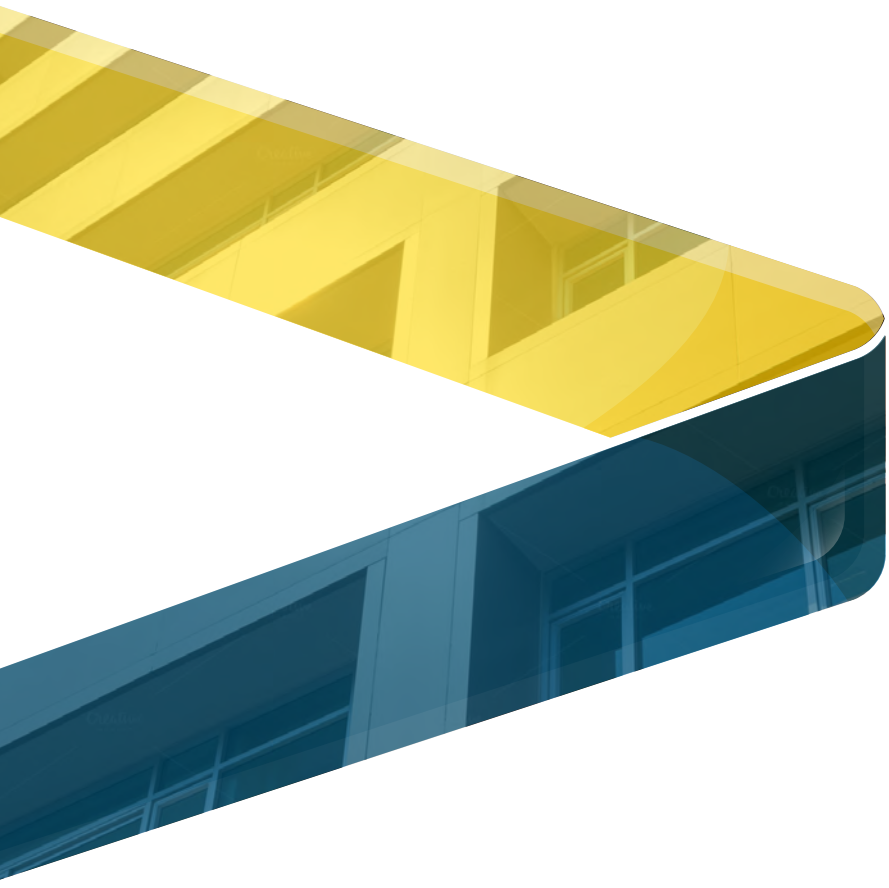
HOME REPORT

1 BRAEHEAD COTTAGE
EDINVILLIE
ABERLOUR
AB38 9NB



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Dwellings

Scotland

1 BRAEHEAD COTTAGE, EDINVILLIE, ABERLOUR, AB38 9NB

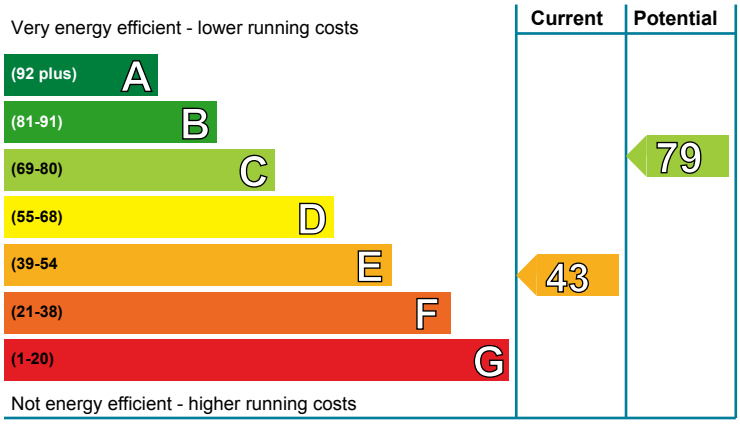
Dwelling type:	Detached house	**Reference number:**	9323-1007-1207-9491-3900
Date of assessment:	12 March 2019	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	14 March 2019	**Approved Organisation:**	Elmhurst
Total floor area:	103 m²	**Main heating and fuel:**	Electric storage heaters
Primary Energy Indicator:	828 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*	**£7,083**	See your recommendations report for more information
Over 3 years you could save*	**£3,351**	

