YOUR ONESURVEY HOME REPORT

ADDRESS

Burnside Cottage
Wester Lawrenceton, Forres
IV36 2RH

PREPARED FOR

Eva Chapman

INSPECTION CARRIED OUT BY:

SELLING AGENT:





HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Allied Surveyors Scotland Ltd	06/05/2025
Mortgage Certificate	Final	Allied Surveyors Scotland Ltd	06/05/2025
Property Questionnaire	Final	Mrs. Eva Chapman	05/09/2024
EPC	FileUploaded	Allied Surveyors Scotland Ltd	12/09/2024

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Customer	Mrs. Eva Chapman
Selling address	Burnside Cottage
	Wester Lawrenceton, Forres
Date of Re- inspection	05/05/2025
Date of Original Inspection	05/09/2024
Prepared by	Angus F Gunn BSc MRICS, BSc (Hons) MRICS Allied Surveyors Scotland Ltd

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

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.

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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.

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

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 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.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 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

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

- 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.

- 2.3.1 <u>Category 3</u>: 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.
- 2.3.2 <u>Category 2</u>: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 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" 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 will not be inspected or reported on.

Description	The subjects comprise an extended detached Cottage, single and 1.5 storeys in height set within its own garden grounds.
Accommodation	Ground Floor - Entrance Porch, Hallway, Lounge/Dining Area, Sun Lounge, Kitchen, 2 Bedrooms, Bathroom, Utility. First Floor - Landing, Bedroom, Showerroom.
Gross internal floor area (m2)	175 m2.
Neighbourhood and location	The property is situated in rural surroundings approximately 3 miles to the South-east of Forres where local amenities are all available.
Age	Built circa. 1900 and extended in 1993.
Weather	Dry and bright. The report should be read in context of these weather conditions.
Chimney stacks	Stone and rendered block stacks with associated lead flashings. Visually inspected with the aid of binoculars where required.

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Roofing including roof space	The main roof structures are of pitched design, incorporating dormer projections, timber framed and clad with slates on timber sarking.
	Roof valleys are formed in lead. Solar photovoltaic panels have been fitted to the original roof slope.
	The Sun Lounge addition has a pitched roof clad with tile effect metal sheeting.
	The Kitchen addition has a flat fibreglass clad roof.
	Only a head and shoulders inspection of the original roof space was possible from the ceiling hatch in the Bathroom. Insulation has been laid at ceiling joist level.
	Sloping roofs were visually inspected with the aid of binoculars where required.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.
	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.
Rainwater fittings	Mixture of cast iron and PVC manufacture with the gutters being half round in design.
	Visually inspected with the aid of binoculars where required.
Main walls	The original walls are of solid stone, pointed externally.
	The extension walls are of cavity block construction, rendered externally. Sub-floor ventilation is visible.
	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
Windows, external doors and joinery	The majority of the windows are of timber double glazed design with the remainder being of uPVC double glazed design. Doors are of uPVC/composite double glazed design. Fascias are formed in softwood.
	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.
External decorations	External woodwork has been painted.
	Visually inspected.
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Conservatories / porches	The original Conservatory has had a permanent roof fitted and is now classed as a Sun Lounge.
	Visually inspected.
Communal areas	None.
Garages and permanent	(1) Precast concrete panelled Garage with profiled metal sheet clad roof.
outbuildings	(2) Timber/profiled metal Shed.
	(3) Timber/felt Potting Shed.
	Visually inspected.
Outside areas and boundaries	The subjects occupy an irregular shaped plot with mature, landscaped grounds bounded by a mixture of fencing, stone dykes and a burn.
	Visually inspected.
Ceilings	The ceilings are of lath and plaster or are plasterboard lined.
	Visually inspected from floor level.
Internal walls	The walls are either of lath and plaster, plasterboard lined or are plastered on the hard.
	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
Floors including sub floors	The majority of the flooring is of suspended timber design, with the remainder being of solid concrete.
	The inspection of the flooring was restricted due to fitted floor coverings and there was no inspection possible of the sub-floor area.
	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
Internal joinery and kitchen fittings	Skirtings/architraves are formed in softwood. Timber glazed and panelled internal doors. The Kitchen comprises a range of base and wall units.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	There is a stove at the Lounge fireplace and there is a fireplace in one of the Bedrooms.
	Visually inspected. No testing of the flues or fittings was carried out.
Internal decorations	Walls and ceilings have been painted or papered. Joinery has been painted or stained.
	Visually inspected.

