internal layout alterations have been carried out since 2012. Our valuation assumes these works have been carried out with all necessary consents. Legal advisors to confirm.

Risks

Is there any evidence of movement to the property?	Yes
If yes, does this appear longstanding?	Yes
Are there any further risk factors?	Yes
If yes, please provide details:	Movement was noted in the form of slight distortion to / around openings and slightly uneven / sloping floors. On the basis of our single inspection the movement appeared to be long-standing and non-progressive in nature.

Services

Electricity:	Mains	Gas:	Mains	Water:	Mains
Central heating:	Full	Drainage:	Mains		

Provide comments:

Heating fuel: Gas
Heating type: Radiators

Legal Matters

Are there any apparent legal issues to be verified by the conveyancer?	Yes

If yes, please provide details:

In 2019 an additional area of garden ground, to the west of the site and bordering South Street, was purchased. This is now incorporated within the site boundaries, and we assume the house and entire garden is held on a single title. Legal adviser to confirm.
The property is category 'B' listed, and situated in a Conservation Area.

Location

Location details: The property is situated within a mixed residential and commercial area in a town with an average level of local amenities.

Roads

Road description: The road has been adopted.

General Remarks

The property has been substantially renovated / refurbished to a high standard.

Essential Repairs

None.

Mortgageability Remarks

The property is suitable for mortgage purposes subject to individual lender criteria.

Valuation

Market value in present condition:			£ 820000
Market value after essential repairs:			£
Insurance reinstatement value:			£ 2100000
Retention required?	No	Retention amount:	£

Declaration

Surveyor name:	Douglas J H Mowat
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	03/08/2026
Company name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Kintail House, Beechwood Business Park, Inverness, IV2 3BW
Telephone number:	01463718440
Email address:	Help@hdg.co.uk
Surveyor signature:	

Energy Performance Certificate (EPC)

Dwellings

Scotland

LAUREL BANK, 11 ST LEONARDS ROAD, FORRES, IV36 1DN

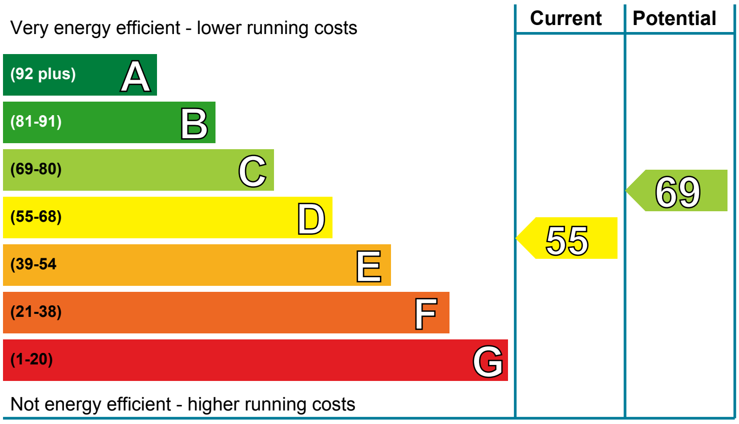
Dwelling type:	Detached house	**Reference number:**	0110-2507-8280-2706-0081
Date of assessment:	03 August 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	04 August 2026	**Approved Organisation:**	Elmhurst
Total floor area:	296 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	237 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*	**£16,305**	See your recommendations report for more information
Over 3 years you could save*	**£4,548**	

