HOME REPORT

11 BRAAL TERRACE HALKIRK KW12 6YN



ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

11 BRAAL TERRACE, HALKIRK, KW12 6YN

Dwelling type:End-terrace houseDate of assessment:05 March 2018Date of certificate:15 March 2018

Total floor area: 78 m²

Primary Energy Indicator: 841 kWh/m²/year

Reference number: 1318-0627-3100-0405-8902 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

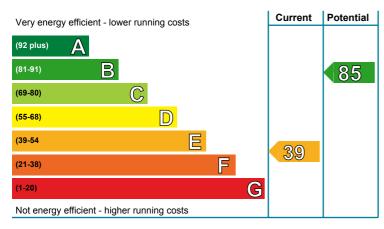
Main heating and fuel: Electric storage heaters

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£5,928	See your recommendations
Over 3 years you could save*	£3,294	report for more information

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

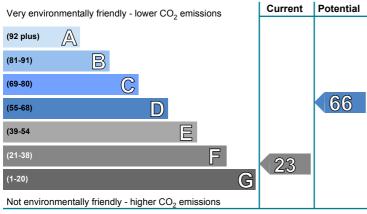


Energy Efficiency Rating

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

Your current rating is **band E (39)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band F (23)**. 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 Party wall insulation	£300 - £600	£216.00	Ø
2 Internal or external wall insulation	£4,000 - £14,000	£1746.00	Ø
3 Floor insulation (solid floor)	£4,000 - £6,000	£291.00	Ø

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.



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	Granite or whinstone, as built, no insulation (assumed)	****	***
Roof	Pitched, 200 mm loft insulation	****	★★★★ ☆
Floor	Solid, no insulation (assumed)	_	_
Windows	Fully double glazed	***	★★★☆☆
Main heating	Electric storage heaters	***	****
Main heating controls	Manual charge control	***	***
Secondary heating	Portable electric heaters (assumed)	_	_
Hot water	Electric immersion, off-peak	***	***
Lighting	Low energy lighting in 31% of fixed outlets	***	★★★☆☆

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 142 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 11 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 6.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,998 over 3 years	£2,151 over 3 years	
Hot water	£621 over 3 years	£300 over 3 years	You could
Lighting	£309 over 3 years	£183 over 3 years	save £3,294
Total	£5,928	£2,634	over 3 years

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

Recommendations for improvement

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

Do		Indicative cost	Typical saving	Rating after improvement		Green
Re	commended measures	indicative cost	per year	Energy	Environment	Deal
1	Party wall insulation	£300 - £600	£72	E 41	F 25	
2	Internal or external wall insulation	£4,000 - £14,000	£582	D 59	E 41	
3	Floor insulation (solid floor)	£4,000 - £6,000	£97	D 62	E 45	
4	Low energy lighting for all fixed outlets	£45	£30	D 63	E 45	
5	High heat retention storage heaters and dual immersion cylinder	£1,600 - £2,400	£266	C 71	E 51	
6	Solar water heating	£4,000 - £6,000	£51	C 73	D 56	
7	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£267	B 85	D 66	

Measures which have a green deal tick of 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.

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

Choosing the right improvement package

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



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

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

1 Party wall insulation

Party wall insulation, to fill the cavity of a wall separating a dwelling from another building with an insulating material, reduces heat loss; this will improve levels of thermal comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the party wall, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work. This work has to comply with building regulations, including that installation will not adversely affect the performance of the existing wall in respect of noise transmission. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

3 Floor insulation (solid floor)

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

4 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).

5 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

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 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)	18,738	N/A	N/A	(6,531)
Water heating (kWh per year)	2,097			

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. Graham Forbes

Assessor membership number: EES/009335

Company name/trading name: D M Hall Chartered Surveyors LLP Address: Ardross House 3 Ardross Terrace

Inverness IV3 5NQ

Phone number: 01463 241 077

Email address: Graham.Forbes@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.

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

SINGLE SURVEY



survey report on:

Property address	11 BRAAL TERRACE HALKIRK KW12 6YN
Customer	Sandra Polson
Customer address	Comlifoot House Bridge Street Halkirk KW12 6YJ
Prepared by	DM Hall
Date of inspection	5th March 2018



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or 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.