Cellars	None.
Electricity	Mains supply.
	Distribution wiring, where seen, is formed in PVC sheathed cable with the power points being of the modern square pin 13 amp type.
	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.
Gas	None.
Water, plumbing and	Mains supply.
bathroom fittings	Distribution pipework, where seen, is formed in copper together with uPVC soil and waste pipes.
	Sanitary fittings are relatively modern in design.
	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.
Heating and hot water	Space heating is provided by electric radiant and panel/fan heaters, along with the stove.
	Hot water is provided by an immersion fitted to the cylinder in the Bedroom cupboard.
	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.
Drainage	Drainage is understood to be water borne to either a septic tank or cess pit.
	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.

Fire, smoke and burglar alarms

Smoke and heat detectors have been installed.

Visually inspected.

No test whatsoever were carried out to any systems or appliances.

There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required.

The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.

We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection

There were floor coverings throughout which restricted the inspection of the flooring.

We have not inspected the woodwork or other parts of the structure which were covered, unexposed or inaccessible and are, therefore, unable to report that such parts of the property are free from rot, beetle or other such defects.

No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns, then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.

Random testing for dampness was undertaken internally with the use of a moisture meter to walls, ceilings and flooring where considered appropriate.

The services, electrical circuits, plumbing installation, heating and drainage systems have not been specifically tested.

We do not carry out an inspection for Japanese Knotweed, which is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. We have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists, removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

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.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the above 3 categories:

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Structural movemen	t
Repair category:	
Notes:	There is no evidence of any significant structural movement affecting the property.

Dampness, rot and infestation		
Repair category:	3	
Notes:	Localised dampness was recorded in wall linings at ground level within the original building and further investigation will be necessary.	
	It is recommended that a reputable timber/damp specialist firm be employed to carry out a detailed inspection and thereafter implement all necessary remedial works under cover of long term guarantee.	

Chimney stacks	
Repair category:	2
Notes:	Cracked and defective render was evident to the stack on the extension.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Roofing including roof space		
Repair category:	2	
Notes:	The roof was noted to be in fair order commensurate with the age and type of property although some ongoing maintenance and repairs are likely to be required as some damaged/displaced slates were evident along with debris in roof valleys.	
	Roofs are prone to water penetration in extreme storms but it is not always possible for surveyors to identify this likelihood in good or dry weather. All slated roofs in particular should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.	
	There is a flat fibreglass roof over the Kitchen addition. It should be appreciated that this type of roof covering can have a limited lifespan and will require a higher than normal degree of ongoing maintenance and eventual replacement.	

Rainwater fittings	
Repair category:	1
Notes:	At the time of our inspection there was no evidence of damp staining/water staining on wall surfaces which would indicate leakage. It should be noted that it was not raining at the time of our inspection.

Main walls	
Repair category:	
Notes:	The main outer walls of the property generally appeared in fair order consistent with age.
	There is evidence of some cracking to the render but within the limitations of the inspection, this is not considered to be significant.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Windows, external doors and joinery	
Repair category:	2
Notes:	Seals to some of the double glazed windows have failed causing condensation between the panes.
	Localised sections of external woodwork are affected by decay and a section of the barge board on the original structure has become detached and in need of repair.
	Replacement/double glazed windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. Defective seals can lead to condensation between the panes which can sometimes only be obvious during certain weather conditions. It is therefore likely that maintenance repairs will be required as part of an on-going maintenance programme.

