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CHARTERED SURVEYORS

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HOME
report

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HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

Single Survey

survey report on:

Property address	Ard-Na-Coille, Kingussie Road, Newtonmore, Highland, PH20 1AY

Customer	Mr M Ford, Ms J Edwards

Customer address	Ard Na Coille Kingussie Road, Newtonmore, PH20 1AY

Prepared by	Harvey Donaldson And Gibson

Date of inspection	31st October 2016

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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;

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

- the "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 property consists of a substantial detached former shooting lodge with accommodation over four floors.

Accommodation	Basement: Basement Room Lower Ground Floor: Hall, Bedroom 10 with Shower cubicle, Toilet, Bedroom 11, Cellar, Snooker Room, Boiler Room Ground Floor: Reception Hall, Drawing Room, Dining Room, Hall, Lounge, Study, Cloakroom with w.c., Kitchen, Utility Room, Side Hall, Bedroom 8 with en suite Shower Room, Bedroom 9 with en suite Bathroom First Floor: Landing, Bedroom 1 with en suite Bathroom, Bedroom 2 with en suite Bathroom, Bedroom 3 with en suite Bathroom, Bedroom 4, Kitchenette, Bathroom, Bedroom 5 with en suite Shower Room, Bedroom 6 with en suite Shower Room, Bedroom 7, Laundry Room / Store

Gross internal floor area (m²)	587.04 m2

Neighbourhood and location	The property is situated in the village of Newtonmore lying approximately two miles south west of Kingussie. Village amenities are available nearby.

Age	96 years

Weather	rain

Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** The chimneys are brick with a wet harl finish and lead flashings.

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 main roof structures are of the pitched, timber framed type covered with timber sarking and slates. The Bay window projections have flat roofs which appear to be clad with lead or similar.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Rainwater fittings are mainly of the traditional cast iron type.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls appear to be of cavity or solid brick construction with a wet harl external finish. The wall thickness ranges from 420 - 500 mm.

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.** The windows are mainly of a double glazed upvc. plastic type. The doors are timber and upvc. plastic. The patio doors are upvc. plastic. The fascia boards and soffits at the eaves of the roof appear to be timber. There is a portico structure at the front door, with two doric-style timber pillars supporting a balcony. The balcony is clad with copper or similar and has a timber rail.

External decorations	**Visually inspected.** The external timbers are painted. The external walls are painted.

Conservatories / porches	n/a

Communal areas	n/a
Garages and permanent outbuildings	**Visually inspected.** There is a detached single car garage of brick construction with a pitched timber frame roof clad with slates. There is a lean-to store of brick construction.
Outside areas and boundaries	**Visually inspected.** The property occupies a ridged site which is roughly rectangular shaped and bounded by post and wire fencing. The house has been constructed on the crest of the ridge, and the site slopes steeply to front and rear. A gravel / tar drive gives access to the property, and there are gravel / concrete slab areas at front and rear. There are concrete steps at the rear and side. There are stone and concrete block retaining walls to front and rear. We understand the site extends to approximately three acres or thereby.
Ceilings	**Visually inspected from floor level.** The ceilings are mainly lath and plaster.
Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls are a mixture of masonry and timber frame construction. Most walls are lined with lath and plaster, although some are plastered on the hard.
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.** The floors are mainly of a suspended timber type with timber joists and covered with tongued and grooved floorboards.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** The internal doors are mainly timber panelled. The staircases are timber. The kitchen fittings are of a contemporary design and consist of a range of floor and wall mounted units.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There is a stone fireplace in the Reception Hall and this has a multi-fuel closed stove serving both the Reception Hall and the Drawing Room behind. There is an open fireplace in the Lounge. Elsewhere there are a number of sealed fireplaces throughout the property.

Internal decorations	**Visually inspected.** The ceilings and walls are papered and painted. Internal joinery is painted / stained.

Cellars	**Visually inspected where there was a safe and purpose-built access.** There is a wine cellar accessed via a concrete staircase from the Hall.

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 is installed. There are various circuit breaker boards located throughout the property. The system appears to be of a modern 13 amp type and design. The switch and socket outlets are metal / plastic and the wiring is sheathed with PVC, where visible.