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	An end-terraced two storey house originally built on behalf of the Local Authority.
Accommodation	GROUND FLOOR:- Entrance Vestibule, Hallway, Living Room and Dining Kitchen.
	FIRST FLOOR:- Two Bedrooms and Bathroom with WC.
Gross internal floor area (m²)	78 square metres.
Neighbourhood and location	The property is situated in an established area of Local Authority style properties on the northern outskirts of Halkirk. It is within close proximity of the local primary school, doctor's surgery and is conveniently positioned for a full range of local facilities and amenities. Surrounding properties are of a mixed tenanted and owner occupied nature.
Age	Approximately 75 years.
Weather	Dull and overcast with intermittent heavy rain showers.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimney head is of solid stonework construction externally roughcast and flashings, where visible are formed in lead.
	1
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

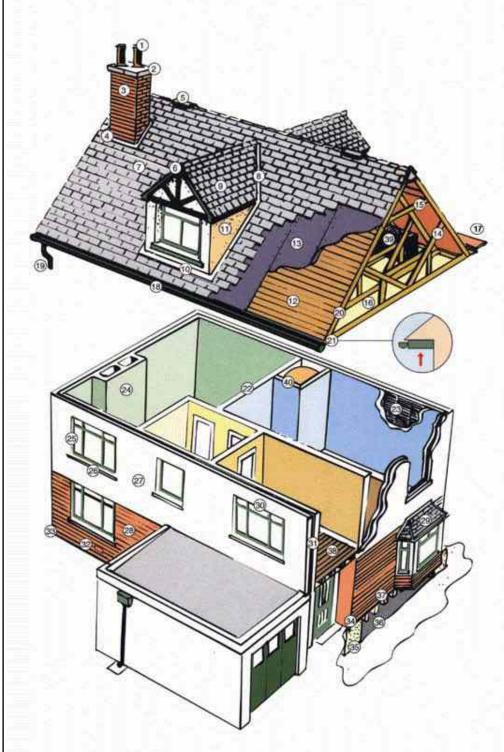
If the may	ng from a 3m ladder within the property. nis is not possible, then physical access to the roof space
ma	nis is not possible, then physical access to the roof space
rea	y be taken by other means if the Surveyor deems it safe and sonable to do so.
	e roof is pitched and clad in slates with tiled ridges and metal d valleys.
acc	e original attic space has been fully floored and lined. This is essed via a steep ladder style timber staircase and there are velux windows fitted.
is o with	tess is available into the eaves space. The roof, where visible, f a traditional timber framed design comprising timber rafters in timber tongued and grooved sarking. Glasswool insulation terial has been laid between the ceiling joists.
Rainwater fittings Vis	ually inspected with the aid of binoculars where
	propriate.
The	e rainwater fittings are of a PVC half round and round design.
	ually inspected with the aid of binoculars where propriate.
	undations and concealed parts were not exposed or pected.
	e property is of traditional solid stonework construction externally ghcast.
	ernal and external doors were opened and closed where as were available.
Rai	ndom windows were opened and closed where possible.
Doe	ors and windows were not forced open.
dou	e windows are of a timber casement design equipped with lble glazed sealed units. There are uPVC double glazed front I rear access doors.
External decorations Vis	ually inspected.
	ere are varnish/stain finishes to the external timbers.