External decorations	
Repair category:	
Notes:	The external decorations are generally in good order. Regular repainting will be required if these areas are to be maintained in satisfactory condition.

Conservatories / porches	
Repair category:	
Notes:	Not applicable.

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings	
Repair category:	2
Notes:	Usual wear and tear noted to the outbuildings including decay to woodwork.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Outside areas and boundaries	
Repair category:	1
Notes:	The boundaries appear reasonably well defined and fencing and walls generally in a satisfactory condition. Regular maintenance will be required. You should verify with your conveyancer the extent of the boundaries attaching to the property.

Ceilings	
Repair category:	
Notes:	No significant defects were noted.

Internal walls	
Repair category:	3
Notes:	Localised dampness noted to internal wall linings in the original part of the property (see dampness section).

Floors including sub-floors	
Repair category:	
Notes:	There was no visible evidence to suggest any significant defects to the flooring, however, my inspection was restricted due to floor coverings. No access was possible to the sub-floor area and no comment can be made on the condition of the timbers therein.

Internal joinery and kitchen fittings	
Repair category:	1
Notes:	The internal joinery is generally in keeping with the age and type of property and appeared in good condition consistent with age.
	The Kitchen fittings are generally in adequate condition for their age and type.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	It is assumed that the stove has been installed in accordance with the manufacturer's recommendations for fluing and ventilation and always utilises the correct type of fuel. The appliance has not been tested and is therefore presumed to be in good working order. The flue should be regularly swept.

Internal decorations	
Repair category:	
Notes:	No significant defects were noted.

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	2
Notes:	It should be noted that only the most recently built or rewired properties will have installations which fully comply with present IET regulations. It is a recommendation that electrical installations be tested at least every 10 years, or upon a change of ownership. If the installation has not been tested within the last 10 years and a satisfactory Test Certificate obtained, then it is advised that an NICEIC qualified electrician undertake a full check of the installation prior to concluding Missives and any necessary upgrading works be undertaken in accordance with their recommendations.

Gas	
Repair category:	
Notes:	Not applicable.

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	No significant defects were noted. Seals around the bath/shower areas are frequently troublesome and require regular maintenance. Failure to maintain seals can result in dampness and decay to adjoining and underlying areas. No inspection has been possible to the flooring or the timbers beneath, which are assumed to be in reasonable condition.

Heating and hot water	
Repair category:	
Notes:	It has been assumed that the electric heating system is in good working order and this should be verified prior to concluding Missives.

Drainage	
Repair category:	2
Notes:	No surface indication of any defect noted.
	As this is a private drainage system, prospective purchasers should satisfy themselves that the system is in good working order and complies with regulations prior to making an offer.

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

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	2
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	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	3
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	1
Heating and hot water	1
Drainage	2

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

<u>Three steps or fewer to a main entrance door of the property:</u> 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.

<u>Unrestricted parking within 25 metres:</u> 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 coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground & First
2. Are there three steps or fewer to a main entrance door of the property?	[x]YES []NO
3. Is there a lift to the main entrance door of the property?	[]YES [x]NO
4. Are all door openings greater than 750mm?	[]YES [x]NO
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?	[x]YES []NO
7. Are all rooms on the same level with no internal steps or stairs?	[]YES [x]NO
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	[x]YES []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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

It has been assumed that Scottish Ownership exists and that there are no onerous conditions or restrictive servitudes contained in the Title.

The property has been altered and extended and it has been assumed that all the appropriate Local Authority consents have been obtained and the foregoing should be verified prior to concluding Missives.

Drainage is to a private drainage system and, in this connection, my valuation assumes that the private drainage arrangements meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency. There is now a requirement to register septic tanks with SEPA. It is assumed that the septic tank serving the subjects has been, or in the case of a sale, will be registered as part of the normal conveyancing process.