Gas	n/a

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. The supply pipe is mainly copper where visible. The ground floor cloakroom contains a wash hand basin and w.c. The lower ground floor cloakroom contains a w.c. only, but there is a wash hand basin and shower cubicle in Bedroom 10. Four of the bathrooms each contain a bath, shower cubicle, wash hand basin and w.c. The first floor family Bathroom contains a bath with shower over, wash hand basin and w.c. The three shower rooms each contain a shower, wash hand basin and w.c.

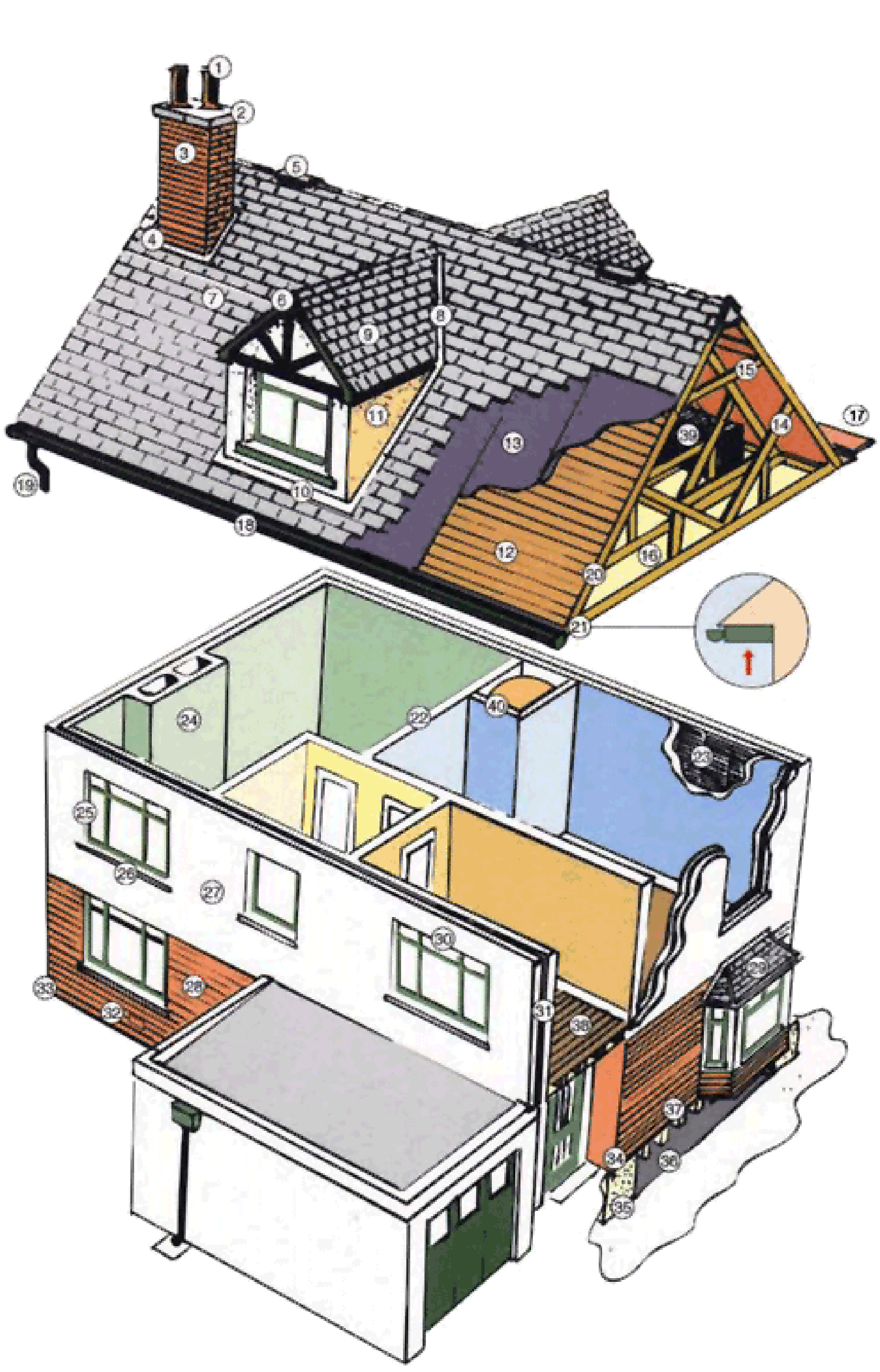
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The property is heated by an oil-fired boiler which also provides hot water. Hot water is stored in a two storage cylinders with back up electric immersion heating. There is a metal oil storage tank supported on brick piers. There are some plug-in electric convectors throughout the property. There is a closed double-sided multi fuel stove. We understand there is electric underfloor heating in Bedroom 8 and 9 en suites.

Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** The property is believed to be connected to mains drainage.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** The property has smoke detectors. The property has a fire alarm system with emergency lighting.

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.** It was raining heavily at the time of the inspection. The property was occupied and fully furnished. The floors were covered with fixed coverings. No access was available to the underfloor areas. The insulation at ceiling level restricted inspection of the ceiling and joists in the roof spaces. The configuration of the site severely restricted our inspection of the roof surfaces, particularly at the rear. The garage was full of stored goods. The store was full of stored goods.

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 slight movement in the form of cracking to walling and off-level flooring. On the basis of a single visual inspection the movement appears to be longstanding in nature. The opinion provided is given within the limitations of a single visual inspection.

Dampness, rot and infestation

Repair category	3
Notes	Dampness was noted affecting the Basement Room wall linings. This would appear to have been caused by rising damp / lateral water penetration. Dampness was noted affecting wall linings and flooring in Bedroom 10. This is due to lateral water ingress from the high ground level immediately outside the wall. Damp staining was noted around several chimney stacks in the roof space, and cement render to brickwork is damaged. Staining was also noted to timber sarking in these areas and some timbers are affected by wet rot. Dampness was noted on the cellar rendered wall surfaces. Given the age of the property there may be woodworm infestation affecting concealed timbers. In light of the above a full damp and timber specialist's report should be obtained and the report's recommendations should be implemented.

Chimney stacks

Repair category	2
Notes	On some chimney stacks the render is cracked and has become detached. Internal evidence of water ingress suggests that the chimney stack flashings are defective in places. See 'Dampness, rot and infestation'.

Roofing including roof space

Repair category	2
Notes	The roofs and coverings appear to be in reasonable condition, although some defects were noted. There are a number of loose, slipped and broken slates. Slating is ragged on some roof slopes, and the roof structure sags slightly. Vegetation growth was noted in valley gutters. Moss growth was noted on the slating. Flat roof lead coverings have a limited lifespan and should be carefully monitored. Our inspection of the various roof junctions was severely restricted due to the site configuration and it would be prudent to have the roof thoroughly checked on a regular basis. There is evidence of the presence of bats in some roof spaces. Bats are a protected species and appropriate health and safety measures should be taken if entering the roof spaces.

Rainwater fittings

Repair category	3
Notes	The rainwater goods are in poor condition, with many defective sections. Some downpipes are badly cracked and rusting. One or two downpipes are holed. The gutters are leaking at many joints. Guttering is choked with vegetation in places. Some sections appear to be formed in lead, and lead becomes porous with age. The system requires overhaul.

Main walls

Repair category	3
Notes	The wall wet harl finish is cracked and loose in places. This is likely to be a progressive defect and eventually the harling will detach.

Windows, external doors and joinery

Repair category	1
Notes	The windows and doors appear satisfactory. The fascia boards and soffits appear satisfactory within the limitations of the inspection. In properties of this age asbestos sheeting was often used at the roof soffits, and it is possible that some painted soffit boards may be asbestos. The portico / balcony appears generally satisfactory consistent with type and age.

External decorations

Repair category	1
Notes	The external paintwork finishes are in reasonable condition but are beginning to deteriorate. Wall paintwork is stained where rainwater goods are leaking.

Conservatories/porches

Repair category	-
Notes	

Communal areas

Repair category	-
Notes	

Garages and permanent outbuildings

Repair category	2
Notes	The garage appears in reasonable condition consistent with its age. The store is in reasonable condition, but there is evidence of water ingress. Repairs are required to the harling finish.

Outside areas and boundaries

Repair category	2
Notes	The retaining wall at the front of the property is cracked and requires repair. The concrete slab areas at the rear are uneven and have settled. The concrete steps are worn and uneven in places. The rendered brickwork at the side door steps is worn and requires repair. Boundary fencing is in reasonable condition, but ongoing maintenance is necessary. The drive surface is potholed and worn in places. There are a number of trees growing within influencing distance of the property. The trees should be managed to maintain or progressively reduce their size.

