HARVEY
DONALDSON
& GIBSON

CHARTERED SURVEYORS



HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

Home Report Index

HARVEY
DONALDSON
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CHARTERED SURVEYORS

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HOME
report
SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

Single Survey

survey report on:

Property address	11 High Street, Portknockie, Buckie, AB56 4LD

Customer	Mr & Mrs D Crompton

Customer address	

Prepared by	Harvey Donaldson And Gibson

Date of inspection	3rd February 2021

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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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. [X]

The ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

contained in the Report and the generic Mortgage Valuation Report.[2]

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 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;

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

- 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

Terms and Conditions

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.

Single Survey

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 subjects comprise a two storey detached house which we understand was built c.1900.
Accommodation	The Accommodation comprises - Ground floor: Entrance Hall, Living room, Dining room, Kitchen and Bedroom. Second floor: Landing, Two Bedrooms and Bathroom.
Gross internal floor area (m²)	116
Neighbourhood and location	The property is located in an established residential area within the coastal village of Portknockie. Some amenities are available within the village, including a primary school. A full range of amenities are available in the nearby town of Buckie.
Age	121 years.
Weather	It was dry and the ground was frozen at the time of the inspection.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** The chimneys are stone. The chimney pots are clay.

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, timber supported and clad externally in slates, topped in clay ridging. Access to the roof space is from a hatch in the left side bedroom. Inspection reveals a traditionally constructed roof structure comprising timber joists, rafters and sarking. Slate roof coverings commonly have a life expectancy of around 100 years although this can vary by a couple of decades depending on several factors such as the degree of exposure and the quality of the nails holding the slates in place. With time the nails rust and break. The slates may also often tear around the nail holes. With age slates begin to slip. They can be repaired periodically for some years as and when slates slip. The frequency of slippage inevitably increases until repair becomes impractical and then the roof has been stripped and recovered. There is a flat profiled metal sheeting roof over the rear extension.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings are uPVC. Some brackets are metal. Plastic Rainwater goods are relatively low maintenance in that they do not require redecoration. They are however affected by sunlight and become faded and brittle with age. The joints of plastic gutters are sealed with flexible gaskets and these perish with age commonly lasting around 20 years. Manufacturers' often change the shape and size of the gutter profiles every few years and it may no longer be possible to purchase replacement gutter joint brackets that will provide a tight sealed fit for old gutters.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The walls are of traditional Scottish construction having solid stone outer walls, some rendered, lath and plastered internally. The rear extension walls are likely to be solid brick/block with external render.

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.** Replacement aluminium framed double glazed windows. The doors are uPVC. The fascia boards at the eaves of the rear extension roof are timber.

External decorations	**Visually inspected.** External surfaces are painted, where applicable.

Conservatories / porches	None.

Communal areas	None.

Garages and permanent outbuildings	**Visually inspected.** Single car detached garage of block construction under a felted roof.

Outside areas and boundaries	**Visually inspected.** There are garden grounds to the rear, with driveway parking to one side, adequately bounded. The walls are block. The paths are laid with concrete slabs.

Ceilings	**Visually inspected from floor level.** Ceilings throughout the property appear to be of timber strapped, lathed and plastered construction whereby the wet plaster is floated onto a timber framework of lathing fixed to the underside of ceiling joists. The suspended ceiling in the kitchen is of plasterboard materials. The ceiling boards within the boiler cupboard could possibly contain asbestos.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls and partitions are finished in lath and plaster. Some are lined in plasterboard. The wall boards within the boiler cupboard could possibly contain asbestos.

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.** Flooring is of solid construction at ground floor level, upper floors being of suspended timber.

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 timber. Door surrounds, skirting boards and stair are timber. Kitchen fittings consist of floor and wall mounted units. There are various built-in timber cupboards.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** Fireplaces throughout the property have been removed, sealed and are vented.

Internal decorations	**Visually inspected.** Papered and painted walls and ceilings, glossed internal woodwork, etc. In property of the age the paint may contain lead. Lead paint can be a health hazard. Adequate safety precautions should be taken when preparing old surfaces for redecoration to avoid the release of dust or fumes containing lead.

Cellars	None.

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** A mains supply of electricity is connected to the property, the electrical meter and circuit breaker consumer unit located in the dining room cupboard and serving 13 Amp square pin sockets throughout. Wiring, where visible, is sheathed in uPVC.

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

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 supplied from the mains. There is a three piece bathroom suite installed.