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

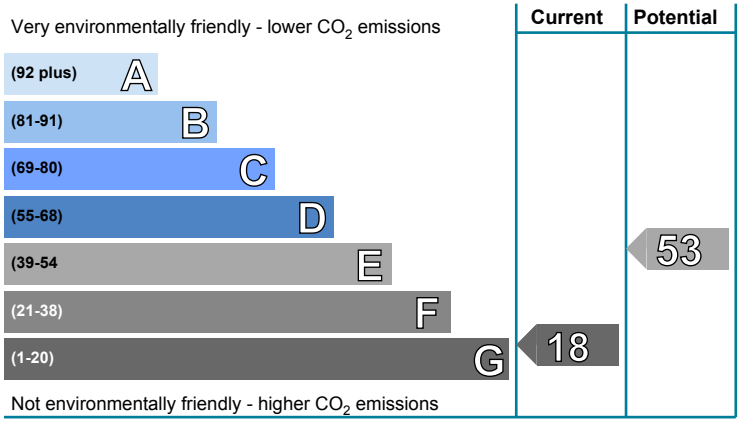


Energy Efficiency Rating

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 (43)**. 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 G (18)**. 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 Flat roof or sloping ceiling insulation	£850 - £1,500	£543.00
2 Room-in-roof insulation	£1,500 - £2,700	£1410.00
3 Internal or external wall insulation	£4,000 - £14,000	£279.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, filled cavity	★★★☆☆	★★★☆☆
Roof	Flat, limited insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Roof room(s), ceiling insulated	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Electric storage heaters	★★★☆☆	★☆☆☆☆
Main heating controls	Automatic charge control	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	Electric immersion, off-peak	★★★☆☆	★★☆☆☆
Lighting	Low energy lighting in 13% 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 142 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 15 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 8.3 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	£6,084 over 3 years	£3,138 over 3 years	You could save £3,351 over 3 years
Hot water	£561 over 3 years	£360 over 3 years	
Lighting	£438 over 3 years	£234 over 3 years	
Totals	**£7,083**	**£3,732**	

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	Flat roof or sloping ceiling insulation	£850 - £1,500	£181	E 47	F 22
2	Room-in-roof insulation	£1,500 - £2,700	£470	D 58	F 32
3	Internal or external wall insulation	£4,000 - £14,000	£93	D 60	F 35
4	Floor insulation (suspended floor)	£800 - £1,200	£218	D 66	E 41
5	Low energy lighting for all fixed outlets	£70	£53	D 67	E 42
6	Solar water heating	£4,000 - £6,000	£60	C 69	E 45
7	High performance external doors	£1,500	£42	C 70	E 46
8	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£278	C 79	E 53

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 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof 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 with your local authority building standards department.

2 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.

3 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.

4 Floor insulation (suspended floor)

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

5 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

6 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.

7 High performance external doors

High performance external doors contain insulation and lose heat at about half the rate of conventional external doors. Building regulations generally apply to this work, so it is best to check this your local authority building standards department.

8 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)	25,803	(802)	N/A	(1,120)
Water heating (kWh per year)	2,232			

Addendum

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

About this document

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

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

Assessor's name:	Mr. Michael McDonald
Assessor membership number:	EES/009379
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	27 High Street Elgin IV30 1EE
Phone number:	01343 548501
Email address:	enquiries@dmhall.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

