HOME REPORT

1 PILMUIR ROAD FORRES IV36 1HD



ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

1 PILMUIR ROAD, FORRES, IV36 1HD

Dwelling type: Semi-detached house
Date of assessment: 05 February 2025
Date of certificate: 11 February 2025

Total floor area: 220 m²

Primary Energy Indicator: 293 kWh/m²/year

Reference number: 0515-6822-0200-0285-3202 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

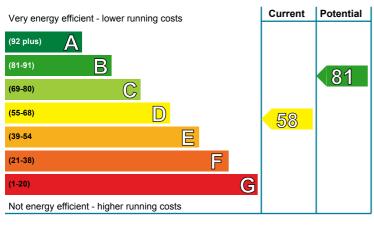
gas

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£9,741	See your recommendations
Over 3 years you could save*	£4,152	report for more information

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

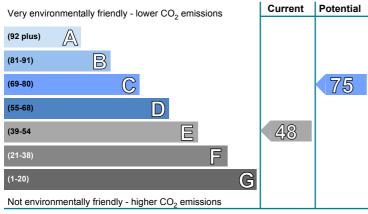


Energy Efficiency Rating

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

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band E (48)**. The average rating for EPCs in Scotland is **band D (59)**.

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

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£996.00
2 Internal or external wall insulation	£4,000 - £14,000	£2298.00
3 Floor insulation (suspended floor)	£800 - £1,200	£615.00

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	Sandstone or limestone, as built, no insulation (assumed)	***	***
Roof	Pitched, 300 mm loft insulation Roof room(s), ceiling insulated	**** ***	**** ***
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	_ _	_ _
Windows	Full secondary glazing	★★★★☆	★★★★ ☆
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, plus solar	****	****
Lighting	Low energy lighting in 85% of fixed outlets	****	****

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 52 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 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 5.6 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	£8,805 over 3 years	£4,671 over 3 years	
Hot water	£399 over 3 years	£381 over 3 years	You could
Lighting	£537 over 3 years	£537 over 3 years	save £4,152
Totals	£9,741	£5,589	over 3 years

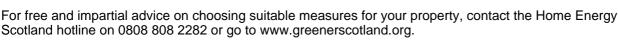
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

Recommendations for improvement

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

		Indicative cost	Typical saving	Rating after improvement	
Recommended measures		Indicative cost	per year	Energy	Environment
1 Room-in-roof insulation		£1,500 - £2,700	£332	D 63	E 52
2 Internal or external wall	insulation	£4,000 - £14,000	£766	C 72	D 66
3 Floor insulation (susper	ded floor)	£800 - £1,200	£205	C 75	C 69
4 Upgrade heating contro	ls	£350 - £450	£82	C 76	C 71
5 Solar photovoltaic pane	ls, 2.5 kWp	£3,500 - £5,500	£397	B 81	C 75

Choosing the right improvement package





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 Room-in-roof insulation

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

2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside 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. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

3 Floor insulation (suspended floor)

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

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 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:

Solar water 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)	36,833	N/A	N/A	(9,602)
Water heating (kWh per year)	3,014			

Addendum

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. Michael McDonald

Assessor membership number: EES/009379

Company name/trading name: D M Hall Chartered Surveyors LLP Address: 27 High Street

Address: 27 High Street Toryglen

Elgin IV30 1EE

Phone number: 01343 548501

Email address: michael.mcdonald@dmhall.co.uk

Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



survey report on:

Property address	1 PILMUIR ROAD, FORRES, IV36 1HD
Customer	MR IAIN CAMPBELL & MR JEREMY INNES
Customer address	1 PILMUIR ROAD, FORRES, IV36 1HD
Prepared by	DM Hall LLP
Date of inspection	5th February 2025



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

Х

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.

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

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

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

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.

1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The property is a two storey semi-detached house.
Accommodation	Ground floor: Entrance Vestibule, Hallway, Living Room, Sitting Room, Kitchen, Utility Area, Rear Hall, Second Kitchen, Shower Room, Two Conservatories, WC.
	First Floor: Landing Four Bedrooms, Bathroom, Rear Landing, Bedroom
Gross internal floor area (m²)	220m2 approximately.
Neighbourhood and location	The property is located within a residential area among properties of a differing age and type in the town of Forres. A wide range of facilities can be obtained within the town.
Age	Approximately 146 years old.
Weather	It was cold and dry, following generally mixed weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	Chimney stacks are of stone construction externally pointed. Flashings at the base of the chimneys are formed in lead.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space

Roofing including roof space

may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The roof is pitched and clad in natural slate. The ridges are formed in lead. There are flat roof areas over the entrance vestibule and the bay window that are clad in lead. Valleys are formed in lead. The flat roof areas were not fully visible from the windows.

