## **HOME REPORT**

562 WEST WHINS THE PARK, FINDHORN FORRES IV36 3SH



# ENERGY PERFORMANCE CERTIFICATE



## **Energy Performance Certificate (EPC)**

**Dwellings** 

## **Scotland**

#### 562 WEST WHINS, THE PARK, FINDHORN, FORRES, IV36 3SH

**Dwelling type:** Semi-detached bungalow

**Date of assessment:** 05 November 2019 **Date of certificate:** 20 November 2019

Total floor area: 60 m<sup>2</sup>

Primary Energy Indicator: 243 kWh/m²/year

**Reference number:** 6111-4429-0539-2535-0906 **Type of assessment:** RdSAP, existing dwelling

Type of assessment: RdSAP, ex Approved Organisation: Elmhurst

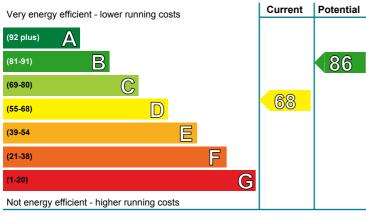
Main heating and fuel: Room heaters, wood logs

#### 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<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£2,166	See your recommendations
Over 3 years you could save*	£324	report for more information

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

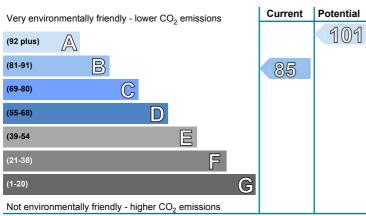


#### **Energy Efficiency Rating**

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 (68)**. 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<sub>2</sub>) 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 B (85)**. 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 Solar water heating	£4,000 - £6,000	£327.00
2 Solar photovoltaic (PV) panels	£3,500 - £5,500	£864.00

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	Timber frame, as built, insulated (assumed)	****	****
Roof	Pitched, insulated (assumed)	****	<b>★★★★</b> ☆
Floor	Solid, insulated (assumed)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Room heaters, wood logs	***	****
Main heating controls	No thermostatic control of room temperature	***	***
Secondary heating	Room heaters, electric	_	_
Hot water	Electric instantaneous at point of use	****	***
Lighting	Low energy lighting in all 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, CO<sub>2</sub> 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 20 kg CO<sub>2</sub>/m<sup>2</sup>/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 1.2 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.2 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	£1,413 over 3 years	£1,413 over 3 years	
Hot water	£600 over 3 years	£276 over 3 years	You could
Lighting	£153 over 3 years	£153 over 3 years	save £324
Tota	als £2,166	£1,842	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.

Recommended measures		Indiantive and	Typical saving	Rating after improvement	
Re	commended measures	Indicative cost	per year	Energy	Environment
1	Solar water heating	£4,000 - £6,000	£109	C 73	B 90
2	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£288	B 86	A 101

#### 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 Solar water heating

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

#### 2 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 main heating

#### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	5,394	N/A	N/A	N/A
Water heating (kWh per year)	1,140			_

#### **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

Elgin IV30 1EE

Phone number: 01343 548501

Email address: enquiries@dmhall.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

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

#### Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit 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	562 WEST WHINS THE PARK, FINDHORN FORRES IV36 3SH
Customer	MR E SMITH & MR G PAUL
Customer address	DUNELAND LIMITED 567 WEST WHINS THE PARK FINDHORN IV36 3SH
Prepared by	DM Hall LLP
Date of inspection	5th November 2019



#### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

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



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

#### 1.2 THE REPORT

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

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

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

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

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

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

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

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

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

#### **WARNING:**

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

#### 1. Information and scope of inspection

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

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

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

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

Description	Semi-detached bungalow.
Accommodation	GROUND FLOOR: - Entrance hall, lounge, kitchen, shower room and bedroom. Main storage areas above kitchen and bathroom.
Gross internal floor area (m²)	60 square metres.
Neighbourhood and location	The property is located within an established residential area within the Findhorn Eco village community. A limited range of facilities are available within the community and the neighbouring village of Findhorn. A wider range of facilities are available within the town of Forres within reasonable commuting distance. Surrounding properties are of a similar age and type. There are some commercial units within the vicinity.
Age	Built around 2018.
Weather	Overcast but dry following a wet spell.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.  There are no chimney stacks although there is a flue for the woodburning stove in the lounge.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.  Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.  Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof is pitched and clad in profile metal sheeting.
	There are no roofspaces to inspect.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Gutters are of a half round design with round downpipes and are formed in galvanised steel.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of timber frame construction clad in larch externally.
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 of a double glazed timber frame type. There are timber frames around windows.
	The external walls are clad in larch.
	Soffits and fascia boards are formed in timber.
External decorations	Visually inspected.
	The main walls are untreated to allow the larch to weather naturally.
	Windows, doors and surrounds have a painted finish.
Conservatories / porches	There are no conservatories or porches.
Communal areas	There are no communal areas.

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Garages and permanent outbuildings	Visually inspected.
	There is a small wood store adjacent to the front door.
Outside areas and boundaries	Visually inspected.
	There are areas of garden to the front, side and rear.
	Boundaries are open at present. There is a timber deck area.
	, ,
Ceilings	Visually inspected from floor level.
	Ceilings are formed in plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are of timber stud construction and are lined in plasterboard.
	There are tiled finishes in the shower room and wet wall splashbacks in the kitchen.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	Floors would appear to be of solid concrete construction overlaid with timber battens and chipboard.
	At the time of my inspection all floors were covered.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal doors are of a timber frame flush ply type.
	Skirtings and door facings are formed in timber.
	The kitchen contains a range of fitted floor units with a stainless steel sink unit and drainer.

Ohimmon harasta and finantasas	Viewelly, in an extent
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a woodburning stove in the lounge which sits on a slate hearth.
Internal decorations	Visually inspected.
	Internal walls, ceilings and joinery finishes are painted throughout.
Cellars	There are no cellars.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Mains electricity supply. Wiring is in PVC coated cabling.  Electricity is from a private supplier known as NFD Limited. It is not possible to comment on the legal issues or the quality of supply. For the purposes of the valuation, all are assumed to be satisfactory.
Gas	No gas supply.
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.
	•
	appliances.  Mains water supply. Visible pipework is formed in copper, PVC and
	appliances.  Mains water supply. Visible pipework is formed in copper, PVC and flexi pipe.  The bathroom is fitted with a white suite comprising low level wc,
	appliances.  Mains water supply. Visible pipework is formed in copper, PVC and flexi pipe.  The bathroom is fitted with a white suite comprising low level wc, wash hand basin and shower cubicle with electric shower over.  There is a stainless steel sink unit and drainer fitted in the kitchen.
Heating and hot water	appliances.  Mains water supply. Visible pipework is formed in copper, PVC and flexi pipe.  The bathroom is fitted with a white suite comprising low level wc, wash hand basin and shower cubicle with electric shower over.
Heating and hot water	appliances.  Mains water supply. Visible pipework is formed in copper, PVC and flexi pipe.  The bathroom is fitted with a white suite comprising low level wc, wash hand basin and shower cubicle with electric shower over.  There is a stainless steel sink unit and drainer fitted in the kitchen.  Accessible parts of the system were visually inspected apart
Heating and hot water	appliances.  Mains water supply. Visible pipework is formed in copper, PVC and flexi pipe.  The bathroom is fitted with a white suite comprising low level wc, wash hand basin and shower cubicle with electric shower over.  There is a stainless steel sink unit and drainer fitted in the kitchen.  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
Heating and hot water	appliances.  Mains water supply. Visible pipework is formed in copper, PVC and flexi pipe.  The bathroom is fitted with a white suite comprising low level wc, wash hand basin and shower cubicle with electric shower over.  There is a stainless steel sink unit and drainer fitted in the kitchen.  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 woodburning stove in the lounge which provides heating

	in the mezzanine storage area above the kitchen. There is also a Heatslave Sadia Multi Point instantaneous electric hot water heater, wall mounted adjacent to supply hot water to the taps in the shower room and kitchen. The owner can confirm which water heater heats which tap.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is connected to the main public sewer.
Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	There are smoke detectors fitted to ceilings in the hall, bedroom, kitchen and sitting room.
Any additional limits to inspection	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.
	Lhave not carried out an inspection for Japanese Knotwood and
	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.
	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
	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.  Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered
	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.  Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.  The property was unoccupied but all floors were covered. Floor

#### 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
- 0) Verge boards /skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- $\simeq$  .
- 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
- 10) 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
	Repairs or replacement requiring future attention, but estimates are still advised.	