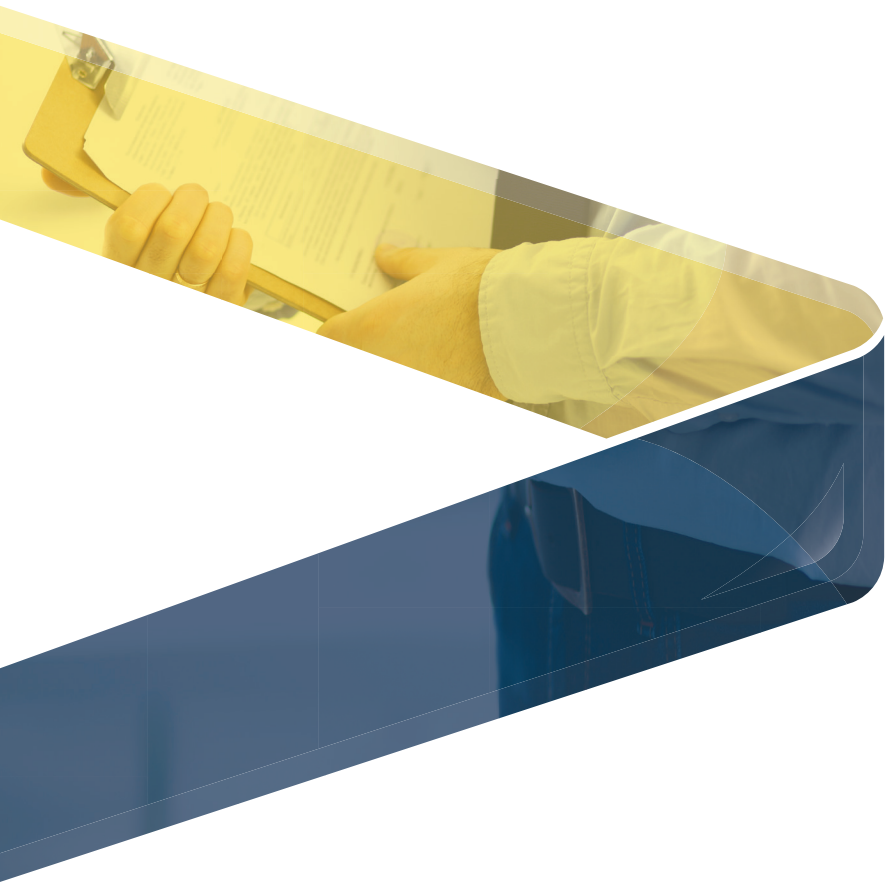
There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	1 BRAEHEAD COTTAGE EDINVILLIE ABERLOUR AB38 9NB

Customer	Mr Harold Edwards & Mrs Wendy Edwards

Customer address	1 Braehead Cottage Milltown of Edinvillie Aberlour AB38 9NB

Prepared by	DM Hall LLP

Date of inspection	30th December 2020

DM HALL
CHARTERED SURVEYORS

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 Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. ☑

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;

- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;

- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

1. Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

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

3. Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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	Detached single storey plus Attic Cottage with a rear extension.
Accommodation	GROUND FLOOR: Entrance Vestibule; Lounge; Bedroom; Shower Room; Kitchen; WC; Utility Room; Sun Lounge; Rear Hall. FIRST FLOOR: Landing; 2 Bedrooms.
Gross internal floor area (m²)	103 square metres.
Neighbourhood and location	The property is located within the small rural village of Edinvillie. Local transport, shopping, educational and social facilities are readily available in Aberlour nearby. A wider range of facilities are available in the town of Elgin within reasonable commuting distance.
Age	100+ years.
Weather	Overcast with snow, following a period of mixed weather.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** Chimney stacks are of stone construction externally pointed. Flashings at the base of chimneys are formed in cement.
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 is pitched and clad in natural slate. The ridge is formed in tile. The roof over the side part of the extension is also pitched and clad in natural slate with a tile ridge. Valleys around dormers are formed in metal. The flat roof over the rear extension is clad in mineral felt. Access to the main roof space was obtained via a ceiling hatch in the Landing. The roof is of timber frame construction with timber sarking boards. There is no evidence of under slate felt. Glass wool insulation has been laid between the ceiling joists. The area was inspected from the hatch only and was not entered due to its limited size. There is a hatch in the side Sun Lounge giving access to the roof space above. This roof is also of timber frame construction with timber sarking boards. There is under slate felt. Glass wool insulation has been laid between the ceiling joists.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The gutters are of a PVC ogee design with PVC round downpipes.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are of solid stone construction externally pointed. The extension would appear to be of cavity concrete block construction externally rendered with a painted finish. There is evidence to suggest cavity wall insulation has been installed.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** Windows are mainly of a double glazed UPVC type. The front, rear and side doors are also of a double glazed UPVC type. There is a double glazed skylight above the stair. There are double glazed timber casement windows at First Floor level. There are timber facings around dormers. Soffits and fascia boards are formed in timber.