Access to the roof space was obtained via a ceiling hatch in a back bedroom. This is fitted with a pull down ladder. The roof is of timber construction with timber sarking boards. Loose fill insulation has been laid between and over the ceiling joists. The roof space is fully floored for storage purposes. There is no under slate felt as an additional barrier to moisture.

There is an additional loft hatch at the top of the rear stair. This gives access to the roof space above the bedroom. This roof is of similar construction to the main house. Glass wool insulation has been laid between and across the ceiling joists.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The gutters are of a mixed style. These are partly of an ogee design and partly of a half round design with round downpipes. These are formed in cast-iron and PVC materials.

Main walls

Visually inspected with the aid of binoculars where appropriate.

Foundations and concealed parts were not exposed or inspected.

The walls are of solid stone construction externally pointed with cement.

Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available.

Random windows were opened and closed where possible.

Doors and windows were not forced open.

Windows are partly of a single glazed, sash and casement type with secondary glazing panels. There are double glazed, Velux window units over the stair and the bedroom off the stair. There are single glazed French windows at the top of the stair giving access to the flat roof over the vestibule. These are also fitted with secondary glazing panels. There are some double glazed, UPVC and timber windows.

The front door is of a traditional timber frame and panel type. The door between the utility area and conservatory is of a timber framed type, with single glazed inserts. There is a double glazed, aluminium framed door between the second kitchen and second conservatory. There is a skylight in the bedroom accessed off the rear stair. This was not visible as it was covered over. This skylight is also not visible externally.

External decorations	Visually inspected.	
	External timbers, rainwater fittings and metal work are painted.	
Conservatories / porches	Visually inspected.	
	There are two conservatories. The larger of the two is of timber construction with double glazed window units and a polycarbonate sheet roof. This sits on a synthetic stone base. This has two timber and glazed doors leading to the garden.	
	The second conservatory is also of timber construction with double and single glazed window units under a polycarbonate sheet and asbestos cement sheet roof. Walls are partly of stone and timber construction. This also has a timber and glazed door leading to the garden.	
Communal areas	There are no communal areas.	
Garages and permanent outbuildings	Visually inspected.	
	There is a stone and profile metal shed located adjacent to the main house. This is divided into two compartments, one of which houses the central heating boiler, hot water tank and pumps. There are solar thermal panels fitted to this building.	
	There is a timber and polycarbonate shelter.	
	There is a garage/workshop of brick, timber and block construction under a corrugated metal roof. This has some metal supports within.	
Outside areas and boundaries	Visually inspected.	
	There are areas of garden to the front, side and rear. Boundaries are defined by stone and brick walling. There is a hedge between the subjects and neighbouring property. There is a metal fence along the rear. There is a tarred surfaced parking area at the rear leading to the garage. Garden areas are planted with areas of paving. There is a pond within the rear garden.	
Ceilings	Visually inspected from floor level.	
	Ceilings are mainly formed in lath and plaster. There are traditional plaster cornices. There are some texture paper and plaster finishes. Ceilings within the utility area are lined in timber. Some ceilings are formed in plasterboard.	
Internal walls	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	Internal walls are mainly formed in lath and plaster. There are some walls of timber stud construction with plasterboard finishes. There are timber lined walls in the kitchen.	

vere visually inspected. No ere lifted.
ed only to the extent visible from xed hatch by way of an inverted ction at the access point.
oor area may be taken if the dreasonable to do so, and nce of 1m between the underside as determined from the access
d timber construction overlaid with ding. There are some areas of solid f my inspection floors were partially
red into but no stored items were
nspected excluding appliances.
al timber frame and panel type. gs are formed in timber. There are re is traditional timber panelling e formed in timber with a timber and en contains freestanding and fitted
teel sink unit. The second kitchen stainless steel sink unit.
teel sink unit. The second kitchen
teel sink unit. The second kitchen stainless steel sink unit.
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ngs was carried out. front living rooms with gas fires locked off fireplaces. d. There are some paper finishes. Inted. There are some varnished g were visually inspected without thatsoever were carried out to the inspection does not assess any work properly and efficiently and my services are turned off, the
ngs was carried out. front living rooms with gas fires locked off fireplaces. d. There are some paper finishes. Inted. There are some varnished g were visually inspected without thatsoever were carried out to the inspection does not assess any work properly and efficiently and my services are turned off, the
ngs was carried out. front living rooms with gas fires locked off fireplaces. d. There are some paper finishes. Inted. There are some varnished g were visually inspected without thatsoever were carried out to the linspection does not assess any work properly and efficiently and my services are turned off, the report and will not turn them on.