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

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

Chimney stacks	
Repair category	-
Notes	N/A

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

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.

Main walls	
Repair category	1
Notes	No significant defects evident.

Windows, external doors and joinery	
Repair category	1
Notes	No significant defects evident.

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	-
Notes	N/A

Communal areas	
Repair category	-
Notes	N/A

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

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

Ceilings		
Repair category	1	
Notes	No significant defects evident.	
Internal walls		
Repair category	1	
Notes	No significant defects evident. There are some small drill holes.	
Floors including sub-floors		
Repair category	1	
Notes	No significant defects evident.	
Internal joinery	and kitchen fittings	
Repair category	1	
Notes	No significant defects evident.	
Chimney breasts and fireplaces		
Repair category	-	
Notes	N/A	
Internal decorations		
Repair category	1	

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	N/A

Electricity	
Repair category	1
Notes	No significant defects evident.

Gas	
Repair category	-
Notes	N/A

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

Heating and hot water	
Repair category	1
Notes	No significant defects evident.

Drainage	
Repair category	1
Notes	No significant defects evident.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	-
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
Internal decorations	1
Cellars	-
Electricity	1
Gas	-
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 X No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

The property is accessed via a network of private roads and footpaths. I understand that there is a responsibility to contribute to the cost of the upkeep of the roads. The conveyancer can carry out further enquires in this respect.

The roads remain to be adopted by NFD who will administer the monthly charges.

There may be service charges relating to the private electricity supply and the conveyancer can carry out further enquires in this respect.

The property was completed in 2018 and it assumed that the balance of any remaining construction certification will be transferred with the title deeds.

The owners have advised that any purchasers will require to be pre-approved by the Title Holders Association. Should the Title Holders Association choose not to approve a particular purchaser then they would be obliged to purchase the property at full market value. The conveyancer should clarify the details in this respect.

#### Estimated reinstatement cost for insurance purposes

£120,000 (ONE HUNDRED AND TWENTY THOUSAND 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

£235,000 (TWO HUNDRED AND THIRTY FIVE THOUSAND POUNDS)

The local residential property market is relatively buoyant at present with many properties selling readily.

Signed	Security Print Code [477956 = 7923 ] Electronically signed
Report author	Michael G Mcdonald
Company name	DM Hall LLP
Address	27 High Street, Elgin, IV30 1EE

Date of report	22nd November 2019

## Mortgage Valuation Report



Property Address				
Address Seller's Name Date of Inspection	562 WEST WHINS, THE PARK, FINDHORN, FORRES, IV36 3SH MR E SMITH & MR G PAUL 5th November 2019			
Property Details				
Property Type	House X Bungalow Purpose built maisonette Converted maisonette  Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)			
Property Style	□ Detached       X Semi detached       ■ Mid terrace       ■ End terrace         □ Back to back       □ High rise block       □ Low rise block       □ Other (specify in General Remarks)			
Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?				
Flats/Maisonettes on Approximate Year of	No. of units in block			
Tenure				
X Absolute Ownership	Leasehold Ground rent £ Unexpired years			
Accommodation				
Number of Rooms	1 Living room(s)       1 Bedroom(s)       1 Kitchen(s)         1 Bathroom(s)       0 WC(s)       0 Other (Specify in General remarks)			
•	coluding garages and outbuildings) 60 m² (Internal) m² (External)			
Residential Element	(greater than 40%) X Yes No			
Garage / Parking /	Outbuildings			
Single garage Available on site?	□ Double garage       □ Parking space         □ Yes       □ No             X       No garage / garage space / parking space         □ Yes       □ No			
Permanent outbuildir	igs:			
Small wood store.				