External decorations	**Visually inspected.** External timbers and the extension wall are painted.
Conservatories / porches	There are no Conservatories or Porches.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	There are no garages or permanent outbuildings.
Outside areas and boundaries	**Visually inspected.** There are areas of garden to the front, sides and the rear. Boundaries are generally defined by concrete block walling, timber post and panel fencing and post and wire fencing. There are concrete surfaced parking areas.
Ceilings	**Visually inspected from floor level.** Ceilings are formed in lath and plaster and plasterboard. There are some textured papered finishes. There is a PVC panel finish in the Shower Room.
Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls are formed in lath and plaster and timber stud construction with plasterboard finishes. There is an exposed stone wall in the Sun Lounge.
Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** **Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.** Floors are partly of solid concrete construction and partly of suspended timber construction overlaid with timber tongue and groove boarding. At the time of my inspection all floors were covered. No access was available to any sub floor areas due to the lack of any known hatch.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** Internal doors are of a timber framed and panelled type. Skirtings and door facings are formed in timber. The stairs are formed in timber with a timber handrail. There are some glazed doors. The Kitchen contains a range of fitted floor and wall mounted units with a stainless steel sink unit and drainer.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There is a multi fuel stove in the Sitting Room with stone surround and slab hearth.

Internal decorations	**Visually inspected.** Internal walls are papered or painted throughout.

Cellars	There are no cellars.

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** Mains electricity supply. Visible wiring is of PVC coated cabling with 13amp sockets. The fusebox consumer unit and the electricity meter are located in the front Vestibule.

Gas	No mains gas supply.

Water, plumbing, bathroom fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** The seller has advised that water is from a private supply. It was not possible to comment on legal issues or the quality or quantity of the supply. For the purposes of the valuation, all are assumed to be satisfactory. Visible pipework is formed in Copper and PVC materials. The Shower Room contains a White suite comprising low level WC, wash hand basin and shower cubicle with mixer shower over. The Toilet contains a White wash hand basin. There are wash hand basins in each of the Bedrooms. There is filtration equipment for the private water supply in the Shower Room.

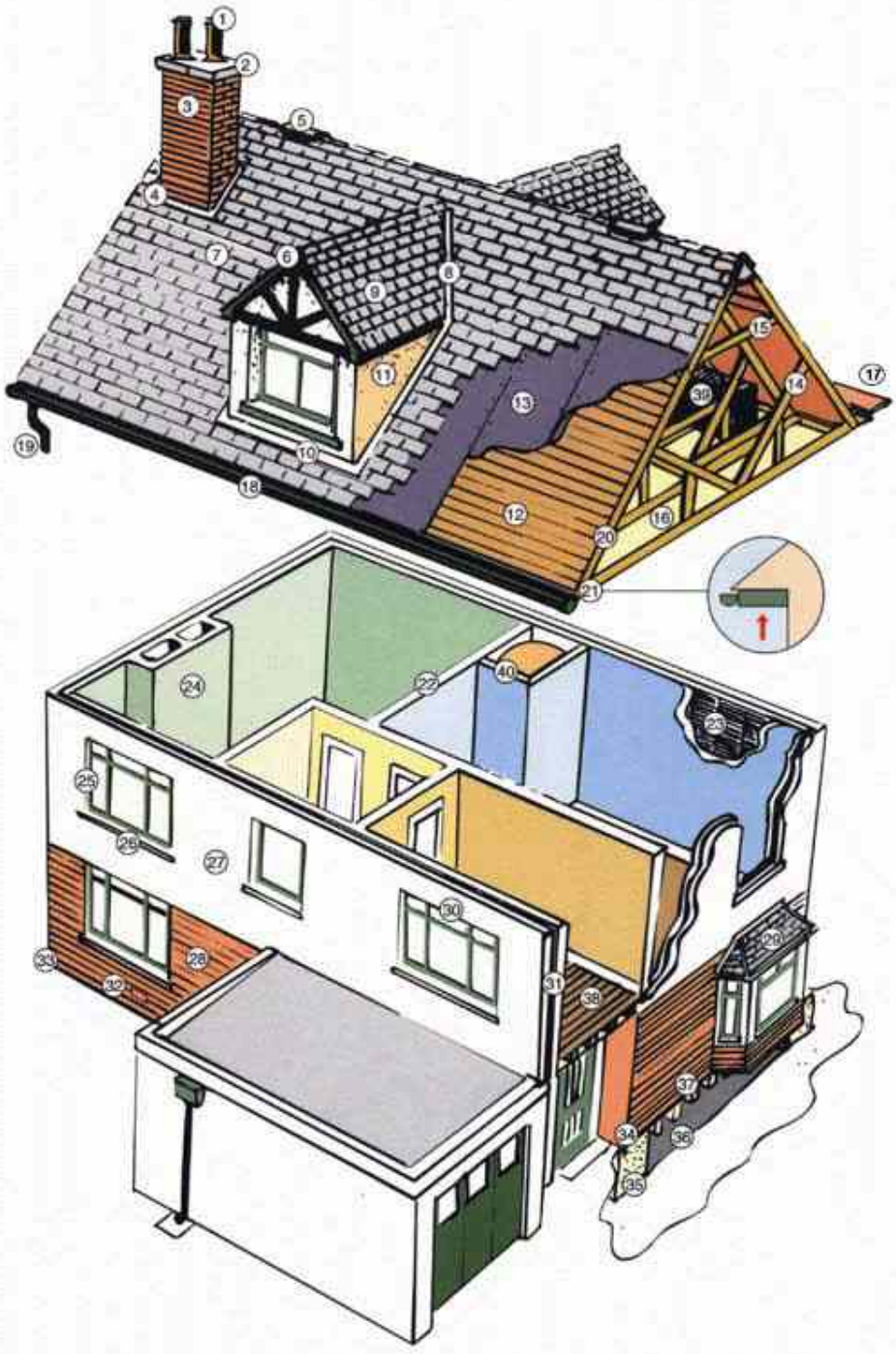
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** There are a range of electric storage and panel heaters. There is a pre-insulated hot water storage tank in the Landing cupboard. This has an electric immersion heater fitted and provides domestic hot water.

Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** The seller has advised that drainage is to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation all are assumed to be satisfactory.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** There are smoke detectors fitted to ceilings in each of the Hallways and on the Landing. There is a burglar alarm system fitted.

Any additional limits to inspection	The property was fully furnished, occupied and most floors were covered. There were many stored items throughout the property restricting the inspection. My visual inspection of the roof areas was restricted by the limited size of the spaces, the positioning of the redundant cold water storage tanks and stored items/insulation. I have not disturbed insulation in accordance with Health and Safety guidelines and furniture, personal effects, (particularly in cupboards) and floor coverings have not been moved. No access was available to sub-floor timbers due to lack of any known hatch. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. The roofs and grounds were snow covered at the time of inspection.

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 no evidence of any serious or ongoing structural movement.

Dampness, rot and infestation	
Repair category	1
Notes	There is evidence of infestation by wood boring insects to roof timbers. The owner advises that this has been treated and it would be advantageous to retain all relevant documentation, particularly Guarantees, with the Titles for future reference. There is a damp stain on the upper gable wall within one of the Bedrooms. These areas were dry when tested indicating that the leakage is historic or intermittent. The property was tested elsewhere randomly with an electric moisture meter and no significant readings were obtained.

Chimney stacks	
Repair category	1
Notes	No reportable defects.

Roofing including roof space	
Repair category	2
Notes	There are areas of loose and missing ridge pointing. The flat roof over the rear extension is clad in a material within a limited lifespan. Although there is no indication of rain penetration, experience shows that leaks can manifest themselves unpredictably and without warning.

	The main roof is of an older type. There will be a requirement for regular and ongoing maintenance with older roofs of this kind.



Rainwater fittings

Repair category	1
Notes	There is some weed growth to guttering.



Main walls

Repair category	1
Notes	There is some cracking to render on the extension and some cracking to pointing on the original house. There is a visible patch repair on the side extension.



Windows, external doors and joinery

Repair category	2
Notes	There is some localised rot to external timbers. Seals on the upper timber double glazed window units have failed resulting in condensation build up between the panes.



External decorations

Repair category	1
Notes	No reportable defects.



Conservatories/porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	2
Notes	The boundary wall is cracked and leaning in places. There is some missing render.

Ceilings	
Repair category	2
Notes	There are visible plasterboard joints and some loose taping at joints. The seller has advised this has now been rectified. There are some rough plaster finishes in the Kitchen.

Internal walls	
Repair category	1
Notes	As previously stated there is a damp stain to the upper gable wall in one of the First Floor Bedrooms. This area was dry when tested.

Floors including sub-floors	
Repair category	1
Notes	There are some sections of creaky flooring.

Internal joinery and kitchen fittings	
Repair category	1
Notes	There is wear and tear to internal joinery finishes.

Chimney breasts and fireplaces	
Repair category	1
Notes	No visual defects identified.

Internal decorations	
Repair category	1
Notes	There is wear and tear to internal décor.

Cellars	
Repair category	-
Notes	There are no cellars.