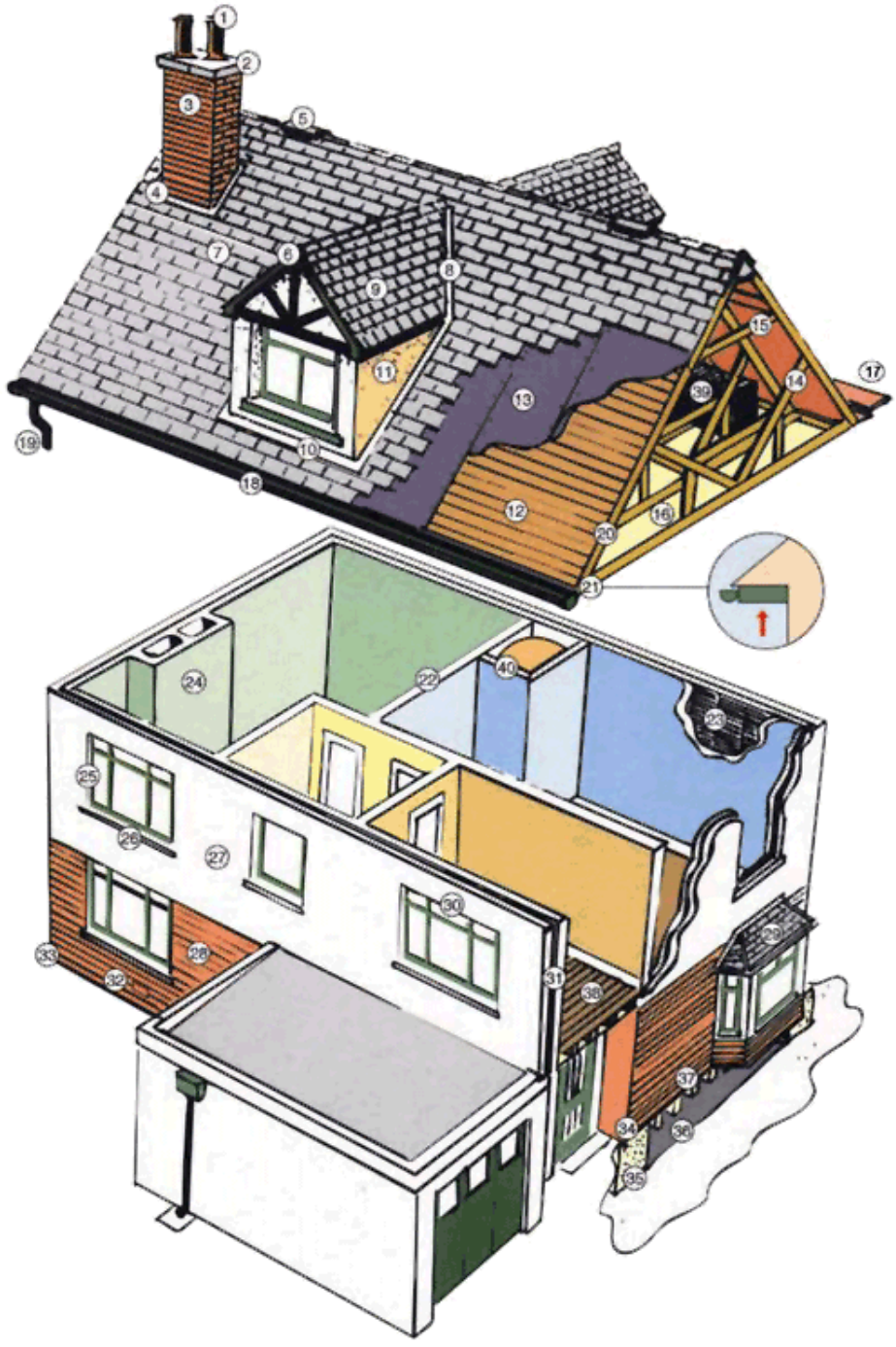
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The property is centrally heated by means of a gas fired system, comprising a combination boiler located in the left side bedroom within a cupboard. Heating to the rooms is provided by water filled radiators. The system is of a type designed to provide instantaneous hot water upon demand.

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

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** The property has smoke detectors. Burglar alarm controls were noted in the hall, with the alarm affixed to the front elevation.