The property is fitted with photovoltaic panels supplying electricity to the property and back to the National Grid. All documentation relating to the system should be obtained in order the transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.

There is a burn to the rear of the property. We are unaware of any flooding having affected the property and this should be verified by the vendor or their agents.

Where category 2 items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Estimated re-instatement cost (£) for insurance purposes

625,000

The property should be insured for a sum of no less than Six Hundred and Twenty Five Thousand Pounds.

Valuation (£) and market comments

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £375,000 (Three Hundred and Seventy Five Thousand Pounds).

Our valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

Report author:	Angus F Gunn BSc MRICS, BSc (Hons) MRICS
Company name:	Allied Surveyors Scotland Ltd

	35 Moray Street Elgin IV30 1JH
Signed:	Electronically Signed: 286203-237819A1-A304
Date of report:	06/05/2025

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.





Mortgage Valuation Report			
Property:	Burnside Cottage Wester Lawrenceton, Forres IV36 2RH	Client: Mrs. I	Eva Chapman ership
Date of Inspection:	05/05/2025	Reference:	AFG/DEB/250265

This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0 LOCATION

The property is situated in rural surroundings approximately 3 miles to the South-east of Forres where local amenities are all available.

2.0	DESCRIPTION	2.1 Age:	Built circa. 1900 and
			extended in 1993

The subjects comprise an extended detached Cottage, single and 1.5 storeys in height set within its own garden grounds.

3.0 CONSTRUCTION

Stone and block cavity walls.

Pitched, slates and flat fibreglass roofs.

Mostly timber flooring.

Timber and uPVC double glazing.

4.0 ACCOMMODATION

Ground Floor - Entrance Porch, Hallway, Lounge/Dining Area, Sun Lounge, Kitchen, 2 Bedrooms, Bathroom, Utility.

First Floor - Landing, Bedroom, Showerroom.

5.0	SERVICES	(No tests have been applied to any of the services)						
Water:	Mains	Electricity:	Electricity: Mains Gas: None Drainage: Septic tank					
Central He	eating:	Electric heati	Electric heating.					
6.0	OUTBUILI	DINGS	IGS					
Garage:		Single Garage.						
Others:		Range of outbuildings.						

7.0 GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.

The property was seen to be in a condition consistent with its age and type of construction. Items of disrepair noted should be capable of remedy during the course of general maintenance. There is evidence of dampness, internally, which will require further investigation by a Timber Specialist.

8.0 ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)

	1137				
None for morto	gage purposes.				
8.1 Retention	8.1 Retention recommended: Not applicable				
9.0	ROADS & FOOTPATHS				
Adopted by the	ne Local Authority.				
10.0	BUILDINGS INSURANCE	JILDINGS INSURANCE 625,000 GROSS EXTERNAL 212 Square			
	(£):		FLOOR AREA		metres
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings				
should be insured against total destruction on a re-instatement basis assuming reconstruction of					
the property in its existing design and materials. Furnishings and fittings have not been included.					
No allowance has been included for inflation during the insurance period or during re-construction					
	and no allowance has been	made for VAT,	other than on professional fe	es. Further dis	cussions with

11.0 **GENERAL REMARKS**

your insurers is advised.

It has been assumed that Scottish Ownership exists and that there are no onerous conditions or restrictive servitudes contained in the Title.

The property has been altered and extended and it has been assumed that all the appropriate Local Authority consents have been obtained and the foregoing should be verified prior to concluding Missives.

Drainage is to a private drainage system and, in this connection, my valuation assumes that the private drainage arrangements meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency. There is now a requirement to register septic tanks with SEPA. It is assumed that the septic tank serving the subjects has been, or in the case of a sale, will be registered as part of the normal conveyancing process.

The property is fitted with photovoltaic panels supplying electricity to the property and back to the National Grid. All documentation relating to the system should be obtained in order the transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.