Electricity	A range of 13 amp sockets are distributed throughout the property.	
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.	
	Mains gas supply installed.	
	The gas meter is located in an external box.	
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.	
	No tests whatsoever were carried out to the system or appliances.	
	Water is connected to the mains supply.	
	Visible pipework is made with copper and PVC materials.	
	The bathroom is fitted with a white suite containing a WC, wash hand basin and bath with mixer shower.	
	The shower room is fitted with a white suite containing a WC, wash hand basin and shower cubicle with electric shower over.	
	A stainless steel sink unit is fitted within the kitchen.	
	A porcelain sink unit is fitted within the utility room.	
	A stainless steel sink unit is fitted within the kitchen.	
	There is a toilet fitted with a white WC and wash hand basin.	
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	There is a gas fired, Ecotec Plus 624 central heating boiler located within the shed. This supplies a system of steel panel radiators throughout the property. The boiler also supplies the domestic hot water.	
	There is a hot water tank located in the shed adjacent to the boiler.	
	There are solar thermal panels, fitted to the roof. These assist in the production of hot water.	
	The central heating system is controlled by a programmer and thermostatic valves on radiators.	

Drainage Covers etc were not lifted. Neither drains nor drainage systems were tested. Drainage is connected to the main sewer.

Fire, smoke and burglar alarms

Visually inspected.

No tests whatsoever were carried out to the system or appliances.

There are interlinked smoke detectors fitted within the property.

Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

Any additional limits to inspection

For flats / maisonettes

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

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

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

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns, you should engage a qualified asbestos surveyor.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

Concealed areas beneath and around sanitary fittings were not visible. Due to the presence of water, there is an inherent risk of leakage and resultant damage to concealed areas which may only become apparent when the building fabric is opened up for examination.

Any additional limits to inspection

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is outwith the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

The property was occupied, fully furnished and some floors were covered. Consequently, my inspection of the flooring and other elements was restricted.

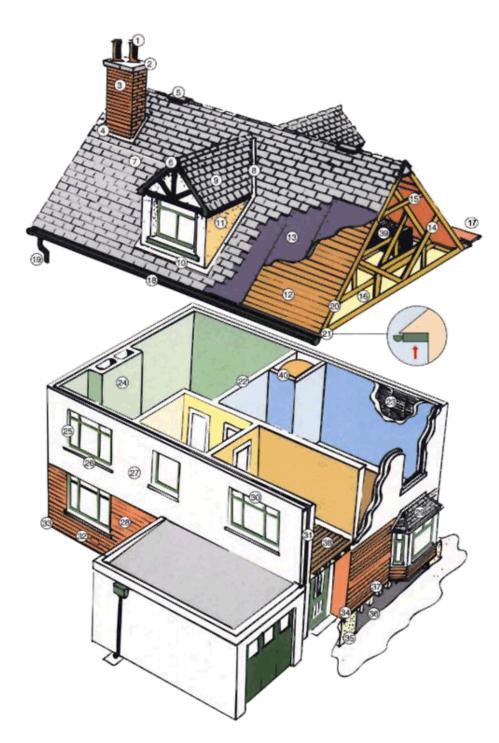
In accordance with Health and Safety Guidelines, I have not disturbed insulation or furniture and floor coverings have not been moved. Where present, personal effects within cupboards and wardrobes have not been moved, therefore limiting my inspection.

I was unable to inspect the sub floor area as the hatch was sealed.

I was unable to inspect the flat roof areas fully from the windows above.

My physical inspection of the rear roof void area was restricted due to insulation material, the limited size of the space and a lack of suitable crawl boards. As a result, the rear roof void area was only viewed from the access hatch.

Sectional Diagram showing elements of a typical house



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

- 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
- 6) 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

2. Condition

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

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

Structural movement	
Repair category	1
Notes	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, rot and infestation	
Repair category	1
Notes	There is damp staining within the rear first floor bedroom. These areas were dry when tested indicating any leakage is historic. These areas should be monitored for any signs of further deterioration at which point the necessary repairs should be carried out.

Chimney stacks	
Repair category	2
Notes	There is erosion to stone on chimney stacks. Some repairs have been undertaken in the past. A building contractor or stonemason can inspect and advise upon necessary repairs.