Ceilings

Repair category	1
Notes	The ceilings appear generally satisfactory allowing for their age. Bedroom 1 ceiling appears to be damaged. The Snooker Room ceiling is plasterboard lined, but the plasterboard taping has not been carried out.

Internal walls

Repair category	2
Notes	The internal walls are generally satisfactory for age and type. Some high moisture meter readings were obtained in Bedroom 10 wall linings and in the Basement Room wall linings. See 'Dampness, rot and infestation'. Some internal partitions have settled slightly, and door openings are off level. Cracking has occurred to plaster finishes in places. The Snooker Room walls are plasterboard lined, but the plasterboard taping has not been carried out.

Floors including sub-floors

Repair category	2
Notes	The floor are generally in reasonable condition for age and type, although some defects were noted. The timber flooring in Bedroom 10 is affected by dampness. See 'Dampness, rot and infestation'. Elsewhere a number of loose floorboards were noted. The floor surfaces are off- level in some areas.

Internal joinery and kitchen fittings

Repair category	1
Notes	The internal joinery appears generally satisfactory. The kitchen units are modern and appear in satisfactory condition. We understand the kitchen Aga stove is not connected to a Calor gas source.

Chimney breasts and fireplaces

Repair category	1
Notes	The chimney breasts and fireplaces appeared satisfactory allowing for age. Some fireplaces have been removed but not ventilated. Although no dampness was noted all disused flues should be vented at the fireplace and at the chimney head. At the rear of the property there is an external flue which appears to be of asbestos construction.

Internal decorations

Repair category	1
Notes	The internal decorations are satisfactory.

Cellars	
Repair category	2
Notes	The cellar is in reasonable condition, although the walls are damp and efflorescence / staining is visible.

Electricity	
Repair category	2
Notes	The electrical system appeared generally satisfactory, although loose and untidy cabling was noted in the roof space. No evidence of recent testing was noted, and it would be prudent to have the system checked as a matter of course.

Gas	
Repair category	-
Notes	

Water, plumbing and bathroom fittings	
Repair category	2
Notes	The plumbing installation appeared generally satisfactory commensurate with its type and age. Evidence of some lead pipework was noted in the roof space, and it should be checked that there are no lead sections in the supply system. The sanitary fittings appeared generally satisfactory, although some shower seals are cracked and require renewal. In some rooms the floor tiles are loose and require re-fixing.

Heating and hot water	
Repair category	1
Notes	The system was running at the time of the inspection and appeared serviceable. It is recommended good practice that oil boilers are serviced on an annual basis by an appropriately qualified person. The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person. The hot water tanks appear generally satisfactory.

Drainage	
Repair category	1
Notes	The above ground drainage pipes appeared generally satisfactory.

Single Survey

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	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	3
Main walls	3
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	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	2
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
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 absolute ownership. The property has been altered by the provision of en suite facilities. The valuation is given on the assumption that full certification in respect of the planning permissions, building warrants and completion certificates were issued for these works. 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.

Estimated reinstatement cost for insurance purposes
£1,450,000 (one million four hundred and fifty thousand pounds)

Valuation and market comments
In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 31 October 2016 is £720,000 (seven hundred and twenty thousand pounds).

Signed	Security Print Code [430350 = 9834] Electronically signed

Report author	Douglas J H Mowat

Company name	Harvey Donaldson And Gibson

Address	Duncan House, Wester Inshes Place, Inverness, IV2 5HZ

Date of report	1st November 2016

Mortgage Valuation Report

HARVEY DONALDSON & GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address	Ard-Na-Coille, Kingussie Road, Newtonmore, Highland, PH20 1AY
Seller's Name	Mr M Ford, Ms J Edwards
Date of Inspection	31st October 2016

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: 1920

Tenure

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

Accommodation

Number of Rooms
4 Living room(s) 11 Bedroom(s) 1 Kitchen(s)
9 Bathroom(s) 2 WC(s) 3 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings): 587 m^2 (Internal) 736 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:

Store

Mortgage Valuation Report

Construction

Walls: [X] Brick [ ] Stone [ ] Concrete [ ] Timber frame [ ] Other (specify in General Remarks)

Roof: [ ] Tile [X] Slate [ ] Asphalt [ ] Felt [ ] Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? [X] Yes [ ] No

If Yes, is this recent or progressive? [ ] Yes [X] No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? [ ] Yes [X] 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: [X] Mains [ ] Private [ ] None

Electricity: [X] Mains [ ] Private [ ] None

Central Heating: [X] Yes [ ] Partial [ ] None

Water: [X] Mains [ ] Private [ ] None

Gas: [ ] Mains [ ] Private [X] None

Brief description of Central Heating:

Oil fired to 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

[X] Commuter village [ ] Remote village [ ] Isolated rural property [ ] Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? [X] Yes [ ] No

If Yes provide details in General Remarks.