There is a burn to the rear of the property. We are unaware of any flooding having affected the property and this should be verified by the vendor or their agents.

Where category 2 items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

12.0 **VALUATION** On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.

12.1	Market Value condition (£)	<u>-</u>	375,000	(Three Hundred and Seventy Five Thousand Pounds		usand Pounds)
12.2	Market Value completion (works (£):			N/A		
12.3	Suitable sec normal mort purposes?	_	Yes			
12.4	Date of Valua	ation:	05/05/2025			
Signature:		Electronically	Signed: 2862	03-237819A1-A304		
Surveyor:	Angus F Gun	n BSc MRICS	BSc (Hons) N	MRICS	Date:	06/05/2025
Allied Surveyors Scotland Ltd						
Office:	35 Moray Str Elgin	reet		Tel: 01343 547 481 Fax:		
	IV30 1JH		email: elgin@alliedsurveyorsscotland.com		d.com	

PART 3

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	Burnside Cottage Wester Lawrenceton, Forres IV36 2RH
Customer	Mrs. Eva Chapman
Customer address	Burnside Cottage Wester Lawrenceton, Forres
	IV36 2RH
Prepared by	Angus F Gunn BSc MRICS, BSc (Hons) MRICS Allied Surveyors Scotland Ltd

Energy Performance Certificate (EPC)

Dwellings

Scotland

BURNSIDE COTTAGE, FORRES, IV36 2RH

Dwelling type: Detached house
Date of assessment: 05 September 2024
Date of certificate: 05 September 2024

Total floor area: 175 m²

Primary Energy Indicator: 362 kWh/m²/year

Reference number: 7000-3750-0822-7203-1143 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

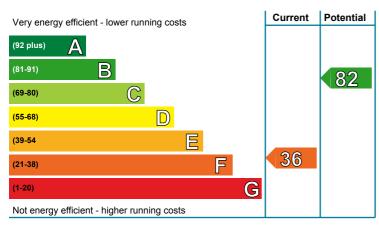
Main heating and fuel: Room heaters, electric

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*	£20,334	See your recommendations
Over 3 years you could save*	£10,950	report for more information

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

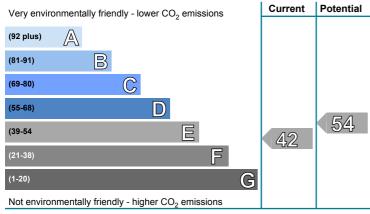


Energy Efficiency Rating

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 F (36)**. 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 E (42)**. 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	£999.00
2 Cavity wall insulation	£500 - £1,500	£348.00
3 Internal or external wall insulation	£4,000 - £14,000	£1536.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	***	***
	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★ ☆
	Solid brick, as built, insulated (assumed)	★★★★ ☆	★★★★ ☆
Roof	Pitched, 150 mm loft insulation Roof room(s), insulated	**** ****	**** ****
Floor	Suspended, no insulation (assumed) Solid, limited insulation (assumed)	_ _	_ _
Windows	Fully double glazed	***	***
Main heating	Room heaters, electric	****	***
Main heating controls	Programmer and appliance thermostats	****	★★★ ☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	Electric immersion, standard tariff	***	***
Lighting	Low energy lighting in 60% 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 64 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 2.5 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	£17,742 over 3 years	£8,133 over 3 years	
Hot water	£1,908 over 3 years	£687 over 3 years	You could
Lighting	£684 over 3 years	£564 over 3 years	save £10,950
Tota	als £20,334	£9,384	over 3 years

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

Recommendations for improvement

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

Recommended measures		Indicative cost	Typical saving	Rating after improvement		
Re	commended measures	Indicative cost	per year	Energy	Environment	
1	Flat roof or sloping ceiling insulation	£850 - £1,500	£333	E 39	E 44	
2	Cavity wall insulation	£500 - £1,500	£116	E 40	E 45	
3	Internal or external wall insulation	£4,000 - £14,000	£512	E 45	E 50	
4	Floor insulation (suspended floor)	£800 - £1,200	£301	E 49	E 52	
5	Floor insulation (solid floor)	£4,000 - £6,000	£190	E 51	E 54	
6	Low energy lighting for all fixed outlets	£40	£38	E 52	E 54	
7	High heat retention storage heaters and dual immersion cylinder	£2,400 - £3,600	£2105	B 81	E 51	
8	Solar water heating	£4,000 - £6,000	£125	B 82	E 54	

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.