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

Sectional Diagram showing elements of a typical house



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

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

2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following 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	There is evidence of previous movement in the form of localised hairline cracking to the external building fabric. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

 Dampness, rot and infestation	
Repair category	2
Notes	Walls of this age and type have poor insulation and therefore are more prone to condensation and mould forming on internal surfaces. Ventilation and heating may well need to be increased and controlled more frequently to reduce this risk. A higher than normal damp meter reading was recorded to a localised part of the ground floor level bedroom wall. This is likely to be caused by minor cracking to the external wall, so further investigation may be prudent.

 Chimney stacks	
Repair category	1
Notes	From a ground level inspection, no obvious significant defects were noted to chimneyheads, allowing for normal weathering. The chimney pots appear sound allowing for normal weathering but the condition of the mortar bedding holding the pots in place can not be determined form a ground level inspection.

Roofing including roof space	
Repair category	2
Notes	The property is covered with its original slated roof and some slates were noted to be cracked. In the absence of complete stripping and re-covering, this roof structure will be an increasingly frequent source of maintenance expenditure. There is no precise point in time when a roof must be recovered, and the decision to re-clad is normally determined by an economical comparison of the revenue costs of patch repairs against a single capital cost of re-roofing. It should be fully appreciated that a flat roof, even when new, does have a limited life and always requires regular and careful ongoing maintenance to ensure it remains in a wind and watertight condition.

Rainwater fittings	
Repair category	1
Notes	No significant disrepair was noted to rainwater goods. It will however be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall. Metal components show signs of corrosion.

Main walls	
Repair category	1
Notes	No obvious significant defects were noted to accessible wall surfaces. Some stonework has minor cracking, typical of a building of this age and type in this location. Ongoing maintenance should be anticipated to the render generally and any cracks should be in-filled as necessary.

Windows, external doors and joinery	
Repair category	1
Notes	No obvious significant defects noted to window or doors, although windows are not modern and the life expectancy of same should be fully appreciated.

External decorations	
Repair category	1
Notes	No obvious significant defects noted.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	2
Notes	Garage timbers show signs of weathering and deterioration. The garage metal door shows signs of corrosion. Some blockwork to the garage is cracked.

Outside areas and boundaries	
Repair category	2
Notes	Settlement cracking is evident to the boundary walls. Paving is cracked and uneven in places. Some coping stones are loose. The paths have settled and are uneven but functional. The concrete is cracked but functional. PVC pipe work from the shed is at ground level, subject to damage and a potential trip hazard.

Ceilings	
Repair category	1
Notes	No obvious significant defects were noted to ceiling surfaces. As age increases, it is not unusual for the plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.

Internal walls

Repair category	1
Notes	No obvious significant defects were noted to internal walls and partitions, within the limitations imposed on the inspection. Some internal alterations appear to have been made.

Floors including sub-floors

Repair category	1
Notes	Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect.

Internal joinery and kitchen fittings

Repair category	1
Notes	Internal joinery is of mixed design and vintage, and although worn in some areas, appears generally serviceable. Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age.

Chimney breasts and fireplaces

Repair category	1
Notes	No obvious significant defects were noted to the chimney breasts or fireplaces. Where redundant fireplaces are sealed off, it is important the flues are sufficiently ventilated to prevent a built up of condensation within the redundant flue. The internal condition and serviceability of any flue cannot be determined from a visual inspection. If any of the fireplaces are to be opened up and used, the flues should be smoke tested before use and swept and lined if necessary.

Internal decorations

Repair category	1
Notes	The internal decorations are reasonable but marked in places from wear and tear, and some wallpaper edges have lifted.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	The electrical installation appears to be generally commensurate with the age of the installation. We noted no evidence of any recent test certification. It is recommended good practice that all electrical installations should be checked periodically, at least every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category	1
Notes	No obvious significant defects noted. All gas appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings. Due to the presence of a bath panel we have not inspected below the bath. It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. The plumbing in the majority of properties built before 1945 was carried in lead. Given the age of the property, there is a risk that there could be lead piping in concealed locations. Should this be encountered, it would be essential to have this replaced, on health grounds. The bath panel is damaged.

Heating and hot water	
Repair category	1
Notes	No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.

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

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	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 tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

The property has been extended to comprise its existing layout. It is assumed that all necessary Local Authority consents and approvals are in place for these works.

Estimated reinstatement cost for insurance purposes

£300,000 (Three hundred thousand pounds).

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 3rd February 2021 is:

£155,000 (One hundred and fifty five thousand pounds sterling).