Roads

[X] Made up road [ ] Unmade road [ ] Partly completed new road [ ] Pedestrian access only [ ] Adopted [ ] Unadopted

Mortgage Valuation Report

General Remarks

The property is situated in the village of Newtonmore lying approximately two miles south west of Kingussie. Village amenities are available nearby.

The property consists of a substantial detached former shooting lodge with accommodation over four floors.

The property is in acceptable condition for lending purposes. My valuation reflects the fact that there is wear and tear to some items and that maintenance, repair or upgrading will be required.

There is evidence of slight movement in the form of cracking to walling and off-level flooring. On the basis of a single visual inspection the movement appears to be longstanding in nature. The opinion provided is given within the limitations of a single visual inspection.

The property has been altered by the provision of en suite facilities. The valuation is given on the assumption that full certification in respect of the planning permissions, building warrants and completion certificates were issued for these works.

Essential Repairs

None

Estimated cost of essential repairs £ ☐ Retention recommended? ☐ Yes ☒ No Amount £ ☐

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for mortgage purposes.

Valuations

Market value in present condition	£ 720,000
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)	£ 1,450000
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?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	[ ] Yes [X] No

Declaration

Signed	Security Print Code [430350 = 9834] Electronically signed by:-
Surveyor's name	Douglas J H Mowat
Professional qualifications	MRICS
Company name	Harvey Donaldson And Gibson
Address	Duncan House, Wester Inshes Place, Inverness, IV2 5HZ
Telephone	01463 718440
Fax	01463 714732
Report date	1st November 2016

Energy Performance Certificate (EPC)

Dwellings

Scotland

ARD-NA-COILLE, KINGUSSIE ROAD, NEWTONMORE, PH20 1AY

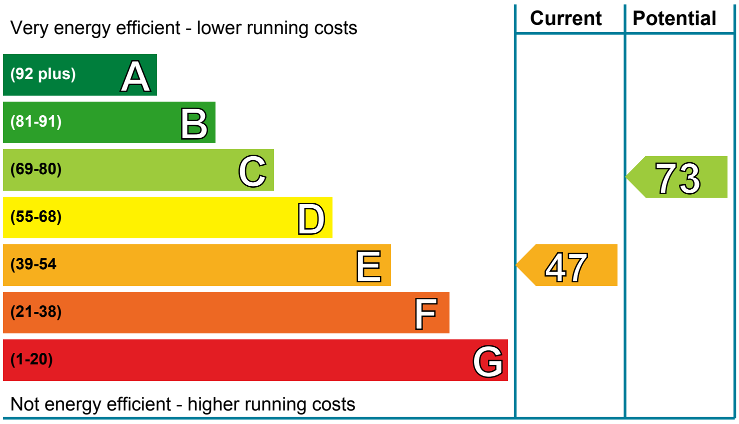
Dwelling type:	Detached house	**Reference number:**	9180-2799-3100-9276-5385
Date of assessment:	31 October 2016	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	01 November 2016	**Approved Organisation:**	Elmhurst
Total floor area:	566 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	294 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*	**£20,844**	See your recommendations report for more information
Over 3 years you could save*	**£6,396**	