- External insulation with cavity wall insulation
- 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 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 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, 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 and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

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 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.

6 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).

7 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for 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 national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

8 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.

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:

Solar photovoltaics

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	22,820	(368)	(438)	(1,923)
Water heating (kWh per year)	2,218			

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. Calum Dunbar Assessor membership number: EES/022144

Company name/trading name: Allied Surveyors Scotland Ltd

Address: Lyle House, Pavilion 1 Fairways Business Park

Invernesshire Inverness IV2 6AA 01463 239 49

Phone number: 01463 239 494

Email address: inverness@alliedsurveyorsscotland.com

Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

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PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Address:

BURNSIDE COTTAGE,
WESTER LAWRENCETON,
FORRES,
MORAY,
1V36 2RH

Seller/s:

MRS EVA CHAPMAN

Completion date of Property Questionnaire:

3rd SEPT. 2024

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?	35	YRS	
2	Council Tax			
	Which Council tax band is your property in?		B	
3	Parking (tick all applicable)			
	Garage	;		
4	Conservation area			
			Yes	
	Is your property in a designated Conservation area (that		No	V
	is an area of special architectural or historical interest, the character or appearance of which it is desirable to		Unknown	
	preserve or enhance)?			

5	Listed buildings		
		Yes	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special	No	~
	architectural or historical interest)?	Unknown	
6	Alterations/additions/extensions	<u>. </u>	
a (i)	During your time in the property, have you carried out any structural alterations, additions or extensions (for example,	Yes	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
	provision of an extra bath/shower room, toilet or bedroom)?	No	
-	If you have answered Yes, please describe below the changes which you have made:	Unknown	
	2 STOREY EXTENSION		
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes	レ
	certificate and other consents for this work?	No	
		Unknown	
	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: Cockburns Solicitors		
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes	TV
	glazing installed in your property:	No	
	If you have answered Yes, please answer the 3 questions below:	Unknown	
(i)	Were the replacements the same shape and type as the ones you replaced?	Yes	V
	Topiacea.	No	
		Unknown	
(ii)	Did this work involve any changes to the window or door openings?	Yes	
	openings:	No	V
		Unknown	
(iii)	Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed):		
	Please give any guarantees which you received for this work to your solicitor or estate agent.		

7	Central heating		
а	Is there a central heating system in your property?	Yes	V
	 (Note: a partial central heating system is one which does not heat	No	
	all the main rooms of the property – the main living room, the	Partial	
	bedroom/s, the hall and the bathroom)	Unknown	
	If you have answered Yes or Partial – what kind of central heating		I
	is there? ROINTE ELECTRIC RADIATORS		
	(Examples: gas-fired, solid fuel, electric storage heating, gas, warm air).		
	•		
	If you have answered Yes, please answer the 3 questions below:		
(i)	When was your central heating system or partial central heating sy	stem installed?)
	2013		
(ii)	Do you have a maintenance contract for the central heating	Yes	
	system?	No	<u> </u>
	If yes, please give details of the company with which you have a	Unknown	
	maintenance contract:		
/iii)	When we would fell and the second last and the second last are second last and the second last are second last	de the second	
(iii)	When was your maintenance agreement last renewed? (please prov year)	ride the month	and
8	Energy Performance Certificate		
-	Lifergy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old? (PLEASE NOTE: Please tick 'YES' as the surveyor will complete this at the time of inspection)	Yes	•
9	Issues that may have affected your property		
а	Has there been any storm, flood, fire or other structural damage	Yes	V
	to your property while you have owned it?	No	
		Unknown	
	If you have answered Yes, is the damage the subject of any	Yes	
	outstanding insurance claim?	No	~

b .	Are you aware of the existence of asbestos in your property?	Yes No	•
	If you have answered Yes, please give details:	Unknown	V
	· · · · · · · · · · · · · · · · · · ·		<u></u>