Communal areas	Not applicable
Communal areas	Not applicable.
Garages and permanent outbuildings	Visually inspected.
	There is a timber built garden shed and aluminium framed greenhouse located within the rear garden grounds.
Outside areas and boundaries	Visually inspected.
	There are adequate sized garden grounds arranged to the front, side and rear. These incorporate lawned areas and flowering borders. Boundaries are formed in timber post and rail fencing, traditional Caithness stone slab fencing and hedges.
Ceilings	Visually inspected from floor level.
	Plasterboard design with artex or wallpaper finishes.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Partitions are of timber stud construction lined in plasterboard.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	Flooring at ground floor level is predominantly of concrete construction. There are suspended timber floors within the living room and at first floor level. It is assumed that all timber flooring has been overlaid on timber joists.
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 joinery finishes are of a traditional timber design. There is a timber tread and riser staircase linking ground and first floor levels. The kitchen fittings comprise a range of floor and wall mounted units incorporating a stainless steel sink unit, electrical oven and hob. The internal doors are of a timber panelled style and incorporate timber surrounds and facings.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is an open fireplaces within the living room.
Internal decorations	Visually inspected.
	There are wallpaper and paintwork finishes throughout.
	There are waiipaper and paintwork imisties unoughout.
Cellars	Not applicable.
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 supply. Visible cabling is of a PVC coated style and there are 13 amp sockets. The meter and fuse box are located within
	the kitchen.
Gas	No mains supply.
NA . I I I I I I I I I I I I I I I I I I	W. 11. d. (d. 11. 1. (d. 1.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
Water, plumbing, bathroom fittings	
Water, plumbing, bathroom fittings	cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or
	Cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. Visible plumbers pipework is of PVC and copper materials. The cold water storage tank is located within the attic space. Sanitary fittings comprise a three piece bathroom suite. There is a stainless steel sink unit within the kitchen.
Water, plumbing, bathroom fittings Heating and hot water	cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. Visible plumbers pipework is of PVC and copper materials. The cold water storage tank is located within the attic space. Sanitary fittings comprise a three piece bathroom suite.
	Cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. Visible plumbers pipework is of PVC and copper materials. The cold water storage tank is located within the attic space. Sanitary fittings comprise a three piece bathroom suite. There is a stainless steel sink unit within the kitchen. Accessible parts of the system were visually inspected apart
	Cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. Visible plumbers pipework is of PVC and copper materials. The cold water storage tank is located within the attic space. Sanitary fittings comprise a three piece bathroom suite. There is a stainless steel sink unit within the kitchen. Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or
Heating and hot water	No tests whatsoever were carried out to the system or appliances. Mains supply. Visible plumbers pipework is of PVC and copper materials. The cold water storage tank is located within the attic space. Sanitary fittings comprise a three piece bathroom suite. There is a stainless steel sink unit within the kitchen. Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The property benefits from a full electric night storage/panel radiator system. Hot water is by means of an electrical immersion heater. There is a factory insulated hot water cylinder located within the rear bedroom wall cupboard.
	cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. Visible plumbers pipework is of PVC and copper materials. The cold water storage tank is located within the attic space. Sanitary fittings comprise a three piece bathroom suite. There is a stainless steel sink unit within the kitchen. Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The property benefits from a full electric night storage/panel radiator system. Hot water is by means of an electrical immersion heater. There is a factory insulated hot water cylinder located within the rear bedroom wall cupboard. Drainage covers etc. were not lifted.
Heating and hot water	No tests whatsoever were carried out to the system or appliances. Mains supply. Visible plumbers pipework is of PVC and copper materials. The cold water storage tank is located within the attic space. Sanitary fittings comprise a three piece bathroom suite. There is a stainless steel sink unit within the kitchen. Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The property benefits from a full electric night storage/panel radiator system. Hot water is by means of an electrical immersion heater. There is a factory insulated hot water cylinder located within the rear bedroom wall cupboard.

Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. There are smoke detectors fitted to the ceilings at the ground and first floor hallways.
Any additional limits to inspection	The property is currently tenanted and is fully furnished, with fitted floor coverings throughout. My inspection was consequently restricted. The original attic space has been fully floored and lined and only limited access was available to the roof void areas via a small eaves hatch. Externally, no covers or traps have been lifted to the drainage system. I have not carried out an inspection for Japanese Knotweed and, unless otherwise stated for the purpose of this report, I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties.

Sectional Diagram showing elements of a typical house



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

- 1) Chimney pots
- (2) Coping stone
- 3) Chimney head
- 4) Flashing
- (5) Ridge ventilation
- 6) Ridge board
- 7) Slates / tiles
- (8) Valley guttering
- 9) Dormer projection
- 10 Dormer flashing
- 11) Dormer cheeks
- (12) Sarking
- 13) Roof felt
- (14) Trusses
- 15) Collar
- (16) Insulation
- 17) Parapet gutter
- 18) Eaves guttering
- 19) Rainwater downpipe
- 0) Verge boards /skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- co Latir/ 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
- 9) Water tank
- 40) Hot water tank

2. Condition

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

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	

Structural movement	
Repair category	1
Notes	There is roughcast cracking affecting the rear and side elevations, however, within the limitations of my inspection, I found no evidence to suggest this was of recent origin.

Dampness, rot and infestation	
Repair category	2
Notes	There is localised high dampness around the front access door. The property was inspected during a spell of wintry weather with heavy, torrential rain.

Chimney stacks	
Repair category	1
Notes	There are missing sections of roughcast.

Roofing including roof space	
Repair category	2
Notes	There is a slipped slate at the side elevation. In addition, there is missing ridge pointing.

Rainwater fittings	
Repair category	2
Notes	Vegetation growth is evident within the guttering and there are broken brackets at the downpipes.

Main walls	
Repair category	1
Notes	Roughcast cracking is evident.