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

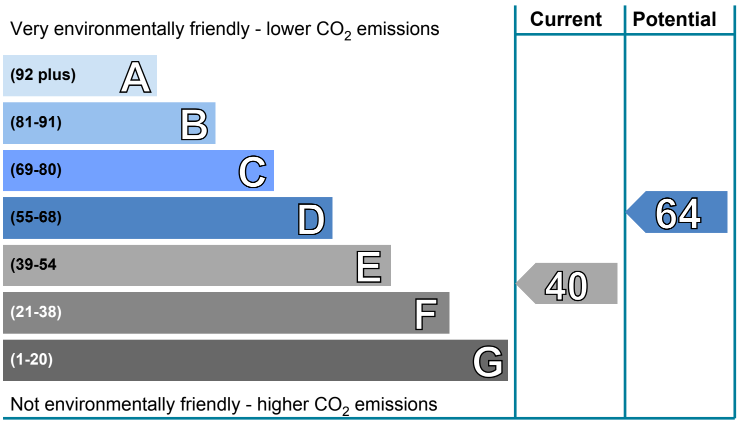


Energy Efficiency Rating

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

Your current rating is **band E (47)**. 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 (40)**. 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	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£5520.00	✓
2 Low energy lighting	£300	£300.00	
3 Condensing boiler	£2,200 - £3,000	£576.00	✓

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.

GREEN DEAL APPROVED

The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	(other premises below)	—	—
Windows	Mostly double glazing	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Time and temperature zone control	★★★★★	★★★★★
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 29% 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 77 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 43 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 16 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	£19,374 over 3 years	£13,476 over 3 years	You could save £6,396 over 3 years
Hot water	£591 over 3 years	£459 over 3 years	
Lighting	£879 over 3 years	£513 over 3 years	
Totals	**£20,844**	**£14,448**	

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		Green Deal
				Energy	Environment	
1	Internal or external wall insulation	£4,000 - £14,000	£1840	D 63	D 55	✔ (green)
2	Low energy lighting for all fixed outlets	£300	£100	D 64	D 55	
3	Replace boiler with new condensing boiler	£2,200 - £3,000	£192	D 66	D 58	✔ (orange)
4	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£229	D 68	D 60	✔ (orange)
5	Wind turbine	£15,000 - £25,000	£552	C 73	D 64	✔ (orange)

Measures which have a green deal tick ✔ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✔ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

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 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 planning permission might be required and that building regulations apply to this work so it is best to check with your local authority whether a building warrant or planning permission will be required.

2 Low energy lighting
Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

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

4 Solar photovoltaic (PV) panels
A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these 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.

5 Wind turbine
A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and 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. 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 a wind turbine, 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)	110,013	N/A	N/A	(31,517)
Water heating (kWh per year)	3,302			

About this document

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

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

Assessor's name:	Mr. Douglas Mowat
Assessor membership number:	EES/016092
Company name/trading name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Duncan House Wester Inshes Place Highland Inverness IV2 5HZ
Phone number:	01463 718440
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.

Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit **www.greenerscotland.org or call 0808 808 2282.**

Authorised home energy assessment → **Finance at no upfront cost** → **Choose from authorised installers** → **May be paid from savings in energy bills** → **Repayments stay with the electricity bill payer**

PROPERTY QUESTIONNAIRE

Property address	Ard-na-Coille Kingussie Road Newtonmore Inverness-shire PH20 1AY

Seller(s)	Michael Ford & Jacqueline Edwards

Completion date of property questionnaire	1/11/16

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? 14 years	
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 ☐

	If you have answered yes, please describe below the changes which you have made:	New fire escape, changed 3 kitchen windows with french doors. And downstairs room changed 1 window and 1 door to french doors.
	(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): As above, 10 year guarantee now expired Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	**Central heating**	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below:	Yes ☒ No ☐ Partial ☐ oil fired central heating
	i) When was your central heating system or partial central heating system installed?	Don't know

	(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).	
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? <u>If you have answered yes</u>, 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? <u>If you have answered yes</u>, please give details:	Yes ☐ No ☒

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	No	
Water mains or private water supply	Mains	Clearwater metered
Electricity	Yes	SSE Hydro
Mains drainage	Yes	Highland Council
Telephone	Yes	BT
Cable TV or satellite	Yes	Sky
Broadband	Yes	BT

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 ☐ Don't know ☐
	(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:	Yes ☐ No ☐
11.	**Responsibilities for shared or common areas**	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? <u>If you have answered yes</u>, 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? <u>If you have answered yes</u>, 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 ☒

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	
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. N/a	
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 ☒
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 ☒

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:	Yes ☐ No ☐

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 ☒

c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes ☐ No ☒
	<u>If you have answered yes to any of a–c</u> 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) : **Mike Ford**

Date: **1/11/16**

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT

HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

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