Electricity	
Repair category	2
Notes	There are older aspects of the electrical wiring system including some older style fuseboxes, switches and sockets. An NICEIC registered electrician can inspect and carry out any necessary upgrading works.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	There is a cracked wash hand basin in one of the Bedrooms.

Heating and hot water	
Repair category	1
Notes	No visual defects identified.

Drainage	
Repair category	1
Notes	No visual defects identified.

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	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	2
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	-
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
2. Are there three steps or fewer to a main entrance door of the property?	Yes [X] No [ ]
3. Is there a lift to the main entrance door of the property?	Yes [ ] No [X]
4. Are all door openings greater than 750mm?	Yes [ ] No [X]
5. Is there a toilet on the same level as the living room and kitchen?	Yes [X] No [ ]
6. Is there a toilet on the same level as a bedroom?	Yes [X] No [ ]
7. Are all rooms on the same level with no internal steps or stairs?	Yes [ ] No [X]
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes [X] No [ ]

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer
The property has been extended to the rear. The report assumes that all necessary Local Authority and other consents have been obtained for alterations and extensions to the property and that the appropriate documentation including Building Warrants and Completion Certificates have been issued. If any works did not require consent then it has been assumed that they meet the standards required by the Building Regulations or are exempt. The owner has advised that the extension was carried out before he bought the property approximately 24 years ago.

Estimated reinstatement cost for insurance purposes
£265,000 (TWO HUNDRED AND SIXTY FIVE THOUSAND POUNDS) It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments
£160,000 (ONE HUNDRED AND SIXTY THOUSAND POUNDS) This is a replacement of the original report which was produced after inspection on the 12th of March 2019.

Signed	Security Print Code [502975 = 1598] Electronically signed
Report author	Graham Laird
Company name	DM Hall LLP
Address	27 High Street, Elgin, IV30 1EE
Date of report	6th January 2021

Mortgage Valuation Report

DM HALL
CHARTERED SURVEYORS

Property Address

Address	1 BRAEHEAD COTTAGE, EDINVILLIE, ABERLOUR, AB38 9NB
Seller's Name	Mr Harold Edwards & Mrs Wendy Edwards
Date of Inspection	30th December 2020

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) [1] WC(s) [1] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) [103] m² (Internal) [ ] m² (External)

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

Garage / Parking / Outbuildings

[ ] Single garage [ ] Double garage [X] Parking space [ ] No garage / garage space / parking space
Available on site? [X] Yes [ ] 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 Connections

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:

Electric storage and panel heater system.

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

Accommodation (Other):- Utility Room.

Condition: Generally the property was found to be in acceptable condition commensurate with age and type with some general repairs and maintenance required.

At the time of our inspection the subjects were heavily furnished with stored items in many of the rooms. Our inspection was consequently restricted.

We have not carried out an under floor inspection.

The property has been extended to the rear. The report assumes that all necessary Local Authority and other consents have been obtained for alterations and extensions to the property and that the appropriate documentation including Building Warrants and Completion Certificates have been issued. If any works did not require consent then it has been assumed that they meet the standards required by the Building Regulations or are exempt.

The owner has advised that the extension was carried out before he bought the property approximately 24 years ago.

The seller has advised that water is from a private supply. It is not possible to comment on the legal issues or the quality or quantity of the supply. For the purposes of our valuation, all are assumed to be satisfactory.

The seller has advised that drainage is to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of our valuation, all are assumed to be satisfactory.

Essential Repairs

None.

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

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Mortgage Valuation Report

Comment on Mortgageability

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

Valuations

Market value in present condition	£ 160,000
Market value on completion of essential repairs	£ N/A
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 265,000
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?	£ N/A
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 [502975 = 1598] Electronically signed by:-
Surveyor's name	Graham Laird
Professional qualifications	BSc (Hons) MRICS
Company name	DM Hall LLP
Address	27 High Street, Elgin, IV30 1EE
Telephone	01343 548501
Fax	01343 540170
Report date	6th January 2021

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PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

Property address	1 BRAEHEAD COTTAGE, EDINVILLIE, ABERLOUR, AB38 9NB

Seller(s)	Harold and Wendy Edwards

Completion date of property questionnaire	11/03/19

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? 23 years	
2.	**Council tax**	
	Which Council Tax band is your property in? (Please circle) **A B (C) D E F G H**	
3.	**Parking**	
	What are the arrangements for parking at your property? **(Please tick all that apply)** • **Garage** ☐ • **Allocated parking space** ☑ • **Driveway** ☑ • **Shared parking** ☐ • **On street** ☐ • **Resident permit** ☐ • **Metered parking** ☐ • **Other (please specify):**	
4.	**Conservation area**	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	~~**Yes**~~ **/ No /** ~~**Don't know**~~