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

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	1
Notes	No reportable defects.

Outside areas and boundaries	
Repair category	1
Notes	No reportable defects.

Ceilings	
Repair category	1
Notes	There is shrinkage at tape joint finishes.

Internal walls	
Repair category	2
Notes	There is localised high dampness around the front entrance door.

Floors including sub-floors	
Repair category	1
Notes	No reportable defects.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No reportable defects.

Chimney breasts and fireplaces	
Repair category	1
Notes	No reportable defects.

Internal decorations	
Repair category	1
Notes	No reportable defects.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	Electrical circuits and systems should be checked every five years to keep up to date with changes to safety regulations. Further advice is available from an NICEIC registered contractor.

Gas	
Repair category	-
Notes	Not applicable.

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

Heating and hot water			
Repair category	1		
Notes	No reportable defects.		

Drainage	
Repair category	1
Notes	No reportable defects.

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground and First
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 No X
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 original attic space is fully floored and lined and is accessed via a steep timber ladder style staircase. There are also two velux windows installed. I have assumed that any necessary Local Authority consents and approvals have been obtained for these works and that all documentation, including Warrants and Completion Certificates issued. If any works are exempt, then it is assumed they meet the standards required by the Building Regulations. It is further assumed that if any alterations have been undertaken to the original roof structure, that appropriate Design Certificates are available.

Estimated reinstatement cost for insurance purposes

£195,000 (ONE HUNDRED AND NINETY FIVE THOUSAND POUNDS).

Valuation and market comments

£70,000 (SEVENTY THOUSAND POUNDS).

Since the start of 2016, the property market within Caithness has been more buoyant than in previous years.

Signed	Security Print Code [540291 = 8763] Electronically signed				
Report author	Graham Forbes				
Company name	DM Hall				
Address	Ardross House, 3 Ardross Terrace, Inverness, IV3 5NQ				
Date of report	26th March 2018				

Mortgage Valuation Report



Property Address						
Address Seller's Name Date of Inspection	ller's Name Sandra Polson					
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	□ Detached □ Semi detached □ Mid terrace ☒ End terrace □ Back to back □ High rise block □ Low rise block □ Other (specify in General Remarks)					
Does the surveyor bell e.g. local authority, mi	elieve that the property was built for the public sector, X Yes No nilitary, police?					
Flats/Maisonettes only Approximate Year of 0	No. of units in block					
Tenure						
X Absolute Ownership	Leasehold Ground rent £ Unexpired years Unexpired years					
Accommodation						
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) WC(s) Other (Specify in General remarks)					
	Gross Floor Area (excluding garages and outbuildings) $\boxed{78}$ m ² (Internal) $\boxed{m^2}$ (External) Residential Element (greater than 40%) \boxed{X} Yes \boxed{N} No					
Garage / Parking / 0	Outbuildings					
Single garage Available on site? Permanent outbuilding	☐ Double garage ☐ Parking space ☐ X No garage / garage space / parking space ☐ Yes ☐ No ngs:					

Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Othe	er (specify in Ger	neral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Othe	er (specify in Ger	neral Remarks)
Special Risks							
Has the property s	uffered stru	ctural movem	ent?			X Yes	☐ No
If Yes, is this recer	nt or progres	ssive?				Yes	X No
Is there evidence, immediate vicinity?		eason to antic	cipate subsidence	, heave, landslip	or flood in th	e Yes	X No
If Yes to any of the	e above, pro	vide details ir	General Remark	KS.			
Service Connec	tions						
Based on visual in of the supply in Ge			rices appear to be	e non-mains, pleas	se comment	on the type a	and location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of	f Central He	ating:					
Full electric night	storage sys	etem.					
Site							
Apparent legal issu	ues to be ve	rified by the c	conveyancer. Ple	ase provide a brie	of description	in General R	temarks.
Rights of way	Shared dr	ives / access	Garage or other	amenities on separate	e site Sha	ared service conr	nections
Ill-defined boundari	es	Agricu	ltural land included w	ith property	Oth	er (specify in Ge	neral Remarks)
Location							
Residential suburb	R	esidential within t	own / city Mixe	ed residential / comme	rcial Mai	nly commercial	
X Commuter village	R	emote village	Isola	ated rural property	Oth	er (specify in Ge	neral Remarks)
Planning Issues	1						
Has the property b	een extend	ed / converted	d / altered?	Yes No			
If Yes provide deta	ails in Gener	al Remarks.					
Roads							
X Made up road	Unmade ro	ad Partly	y completed new road	Pedestrian a	access only	Adopted	Unadopted