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

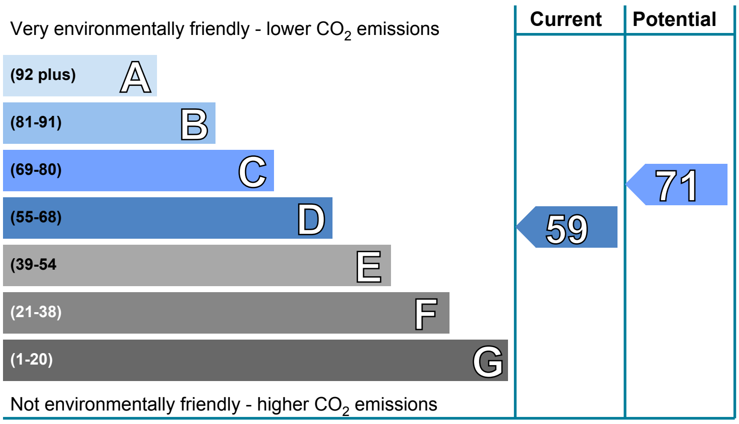


Energy Efficiency Rating

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

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

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



Environmental Impact (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 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 Internal wall insulation	£7,500 - £11,000	£3420.00
2 Draughtproofing	£150 - £250	£363.00
3 Double glazed windows	£4,500 - £6,000	£765.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, insulated (assumed) Pitched, insulated Roof room(s), insulated	★★★☆☆ ★★★★☆ ★★★★☆	★★★☆☆ ★★★★☆ ★★★★☆
Floor	Suspended, insulated Solid, insulated (assumed)	— —	— —
Windows	Partial multiple glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Excellent 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 37 kg CO_2/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 11 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 3.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£15,120 over 3 years	£10,569 over 3 years	You could save £4,548 over 3 years
Hot water	£885 over 3 years	£888 over 3 years	
Lighting	£300 over 3 years	£300 over 3 years	
Totals	**£16,305**	**£11,757**	

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	Internal wall insulation	£7,500 - £11,000	£1140	D 64	D 68
2	Draughtproofing	£150 - £250	£121	D 65	C 69
3	Replace single glazed windows with low-E double glazed windows	£4,500 - £6,000	£255	D 67	C 71
4	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£262	C 69	C 71

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

3 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

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:

- Biomass secondary heating

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)	47,753.2	N/A	N/A	N/A
Water heating (kWh per year)	3,450.79			

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

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

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

Assessor's name:	Mr. Douglas Mowat
Assessor membership number:	EES/016092
Company name/trading name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Kintail House Beechwood Business Park Highland Inverness IV2 3BW
Phone number:	01463718440
Email address:	help@hdg.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

PROPERTY QUESTIONNAIRE

Property Address	11 St. Leonards Road, Forres, IV36 1DN
Vendor(s)	Anne Louis-Hansen
Completion Date of Property Questionnaire	05/08/2026 16:35
System Ref:	QW294952-2

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

PROPERTY QUESTIONNAIRE

Note for sellers

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

Information to be given to prospective buyer(s)

1.	**Length of ownership**	
	How long have you owned the property? since march 2012	
2.	**Council Tax**	
	Which Council Tax band is your property in? A ✗ B ✗ C ✗ D ✗ E ✗ F ✓ G ✗ H ✗	
3.	**Parking**	
	What are the arrangements for parking at your property? **Please tick all that apply?** Garage ✓ Allocated parking space ✗ Driveway ✓ Shared parking ✗ On street ✗ Resident permit ✗ Metered parking ✗ Other (please specify):	
4.	**Conservation area**	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes ✓ No ✗ Don't know ✗
5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes ✓ No ✗
6.	**Alterations/additions/extensions**	
a.	During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes ✓ No ✗
(i)	**If you have answered yes**, please describe below the changes which you have made: **We opened up on ground floor in between, kitchen, entrance room, and living room, maidens room, was already opened up to kitchen before purchase. we also opened up to the garden area and we have build an orangery added to the kitchen.**	
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes ✓ No ✗
(iv)	**If you have answered yes**, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	

PROPERTY QUESTIONNAIRE

6.	**Alterations/additions/extensions**	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below	Yes ✓ No ✗
(i)	Were the replacements the same shape and type as the ones you replaced?	Yes ✗ No ✓
(ii)	Did the work involve any changes to the window or door openings?	Yes ✓ No ✗
(iii)	Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): **everything has had planning permission, building warrant, and etc plus completion certificates obtained.** **construction of orangery with folding doors and sash and case windows with same profiles as existing building** **construction of build bifold doors to kitchen** **door to first floor terrace and new sash and case windows replicating the original ones back from 1865 taking out PVC windows.** **we have added roof lights to attic, first floor and utility room, and back door with existing exterior profiles and old glass** **we have restored all original doors and windows** 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). **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) **gas central heating through out property, under floor heating bathrooms, orangery and Utility room. Aga for cooking, 2 x wood burning stoves in orangery and living room, open fire place in living room 2** **If you have answered yes**, please answer the three questions below	Yes ✓ No ✗ Partial ✗
(i)	When was your central heating system or partial central heating installed?	2013 - 2014
(ii)	Do you have a maintenance contract for the central heating system? **If you answered yes** please give details of the company with whom you have a maintenance contract **Stephen neil Forres, re plumbed the entire house and installed combo boiler, and certifies the boiler ones a year**	Yes ✗ No ✓
(iii)	When was your maintenance contract last renewed? (Please provide the month and year) **I dont have a maintanence agreement. please see describtion above**	
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 ✓
		Yes ✗

	<u>If you have answered yes</u> is the damage the subject of any outstanding insurance claim?	No ⊗
b.	Are you aware of the existence of asbestos in your property?	Yes ⊗ No ✓
	<u>If you have answered yes</u> please give details:	