## Mortgage Valuation Report

Construction							
Walls	Brick	Stone	Concr	ete X Timber fra	ame	Other (specify in Ger	neral Remarks)
Roof	Tile	Slate	Aspha	lt Felt	X	Other (specify in Ger	neral Remarks)
Special Risks							
Has the property	suffered stru	ctural movem	ent?			Yes	X No
If Yes, is this rece	ent or progres	ssive?				Yes	No
Is there evidence, immediate vicinity	•	eason to anti	cipate subside	nce, heave, land	slip or flood i	n the Yes	X No
If Yes to any of th	e above, pro	vide details ir	n General Ren	narks.			
Service Connec	ctions						
Based on visual in of the supply in G			vices appear to	be non-mains, <sub>l</sub>	olease comm	nent on the type a	and location
Drainage	Mains	X Private	None	Wa	ter X Main	s Private	None
Electricity	Mains	X Private	None	Gas	S Main	s Private	X None
Central Heating	Yes	X Partial	None				
Brief description of	of Central He	ating:					
Woodburning sto	ove in lounge	and 2 electr	ic panel heate	rs.			
Site							
Apparent legal iss	vuos to bo vo	rified by the	onvovonoor	Dloggo provide e	briof dogorin	ation in Conoral F	Pomorko
Rights of way		ives / access		ther amenities on se		Shared service con	
Ill-defined boundar			Iltural land include	·	_	Other (specify in Ge	
Location							
Residential suburb	R	esidential within	town / city	Mixed residential / co	ommercial	Mainly commercial	
Commuter village	Re	emote village		Isolated rural propert	y X	Other (specify in Ge	eneral Remarks)
Planning Issues	s						
Has the property been extended / converted / altered? Yes X No							
If Yes provide det	ails in Gener	al Remarks.					
Roads							
Made up road	Unmade ro	ad Partl	y completed new	road Pedest	trian access only	/ Adopted	X Unadopted

## Mortgage Valuation Report

#### **General Remarks**

The property is located within an established residential area within the Findhorn Eco village community. A limited range of facilities are available within the community and the neighbouring village of Findhorn. A wider range of facilities are available within the town of Forres within reasonable commuting distance. Surrounding properties are of a similar age and type. There are some commercial units within the vicinity.

The property is accessed via a network of private roads and footpaths. I understand that there is a responsibility to contribute to the cost of the upkeep of the roads. The conveyancer can carry out further enquires in this respect.

The roads remain to be adopted by NFD who will administer the monthly charges.

There may be service charges relating to the private electricity supply and the conveyancer can carry out further enquires in this respect.

The property was completed in 2018 and it assumed that the balance of any remaining construction certification will be transferred with the title deeds.

The owners have advised that any purchasers will require to be pre-approved by the Title Holders Association. Should the Title Holders Association choose not to approve a particular purchaser then they would be obliged to purchase the property at full market value. The conveyancer should clarify the details in this respect.

ROOF CONSTRUCTION: PROFILE METAL SHEETING

Essential Repairs			
None.			
Estimated cost of essential repairs £ 0	Retention recommended? Yes	X No	Amount £ -

### Mortgage Valuation Report

#### **Comment on Mortgageability**

The property will form suitable security for mortgage purposes at the figure of value outlined below.

There are some lenders who will not be willing to accept the property as a suitable security for mortgage purposes as the result of the private servicing, the nature of the construction and the issue of the Title Holders Association having to approve any particular purchaser. You should check with your lender.

#### **Valuations**

Market value in present condition

£ 235,000

Market value on completion of essential repairs

£ 120,000

Insurance reinstatement value

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary?

Yes X No

#### **Buy To Let Cases**

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?

1 11/7

Is the property in an area where there is a steady demand for rented accommodation of this type?