Mortgage Valuation Report

General Remarks
The subjects are fully furnished, occupied with fitted floor coverings throughout. Our inspection was consequently restricted.
The property was found to be in an order consistent with age, type and location. Items requiring attention are capable of remedy during the course of normal routine maintenance. The original attic space has been fully floored and lined and two velux windows installed. It is assumed that any necessary Local Authority consents and approvals have been obtained for these works.
Essential Repairs
None.
Estimated cost of essential repairs £ Retention recommended?Yes X No Amount £

Mortgage Valuation Report

Comment on Mortgagea	bility	
The property provides ade	equate security for mortgage purposes.	
Valuations		
Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total is a reinspection necessary	n of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 70,000 £ 195,000
Buy To Let Cases		
month Short Assured Tenai	ge of monthly rental income for the property assuming a letting on a 6 ncy basis? There there is a steady demand for rented accommodation of this type?	£ N/A Yes No
Declaration		
Signed Surveyor's name	Security Print Code [540291 = 8763] Electronically signed by:- Graham Forbes	
Professional qualifications	MRICS	
Company name	DM Hall	
Address	Ardross House, 3 Ardross Terrace, Inverness, IV3 5NQ	
Telephone	01463 241077	
Fax	01463 233627	
Report date	26th March 2018	

PROPERTY QUESTIONNAIRE





Property address	IL BRAGE TERRACE, HALKITK, CAITHNESS, KWIZ GYN.
Seller(s)	MRS SANDRA POLSON.
Completion date of property questionnaire	26-3-18

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 3 4 yrs.	
	How long have you owned the property?	
2.	Council tax	
u .	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 (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yee/No/ Don't know W O

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	ye5
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:	Loft flow windows
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/No
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes/No
	If you have answered yes, please answer the three questions below:	yes
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No yes
	(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 doc approximate dates when the work was completed):	/
	Please give any guarantees which you received for this work to your solic agent.	itor or estate

7 .	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes/No/ Partial
	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:	
	i) When was your central heating system or partial central heating system installed?	1015
	(ii) Do you have a maintenance contract for the central heating system?	Yes/No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	WO
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
3.	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	
а.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes/No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes/No
Э.	Are you aware of the existence of asbestos in your property?	Yes/No
	If you have answered yes, please give details:	wo

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		
Water mains or private water supply	V	HRC
Electricity		& SSE
Mains drainage		HRE
Telephone		BT
Cable TV or satellite		BT
Broadband		87

Is there a septic tank system at your property?	Yes/No
If you have answered yes, please answer the two questions below:	N 0
(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?	Yes/No
If you have answered yes, please give details of the company with which you have a maintenance contract:	
	If you have answered yes, please answer the two questions below: (i) Do you have appropriate consents for the discharge from your septic tank? (ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which

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: Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes/No/ Don't know SHARED access to Rear of Property Yes/No/ Not applicable
	If you have answered yes, please give details:	NO
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 NO
е.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes/No Yes Access to read
	If you have answered yes, please give details:	to put Bins out.
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?	Yes/No/ Don't know
	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 upkeep of common areas or repair works, for example to a reside maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes/No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
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	Yes/No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.	

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	
(ii)	Roofing	No /	Yes	Don't know	With title deeds	Lost	
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	
(iv)	National House Building Council (NHBC)	No /	Yes	Don't know	With title deeds	Lost	
(v)	Damp course	No /	Yes	Don't know	With title deeds	Lost	
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost	
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 und		ne guarant	tees listed a	above?	Yes/No	
15.	Boundaries						
	So far as you are aware, has any bour last 10 years? If you have answered yes, please give		ur propert	y been mov	red in the	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		
*	If you have answered yes to any of a-c above, please give the notices to your solici estate agent, including any notices which arrive at any time before the date of entry 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) :	Sandra Ralson.	
Date:	26.3-18.	

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 Livingston 01896 752009 01506 490404

Glasgow (North) Mus 0141 332 8615 013

Glasgow (South) 0141 636 4141

Hamilton 01698 284939

Inverness 01463 241077

Inverurie 01467 624393

01294 311070

Irvine

Kirkcaldy 01592 598200

Musselburgh

0131 665 6782

Oban

01631 564225

Paisley

0141 887 7700

Perth

01738 562100

Peterhead 01779 470220

Stirling 01786 475785

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