Roofing including roof space	
Repair category	2
Notes	There is some eroded and loose pointing within the roof space. There is an older metal skylight remaining within the bedroom at the top of the rear stair. This was covered over and the condition could not be ascertained. All skylights typically show signs of corrosion and require regular maintenance.
	The flat roof areas are clad in materials with a limited life span. Experience shows that leakages can appear without warning and unpredictable. These areas should be maintained on a regular basis and kept free of vegetation debris.
	There are some cracked and broken slates. There is some corrosion to ridge brackets. Lead valleys are older and patched. A roofing contractor can inspect

Roofing including roof space	
Repair category	2
Notes	and undertake any necessary repairs. Regular and ongoing maintenance should be anticipated with older roofs of this kind.

Rainwater fittings	
Repair category	2
Notes	Staining to external walls in places is indicative of leaking or overflowing gutters. There is some surface corrosion to older cast iron rainwater fittings. Cast iron rainwater fittings require regular maintenance.

Main walls	
Repair category	2
Notes	There is eroded stone in various areas. A building contractor or stonemason can carry out the necessary repair works. There is limited subfloor ventilation. Historic cement repointing has been carried out, which is not advised building practise. Some lime and mortar repointing has been carried out in recent years.

Windows, external doors and joinery	
Repair category	2
Notes	Doors and random windows are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional.
	Some of the older single glazed sash and casement style window units are painted shut and do not open and close properly. Some of the double glazed window units are of an older type and show age related wear and tear.

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	2
Notes	The conservatories are both of basic construction and older. There is some rot to
1 PILMUIR ROAD,	

Conservatories/porches	
Repair category	2
Notes	timbers. Seals on a number of double glazed window units have failed resulting in condensation buildup between the panes. Flash band material has been used to patch the flashing between the WC projection and conservatory. This material is normally used for temporary repairs and consideration should be given to a more suitable repair. Regular and ongoing maintenance should be anticipated with these structures. The second conservatory contains asbestos based materials. See information on Asbestos in the Limitations of Inspection section above.

Communal areas	
Repair category	-
Notes	N/a

Garages and permanent outbuildings	
Repair category	2
Notes	The garage/workshop exhibits a number of defects which will limit its useful life span. A program of repair upgrading and refurbishment should be anticipated.

Outside areas and boundaries	
Repair category	2
Notes	There are maturing trees growing within influencing distance of the house, outbuildings and boundary walls. A tree surgeon will be able to provide further advice.

Ceilings	
Repair category	2
Notes	There is some plaster cracking. This is considered fairly typical for a property of this age and type.
	The textured finishes may contain asbestos based material. See information on asbestos in the Limitations of Inspection section above.
	There is timber cladding to ceiling surfaces. This may represent a fire hazard.

Internal walls	
Repair category	1
Notes	No significant defects evident.

Floors including sub-floors	
Repair category	1
Notes	It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.
	No significant defects evident.

Internal joinery and kitchen fittings	
Repair category	2
Notes	Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised safety standards.

Chimney breasts and fireplaces	
Repair category	2
Notes	All gas fires should be tested for safety prior to use by a Gas Safe registered contractor.
	If disused fireplaces are to be reopened further advice should be sought to ensure that the chimney flue is intact and suitable for use.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	N/a

Electricity	
Repair category	2
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations. The electrical installation appears dated including older consumer unit. An NICEIC/SELECT registered electrician can be engaged to examine the system and implement all necessary upgrading works.

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

► Water, plumbing and bathroom fittings	
Repair category	1
Notes	No significant defects evident.

Heating and hot wat	er
Repair category	1
Notes	It is assumed that the heating and hot water systems have been installed in accordance with all relevant regulations and thereafter maintained on a regular basis.
	It is common practice for purchasers to have systems checked by an engineer immediately upon taking ownership, as stated in most offers to purchase used by conveyancers.
	Boilers and central heating systems should be tested and serviced by a Gas Safe registered engineer on an annual basis to ensure their safe and efficient operation.

Drainage	
Repair category	1
Notes	No significant defects evident.

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The property has been altered. The alterations would appear to have been carried out sometime ago, in excess of 20 years. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it has been assumed they meet the standards required by the Building Regulations or are exempt.

Part of the property is located above the neighbouring property. The Conveyancer can confirm the legal arrangements regarding maintenance of common parts.

The property has been affected by flooding in 1997. A substantial flood alleviation scheme has since been completed for the town of Forres to prevent a reoccurrence.