Yes		No
-----	--	----

#### **Declaration**

Signed Security Print Code [477956 = 7923 ]

Electronically signed by:-

Surveyor's name Michael G Mcdonald

Professional qualifications BLE, MRICS Company name DM Hall LLP

Address 27 High Street, Elgin, IV30 1EE

Telephone 01343 548501 Fax 01343 548501

Report date 22nd November 2019

# PROPERTY QUESTIONNAIRE





Property address	562 WEST WHINS, THE PARK, FINDHORN, FORRES, IV36 3SH
Seller(s)	Duneland Ltd
Completion date of property questionnaire	25 November 2019

### **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? We built it 2 years ago
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)?  Yes / No / Den't know

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)?	<del>Yes</del> / 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)?  If you have answered yes, please describe below the changes which you have made:	<del>Yes</del> / No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  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:	<del>Yes</del> / <del>Ne</del>
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:	<del>Yes</del> / No
	(i) Were the replacements the same shape and type as the ones you replaced?	<del>Yes</del> / <del>No</del>
	(ii) Did this work involve any changes to the window or door openings?	<del>Yes</del> / <del>No</del>
	(iii) Please describe the changes made to the windows, doors or patio doors (vidates when the work was completed):	vith approximate
	Please give any guarantees which you received for this work to your solicitor or e	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).	<del>Yes</del> / No / <del>Partial</del>
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	
c.	Do you have a maintenance contract for the central heating system?	<del>Yes</del> / <del>Ne</del>
	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 / <del>No</del>
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?	<del>Yes</del> / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<del>Yes</del> / Ne
b.	Are you aware of the existence of asbestos in your property?	<del>Yos</del> / No
	If you have answered yes, please give details:	

10.	Service	es			
a.	Please tick which services are connected to your property and give details of supplier:				
		Services	Connected	Supplier	
		Gas / liquid petroleum gas			
		Water mains / private water supply	✓	Scottish Water	
		Electricity	✓	Findhorn Wind Park	
		Mains drainage	✓	Scottish Water	
		Telephone			
		Cable TV / satellite			
		Broadband			
b.		e a septic tank system at yonave answered yes, please		estions below:	<del>Yos</del> / No
C.	(i) Do y	ou have appropriate conse	nts for the discha	rge from your septic tank?	Yes / No / Den't knew
d.	(ii) Do y	you have a maintenance co	ntract for your se	otic tank?	Yes / No
	If you I have a	have answered yes, please maintenance contract:	e give details of the	ne company with which you	

11.	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	Yes / <del>No</del> / <del>Don't Know</del>
	If you have answered yes, please give details:	
	Hoco service fees - see Deed of Community Conditions	
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?	<del>Yes</del> / 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?	<del>Yes</del> / 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?	<del>Yes</del> / 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.)	<del>Yes</del> / 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?	<del>Yes</del> / 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?	<del>Yos</del> / No /
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / Den't Knew
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	<del>Yes</del> / No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	<del>Yos</del> / No
	If you have answered yes, please give details:	
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes / No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.	
	Guarantees are held by:	

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	¥es	Don't know	With title doods	Lost	Cannot Answor*
(iii)	Central heating	No	Yos	Den'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	¥es	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 Answer*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas te(s):	se 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:				ove?	Yes / No	
15.	Boundaries						
	So far as you are aware, has any boundary o last 10 years?  If you have answered yes, please give details		operty be	een move	ed in the	<del>Yes</del> / No / <del>Don't know</del>	

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 / <del>No</del> / <del>Don't know</del>
b.	that affects your property in some other way?	<del>Yes</del> / <del>No</del> / Don't know
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Den't know
	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:			

# **DM Hall Offices**

Aberdeen 01224 594172 Galashiels 01896 752009 Livingston 01506 490404

Ayr

01292 286974

Glasgow (North) 0141 332 8615

Musselburgh 0131 665 6782

Cumbernauld

01236 618900

Glasgow (South)

0141 636 4141

01631 564225

Cupar

01334 844826

Hamilton

01698 284939

**Paisley** 

Oban

0141 887 7700

**Dumfries** 

01387 254318

Inverness

01463 241077

Perth

01738 562100

Dundee

01382 873100

Inverurie

01467 624393

Peterhead

01779 470220

**Dunfermline** 

01383 621262

Irvine

01294 311070

Stirling

01786 475785

Edinburgh

0131 477 6000

Kirkcaldy

01592 598200

Elgin

01343 548501

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