Signed	Security Print Code [470502 = 7571]O Electronically signed
Report author	Mark McClelland-Jones
Company name	Harvey Donaldson And Gibson
Address	Caledonian House Business Centre, High Street, Elgin, IV30 1BD
Date of report	3rd February 2021

Mortgage Valuation Report

HARVEY DONALDSON & GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address	11 High Street, Portknockie, Buckie, AB56 4LD
Seller's Name	Mr & Mrs D Crompton
Date of Inspection	3rd February 2021

Property Details

Property Type
- [X] House
- [ ] Bungalow
- [ ] Purpose built maisonette
- [ ] Converted maisonette
- [ ] Purpose built flat
- [ ] Converted flat
- [ ] Tenement flat
- [ ] Flat over non-residential use
- [ ] Other (specify in General Remarks)

Property Style
- [X] Detached
- [ ] Semi detached
- [ ] Mid terrace
- [ ] End terrace
- [ ] Back to back
- [ ] High rise block
- [ ] Low rise block
- [ ] Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? [ ] Yes [X] No

Flats/Maisonettes only Floor(s) on which located [ ] No. of floors in block [ ] Lift provided? [ ] Yes [ ] No
No. of units in block [ ]

Approximate Year of Construction [1900]

Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

Accommodation

Number of Rooms
- [2] Living room(s)
- [3] Bedroom(s)
- [1] Kitchen(s)
- [1] Bathroom(s)
- [0] WC(s)
- [0] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) [116] m^2 (Internal) [137] m^2 (External)

Residential Element (greater than 40%) [X] Yes [ ] No

Garage / Parking / Outbuildings

[X] Single garage [ ] Double garage [ ] Parking space [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

No permanent outbuildings.

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Mortgage Valuation Report

Construction

Walls	☐ Brick	☐ Stone	☐ Concrete	☐ Timber frame	☒ Other (specify in General Remarks)
Roof	☐ Tile	☒ Slate	☐ Asphalt	☐ Felt	☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement?	☒ Yes	☐ No
If Yes, is this recent or progressive?	☐ Yes	☒ No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?	☐ Yes	☒ No

If Yes to any of the above, provide details in General Remarks.

Service Connection

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage	☒ Mains	☐ Private	☐ None	Water	☒ Mains	☐ Private	☐ None
Electricity	☒ Mains	☐ Private	☐ None	Gas	☒ Mains	☐ Private	☐ None
Central Heating	☒ Yes	☐ Partial	☐ None				

Brief description of Central Heating:

Heating fuel: Gas

Heating type: Radiators

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

☐ Rights of way ☐ Shared drives / access ☐ Garage or other amenities on separate site ☐ Shared service connections

☐ Ill-defined boundaries ☐ Agricultural land included with property ☐ Other (specify in General Remarks)

Location

☐ Residential suburb ☐ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial

☐ Commuter village ☒ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? ☒ Yes ☐ No

If Yes provide details in General Remarks.

Roads

☒ Made up road ☐ Unmade road ☐ Partly completed new road ☐ Pedestrian access only ☐ Adopted ☐ Unadopted

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Mortgage Valuation Report

General Remarks

When inspected within limits imposed by occupation, the general condition of the property appears consistent with its age and type of construction, and no obvious significant defects were noted which would adversely affect the subjects as a mortgage security.

Property has been extended to the rear.

There is evidence of previous movement in the form of localised hairline cracking to the external building fabric. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

Essential Repairs

None noted.

Estimated cost of essential repairs £ [ ] Retention recommended? [ ] Yes [X] No Amount £ [ ]

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Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure, subject to individual lender's criteria.

Valuations

Market value in present condition	£ 155,000
Market value on completion of essential repairs	£
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 300,000
Is a reinspection necessary?	☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	☐ Yes ☐ No

Declaration

Signed	Security Print Code [470502 = 7571]O Electronically signed by:-
Surveyor's name	Mark McClelland-Jones
Professional qualifications	AssocRICS
Company name	Harvey Donaldson And Gibson
Address	Caledonian House Business Centre, High Street, Elgin, IV30 1BD
Telephone	07725 428687
Fax	0203 880 9193
Report date	3rd February 2021

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Energy Performance Certificate (EPC)