Estimated reinstatement cost for insurance purposes

£1,000,000 (One million pounds).

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

Valuation and market comments				
£380,000 (Three hundred and eighty thousand pounds).				
Signed	Security Print Code [415028 = 0099] Electronically signed			
Report author	MICHAEL G MCDONALD			
Company name	DM Hall LLP			
	•			

27 High Street, Elgin, IV30 1EE

Address

Date of report	14th February 2025

Mortgage Valuation Report



Property Address					
Address 1 PILMUIR ROAD, FORRES, IV36 1HD Seller's Name MR IAIN CAMPBELL & MR JEREMY INNES Date of Inspection 5th February 2025					
Property Details					
Property Type	X House Bungalow Chalet Purpose built maisonette Coach Studio Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)				
Property Style	□ Detached X Semi detached ■ Mid terrace ■ End terrace □ Back to back □ High rise block □ Low rise block □ Other (specify in General Remarks)				
Does the surveyor be e.g. local authority, m	elieve that the property was built for the public sector, Yes X No nilitary, police?				
Flats/Maisonettes onl					
Approximate Year of					
Tenure					
X Absolute Ownership	Leasehold Ground rent £ Unexpired years				
Accommodation					
Number of Rooms 2 Living room(s) 5 Bedroom(s) 2 Kitchen(s) 2 Bathroom(s) 1 WC(s) 3 Other (Specify in General remarks)					
Gross Floor Area (ex	cluding garages and outbuildings) 220 m² (Internal) m² (External)				
Residential Element ((greater than 40%) X Yes No				
Garage / Parking /	Outbuildings				
Single garage Available on site?	X Double garage Parking space No garage / garage space / parking space X Yes No				
Permanent outbuildin	ngs:				
Stone and profile m	etal shed divided into two compartments, one of which is used as a boiler house.				

Mortgage Valuation Report

Construction									
Walls	Brick	X Stone		Concrete	Timber	frame			
	X Solid	Cavity		steel frame	Concret	e block	Oth	er (specify in Ge	neral Remarks)
Roof	Tile	X Slate		sphalt	Felt				,
	Lead	Zinc	A	rtificial slate	Flat glas	ss fibre	Oth	er (specify in Ge	neral Remarks)
Special Risks									
Has the property s	suffered structu	ural movem	ent?					X Yes	No
If Yes, is this rece	nt or progressi	ve?						Yes	X No
Is there evidence, immediate vicinity	history, or rea?	son to antic	ipate sub	sidence, h	ieave, lan	dslip c	or flood in th	e X Yes	No
If Yes to any of the	e above, provid	de details in	General	Remarks.					
Service Connec	tion								
Based on visual ir		If any servi	ces anne:	ar to be no	n-mains	nleas	e comment	on the type a	nd location
of the supply in G			ссэ аррс	ar to be ne	on mains,	picas	Comment	on the type a	na location
Drainage	X Mains	Private	None		W	ater	X Mains	Private	None
Electricity	X Mains	Private	None		G	as	X Mains	Private	None
Central Heating	X Yes	Partial	None						
Brief description of	of Central Heat	ing:							
Gas fired boiler.									
Site									
Apparent legal iss	ues to be verif	ied by the c	onvovano	or Place	nrovide :	a briof	description	in Conoral P	omarke
Rights of way	Shared drive	-		e or other an	-		_	ared service con	
Agricultural land in			_	ned boundari		Срагаю		ner (specify in Ge	
/ Igricultural laria III	oludod Will propol			- Douridan				101 (op 0011) 111 Oc	moral Homano,
Location									
Residential suburb	X Resi	dential within t	own / city	Mixed r	residential /	commer	cial Ma	inly commercial	
Commuter village	Rem	ote village		Isolated	d rural prope	erty	Oth	ner (specify in Ge	eneral Remarks)
Planning Issues									
Has the property b		/ converted	l / altered	? X Yes					
If Yes provide deta			i / aileieu	? X Yes	s				
Roads									
Made up road	Unmade road	Partly	completed	new road	Pede	strian a	ccess only	X Adopted	Unadopted

Mortgage Valuation Report

General Remarks
General Kenialks
The property appeared to be in a condition generally consistent with its age and type. Some items of repair and maintenance are required.
Other accommodation: utility room, two conservatories.
The property has been altered. The alterations would appear to have been carried out sometime ago, in excess of 20 years. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it has been assumed they meet the standards required by the Building Regulations or are exempt.
Part of the property is located above the neighbouring property. The Conveyancer can confirm the legal arrangements regarding maintenance of common parts.
The property has been affected by flooding in 1997. A substantial flood alleviation scheme has since been completed for the town of Forres to prevent a reoccurrence.
Essential Repairs
None apparent.