PROPERTY QUESTIONNAIRE

10.	Services		
a.	Please tick which services are connected to your property and give details of the supplier		
	Service	**Connected**	**Supplier**
	Gas or liquid petroleum gas	✓	scottish gas
	Water mains or private water supply	✓	scottish water
	Electricity	✓	ecotricety
	Mains drainage	✓	moray council
	Telephone	✓	BT
	Cable TV or satellite	✓	I do not have a subscription, but we have wired all cables in for the property to be hooked up with a satellite dish. cables are sitting on roof.
	Broadband	✓	BT

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

PROPERTY QUESTIONNAIRE

11.	**Responsibilities for shared or common areas**	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin, or to maintain their boundaries? **If you answered yes** please give details	Yes ✗ No ✓
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately owned.) **If you answered yes** please give details	Yes ✗ No ✓
12.	**Charges associated with your property**	
a.	Is there a factor or property manager for your property? **If you answered yes** please provide name and address and give details relating to deposits held and charges	Yes ✗ No ✓
b.	Is there a common buildings insurance policy?	Yes ✗ No ✗ Don't know ✓
	If you answered yes is the cost of insurance included in your monthly/annual factor's charges?	Yes No
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. **N/A we have no common areas apart from stone walls. walls facing park is moray council inside grant park, and it is laurel banks responsibility inside walls** **on south street it is our obligation to look after the walls inside and on south street.** **all walls has been restored.**	
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 answered yes please give further details

we have completely rebuild/renovated the property. it is over 150 years old and so there has been a little bit of repairs as we opened up. we have treated for woodworm where needed and removed any wood that was affected, but it has been overall minimal, the house is in a very healthy state and we did not have to do a lot of wood worm treatment, only a little in the loft and in a small part of the kitchen under the floors, that had been created by years of vents being covered up.

roof wise we have looked through the entire roof, and re pointed with lime 5.0 NHL around any roof parts with direct running water. everything facing park at the back, slates has been removed, and a breathable membrane has been used, roof light installed and slates relayed.
utility room roof has been completely re build with new rafters and sheep wool insulation.
the entire roof has been insulated. double insulation attic and sheep wool insulation too over first floor bathroom and hallway

we have redone all lime work inside and repointed the house exterior and all foundations inside out with lime pointing 3,5 NHL. inside walls has had 2,0 NHL lime, and ceilings lime putty with marble dust before limewasing coving and ceilings.

we have used a fiberglass mesh everywhere on walls and ceilings before last coat of lime, so there are no cracking anywhere.

we have used breathable silicate Keim paint on top of most walls and some has had lime wash.

we have insulated under ground floor with wood fibre insulation and hemp insulation in between ground and first floor and wool insulation first floor in cladding some exterior roof spaces as described below

we have relayed all floors and tiles and rebuild floors on ground floor before laying tiles

all vents has been restored and more added to restore full air circulation around the property.

rebuild all interior furnitures, and bought in new fireplaces from France

all stone work exterior that was cracked or broken has been rebuild including all chimneys.

all fittings are new . including door furnitures, some has been restored,

gardens renovated and build prior building orangery and excavated to create new gardens and space for orangery.

please contact me to see full spec of renovation

	Do you have any guarantees for this work?	Yes ✗ No ✓
	Guarantees are held by :	
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 answered yes please give further details	
	Do you have any guarantees for this work?	Yes ✗ No ✗
	Guarantees are held by :	

PROPERTY QUESTIONNAIRE

		No	Yes	Don't know	With title deeds	Lost
14.	**Guarantees**					
a.	Are there any warranties or guarantees for any of the following	No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	✗	✓	✗	✗	✗
b.	rewiring of the entire property completion certification, plus up to date certification					
(ii)	Roofing	✓	✗	✗	✗	✗
b.						
(iii)	Central heating	✓	✗	✗	✗	✗
b.						
(iv)	National House Building Council (NHBC)	✓	✗	✗	✗	✗
b.						
(v)	Damp course	✓	✗	✗	✗	✗
b.						
(vi)	Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)	✓	✗	✗	✗	✗
b.						
c.	Are there any outstanding claims under any of the guarantees listed above? **If you answered yes** please give details	Yes ✗ No ✓				
15.	**Boundaries**					
a.	Are you aware has any boundary of your property been moved in the last ten years? **If you answered yes** please give details **I bought 148 m2 from the council facing south street and stone wall**	Yes ✓ No ✗ Don't know ✗				

PROPERTY QUESTIONNAIRE

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

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

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

Signatures:

Anne Louis-Hansen

Date:

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Duncan House, Wester Inshes Place, Inverness IV2 5HZ
01463 718440   inverness.residential@hdg.co.uk