Dwellings

Scotland

11 HIGH STREET, PORTKNOCKIE, BUCKIE, AB56 4LD

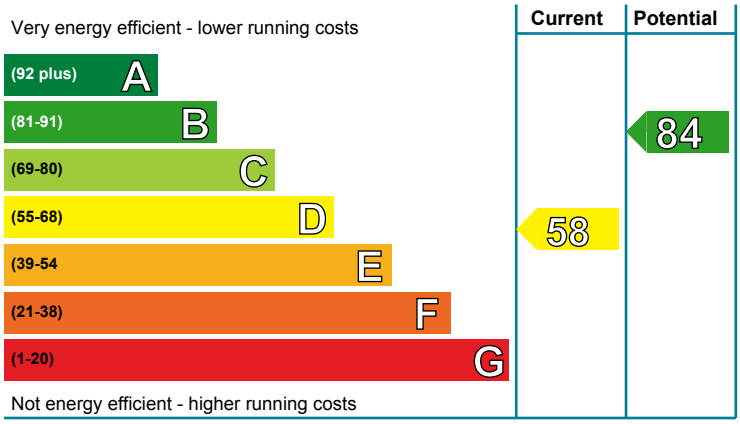
Dwelling type:	Detached house	**Reference number:**	7719-2322-8100-0317-7206
Date of assessment:	03 February 2021	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	03 February 2021	**Approved Organisation:**	Elmhurst
Total floor area:	116 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	334 kWh/m²/year		

You can use this document to:

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

Estimated energy costs for your home for 3 years*	**£4,155**	See your recommendations report for more information
Over 3 years you could save*	**£1,737**	

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

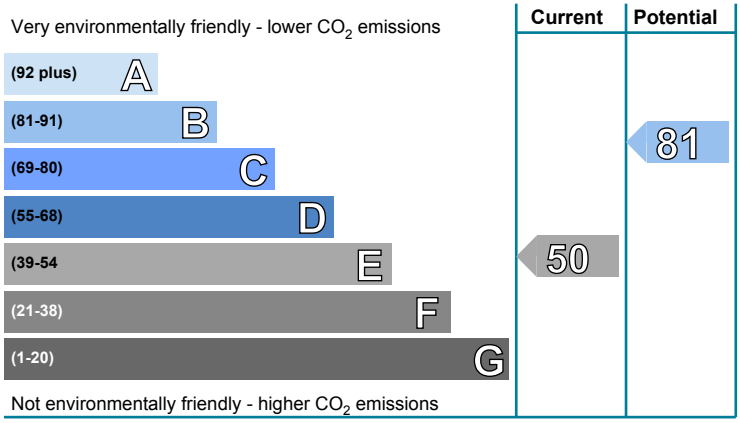


Energy Efficiency Rating

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 (CO_2) Rating

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

Your current rating is **band E (50)**. 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	£792.00
2 Internal or external wall insulation	£4,000 - £14,000	£600.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£246.00

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	Granite or whinstone, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Solid brick, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Flat, limited insulation (assumed)	★★☆☆☆	★★☆☆☆
	Roof room(s), ceiling insulated	★★☆☆☆	★★☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and boiler energy manager	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 83% 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, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 59 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 6.8 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 4.1 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	£3,531 over 3 years	£1,890 over 3 years	You could save £1,737 over 3 years
Hot water	£327 over 3 years	£231 over 3 years	
Lighting	£297 over 3 years	£297 over 3 years	
Totals	**£4,155**	**£2,418**	

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

Recommendations for improvement

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

	Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
				Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£264	D 66	D 60
2	Internal or external wall insulation	£4,000 - £14,000	£200	C 72	C 69
3	Floor insulation (solid floor)	£4,000 - £6,000	£82	C 75	C 72
4	Solar water heating	£4,000 - £6,000	£33	C 76	C 74
5	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£316	B 84	B 81

Choosing the right improvement package

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

energy saving trust

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

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

1 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 (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

4 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.

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: There are none provided for this home

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	22,848	(433)	N/A	(3,930)
Water heating (kWh per year)	2,282			

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. Mark McClelland-Jones
Assessor membership number: EES/020000
Company name/trading name: Harvey Donaldson & Gibson Chartered Surveyors
Address: Caledonian House Business Centre High Street
Elgin
IV30 1BD
Phone number: 01343547844
Email address: frances.wilson@hdg.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

PROPERTY QUESTIONNAIRE

Property address	11 HIGH ST PORTKNOCKIE BUCKIE BANFFSHIRE. AB56 4LD.
Seller(s)	DOUGLAS CROMPTON REBECCA CROMPTON.
Completion date of property questionnaire	03/02/2021.