Retention recommended? Yes X No

Estimated cost of essential repairs £ [

Amount £

Mortgage Valuation Report

Comment on Mortgageability					
The property is considere lender.	d suitable for mortgage purposes subject, as always, to the policy of the in	ndividual			
Valuations					
Market value in present condition Market value on completion of essential repairs Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) Is a reinspection necessary? L 380,00 £ 100000 The second of the cost of total rebuilding is the clearance, professional fees, ancillary charges plus VAT) Yes X					
Buy To Let Cases					
What is the reasonable rangementh Short Assured Tenal	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£ N/a			
Is the property in an area w	here there is a steady demand for rented accommodation of this type?	Yes No			
Declaration					
Signed Surveyor's name Professional qualifications Company name Address Telephone	Security Print Code [415028 = 0099] Electronically signed by:- MICHAEL G MCDONALD MRICS BLE DM Hall LLP 27 High Street, Elgin, IV30 1EE 01343 548501				
Fax	01343 548501				

14th February 2025

Report date

PROPERTY QUESTIONNAIRE





Property address	1 PILMUIR ROAD, FORRES, IV36 1HD
Seller(s)	Jeremy Innes & Iain Campbell
Completion date of property questionnaire	29 January 2025

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)

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1.	Length of ownership
	How long have you owned the property? 12 Years 3 Months (since November 2012)
2.	Council tax
	Which Council Tax band is your property in? (Please circle)
	A B C D E F G H
3.	Parking
	What are the arrangements for parking at your property?
	(Please tick all that apply)
	● Garage ✓
	Allocated parking space
	• Driveway 🗸
	Shared parking
	On street
	Resident permit
	Metered parking
	Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

5.	Listed buildings					
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No				
6.	Alterations/additions/extensions					
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes / Ne				
	If you have answered yes, please describe below the changes which you have made:					
	1. Form doorway in existing shed 1. Partial demolition of existing stone/brick garden wall, removal of buttress & rebuild wall.					
	(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 / 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 / Ne				
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):					
	Please give any guarantees which you received for this work to your solicitor or e	state 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).	Yes / Ne / Partial
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	Gas-fired	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	Boiler replaced 2012
C.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
d.	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?	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?	Yos / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yos / No
b.	Are you aware of the existence of asbestos in your property?	Yes / No
	If you have answered yes, please give details:	
	Advised at purchase that there was asbestos in roof of the sun room in the annexe. It has been undisturbed since then.	

sup	se tick which services are plier:	connected to y	our property and give details	of the
	Services	Connected	Supplier	
	Gas / liquid petroleum gas	✓	Octopus	
	Water mains / private water supply	√	Scottish Water	
	Electricity	✓	Octopus	
	Mains drainage	✓	Scottish Water	
	Telephone	✓	Talktalk	
	Cable TV / satellite	_		
	Broadband	✓	Talktalk	
	ou have answered yes, please o you have appropriate conse			Yes / Ne
If yo	oo you have a maintenance co ou have answered yes, pleaso a maintenance contract:	_	the company with which you	Yos / N

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?	Yes / No / Den't Knew
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes / No / Not applicable
	If you have answered yes, please give details:	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes / No
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?	Yos / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes / No
	If you have answered yes, please give details:	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	Yes / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yes / No /
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / Ne / Den't Knew
С.	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 / 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:	
	Repairs were carried out before we bought the property. 1997 stripping out damp, solum treatment following flood; 2010 wet and dry rot treatment.	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes / No
	If you have answered yes, please give details:	
	See above.	
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	Yos	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	Yes	Don't know	With title doods	Lost	Cannot Answor*
(iii)	Central heating	No	Yes	Don't know	With title doods	Lost	Cannot Answor*
(iv)	NHBC	No	Yos	Don't know	With title doods	Lost	Cannot Answor*
(v)	Damp course	No	Yes	Don't know	With title doods	Lost	Cannot Answor*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yos	Don't know	With title doods	Lost	Cannot Answor*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas te(s):	e give de	etails of t	he work		
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					Yes / Ne	
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:				Yes Don't	/ No / Lknow	

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

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

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

Signature(s):			
·			
Date:			



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Enquiries are now dealt with at our Glasgow Hub.

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