5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	**~~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)?** **If you have answered yes, please describe below the changes which you have made:**	**~~Yes~~ / No**
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? **If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.** **If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:**	**~~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): new windows and doors, double glazing, approx 2017 **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 / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).** storage heaters **If you have answered yes, please answer the three questions below:**	**Yes / ~~No~~ / ~~Partial~~**
b.	**When was your central heating system or partial central heating system installed?**	approx 2013
c.	**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**
d.	**When was your maintenance agreement last renewed? (Please provide the month and year).**	
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	**~~Yes~~ / No**
9.	**Issues that may have affected your property**	
a.	**Has there been any storm, flood, fire or other structural damage to your property while you have owned it?** **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**

10.	Services	
a.	**Please tick which services are connected to your property and give details of the supplier:**	
b.	**Is there a septic tank system at your property?** **<u>If you have answered yes</u>, please answer the two questions below:**	**Yes / ~~No~~**
c.	**(i) Do you have appropriate consents for the discharge from your septic tank?**	**Yes / ~~No~~ / ~~Don't know~~**
d.	**(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:** SEPA	**Yes / ~~No~~**

Services	Connected	Supplier
Gas / liquid petroleum gas	—	
Water mains / private water supply	✓	private water supply
Electricity	✓	sse
Mains drainage	✓	septic tank
Telephone	✓	bt
Cable TV / satellite	✓	sky
Broadband	✓	bt

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?** **If you have answered yes, please give details:** private road and private water supply, nothing payable unless something goes wrong.	**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~~ / Not applicable**
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~~** **~~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**
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 please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.** **Guarantees are held by:**	**~~Yes~~ / ~~No~~**

14.	**Guarantees**						
a.	**Are there any guarantees or warranties for any of the following:**						
(i)	**Electrical work**	**No**	~~**Yes**~~	~~**Don't know**~~	~~**With title deeds**~~	~~**Lost**~~	~~**Cannot Answer***~~
(ii)	**Roofing**	**No**	~~**Yes**~~	~~**Don't know**~~	~~**With title deeds**~~	~~**Lost**~~	~~**Cannot Answer***~~
(iii)	**Central heating**	**No**	~~**Yes**~~	~~**Don't know**~~	~~**With title deeds**~~	~~**Lost**~~	~~**Cannot Answer***~~
(iv)	**NHBC**	**No**	~~**Yes**~~	~~**Don't know**~~	~~**With title deeds**~~	~~**Lost**~~	~~**Cannot Answer***~~
(v)	**Damp course**	**No**	~~**Yes**~~	~~**Don't know**~~	~~**With title deeds**~~	~~**Lost**~~	~~**Cannot Answer***~~
(vi)	**Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)**	**No**	~~**Yes**~~	~~**Don't know**~~	~~**With title deeds**~~	~~**Lost**~~	~~**Cannot Answer***~~
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 3 years have you ever received a notice:	
a.	**advising that the owner of a neighbouring property has made a planning application?**	**~~Yes~~ / No / ~~Don't know~~**
b.	**that affects your property in some other way?**	**~~Yes~~ / No / ~~Don't know~~**
c.	**that requires you to do any maintenance, repairs or improvements to your property?**	**~~Yes~~ / No / ~~Don't know~~**
	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: _____

DM Hall Offices

Aberdeen
01224 594172

Ayr
01292 286974

Cumbernauld
01236 618900

Cupar
01334 844826

Dumfries
01387 254318

Dundee
01382 873100

Dunfermline
01383 621262

Edinburgh
0131 477 6000

Elgin
01343 548501

Falkirk
01324 628321

Galashiels
01896 752009

Glasgow (North)
0141 332 8615

Glasgow (South)
0141 636 4141

Hamilton
01698 284939

Inverness
01463 241077

Inverurie
01467 624393

Irvine
01294 311070

Kirkcaldy
01592 598200

Livingston
01506 490404

Musselburgh
0131 665 6782

Oban
01631 564225

Paisley
0141 887 7700

Perth
01738 562100

Peterhead
01779 470220

Stirling
01786 475785

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