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

PROPERTY QUESTIONNAIRE

Note for sellers

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

Information to be given to prospective buyer(s)

1.	**Length of ownership**	
	How long have you owned the property? 17 YEARS 10 MONTHS.	
2.	**Council tax**	
	Which Council Tax band is your property in? (Please tick) A ☐ B ☐ C ☑ D ☐ E ☐ F ☐ G ☐ H ☐	
3.	**Parking**	
	What are the arrangements for parking at your property? **(Please tick all that apply)**	
	• Garage	☑
	• Allocated parking space	☐
	• Driveway	☑
	• Shared parking	☐
	• On street	☑
	• Resident permit	☐
	• Metered parking	☐
	• Other (please specify):	
4.	**Conservation area**	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	**Yes** ☐ **No** ☑ **Don't know** ☐
5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	**Yes** ☐ **No** ☑
6.	**Alterations/additions/extensions**	
a.	**(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** ☑ **No** ☐

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	If you have answered yes, please describe below the changes which you have made:	CHANGED STAIRS & MOVED BATHROOM.
	(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:**	**Yes** ☐ **No** ☑
b.	**Have you had replacement windows, doors, patio doors or double glazing installed in your property?** **If you have answered yes, please answer the three questions below:**	**Yes** ☑ **No** ☐
	(i) Were the replacements the same shape and type as the ones you replaced?	**Yes** ☐ **No** ☑
	(ii) Did this work involve any changes to the window or door openings?	**Yes** ☐ **No** ☑
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): REPLACED SKYLIGHT WITH A VELUX. **Please give any guarantees which you received for this work to your solicitor or estate agent.** REPLACED FRONT & BACK DOOR.	
7.	**Central heating**	
a.	**Is there a central heating system in your property?** **(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).** **If you have answered yes or partial – what kind of central heating is there?** **(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).** **If you have answered yes, please answer the three questions below:**	**Yes** ☑ **No** ☐ **Partial** ☐
	i) When was your central heating system or partial central heating system installed?	

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	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes ☐ No ☑
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	SERVICE BEING CARRIED OUT. 9/2/21.
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? If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes ☐ No ☑ Yes ☐ No ☑
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	Yes ☐ No ☑

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10.	Services	

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

Services	Connected	Supplier
Gas or liquid petroleum gas	YES	BULB
Water mains or private water supply	YES	
Electricity	YES	BULB
Mains drainage	YES	
Telephone	YES	PLUSNET
Cable TV or satellite	NO.	
Broadband	YES	PLUSNET.

b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes ☐ No ☑
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes ☐ No N/A ☐ Don't know ☐
	(ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes ☐ No N/A ☐
11.	Responsibilities for shared or common areas	N/A.
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? If you have answered yes, please give details:	Yes ☐ No ☐ Don't know ☐
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	Yes ☐ No ☐ Don't know ☐
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes ☐ No ☐

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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? If you have answered yes, please give details:	Yes ☐ No ☐
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	Yes ☐ No ☐
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.) If you have answered yes, please give details:	Yes ☐ No ☐
12.	Charges associated with your property	N/A.
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Yes ☐ No ☑
b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes ☐ No ☐ Don't know ☐
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? 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.	Yes ☑ No ☐ DAMP ON GABLE END.
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? If you have answered yes, please give details:	Yes ☐ No ☐

PROPERTY QUESTIONNAIRE

c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? 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, 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: APRIL 2003	Yes ☐ No ☐ BUCKIE BUILDING PRESERVATION 30 YEAR

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	☑	☐	☐	☐	☐
(ii)	Roofing	☑	☐	☐	☐	☐
(iii)	Central heating	☑	☐	☐	☐	☐
(iv)	National House Building Council (NHBC)	☑	☐	☐	☐	☐
(v)	Damp course	☑	☑	☐	☑	☐
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	☑	☐	☐	☐	☐
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:				Yes ☐ No ☑	
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 ☐ No ☑ Don't know ☐	
16.	Notices that affect your property					
	In the past three years have you ever received a notice:					
a.	advising that the owner of a neighbouring property has made a planning application?				Yes ☐ No ☑	
b.	that affects your property in some other way?				Yes ☐ No ☑	

PROPERTY QUESTIONNAIRE

c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes ☐ No ☑
	If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Signature(s) :

Date: 03/02/2021.

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT



HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

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