10	Services				
а	Please tick which services	s are connecte	d to your property and give deta	ails of the suppl	lier
Serv	rices	Connected	Supplier		
Gas	or liquid petroleum gas				
Wate supp	er mains or private water lly	✓		2.4	
Elect	ricity	V			
Mains drainage		No			
Telephone		✓			
Cable TV or satellite		✓ .			
Broa	dband	/			
b	Is there a septic tank sys	tem at your p	roperty?	Yes	. 🗸
				No	
				Unknown	
	If you have answered Ye	s, please answ	ver the 2 questions below:		
(i)		consents for t	he discharge from your septic	Yes	
	tank?			No Unknown	
				GIIKIIOWII	V
(ii)	Do you have a maintenar	nce contract fo	or your septic tank?	Yes	
				No	V
	If you have answered Yes which you have a mainte		details of the company with t:		

11	Responsibilities for shared or common areas		
а	Are you aware of any responsibility to contribute to the cost of	Yes	
	anything used jointly, such as the repair of a shared drive,	No	V
	private road, boundary, or garden area?	Unknown	
	If you have answered Yes, please give details:		
b	Is there a responsibility to contribute to repair and maintenance	Yes	T
_	of the roof, common stairwell or other common areas?	No	1
		Unknown	
	If you have answered yes, please give details:	N/A	
С	Has there been any major repair or replacement to any part of	Yes	
	the roof during the time you have owned the property?	No	V
		Unknown	•
d	Do you have the right to walk over any of your neighbours'	Yes	<u> </u>
u	property – for example to put out your rubbish bin or maintain	No	
	your boundaries?	Unknown	+~
	, .	CHRIIOWII	
	If you have answered Yes, please give details:		
е	As far as you are aware, do any of your neighbours have the	Yes	
	right to walk over your property, for example to put out their	No	\ <u>'</u>
	rubbish bin or to maintain their boundaries?	Unknown	
	If you have answered Yes, please give details:		
f	As far as you are aware, is there a public right of way across any	Yes	
'	part of your property? (public right of way is a way over which	No	+ . ,
	the public has a right to pass, whether or not the land is privately	Unknown	I V
	owned.)	Unknown	
	If you have answered Yes, please give details:		
12	Charges associated with your property	32.77112	
a	Is there a factor or property manager for your property?	Yes	
		No	
	If you have answered Yes, please provide the name and address,	Unknown	
	and give details of any deposit held and approximate charges:		

b	Is there a common buildings insurance policy?	Yes	
		No	√
		Unknown	
	If you have answered Yes, is the cost of the insurance included in		
	your monthly/annual factor's charges?	Yes	
		No	
		Unknown	
С	Please give details of any other charges you have to pay on a regul upkeep of common areas or repair works, for example to a resident maintenance or stair fund.		or
	N/A		•
13	Specialist works	1	·
а	As far as you are aware, has treatment of dry rot, wet rot, damp	Yes	
	or any other specialist work ever been carried out to your	No	
	property?	Unknown	
	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,	Yes	
	wet rot or damp ever been carried out to your property?	No	V
		Unknown	
	If you have answered Yes, please give details:		
C .	If you have answered Yes to 13(a) or 13(b), do you have any	Yes	
	guarantees relating to this work?	No	
	If you have answered Yes, these guarantees will be needed by	Unknown	
	the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, <u>please</u> 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.	NA	
	Guarantees are held by:		

14	Gu	arantees					
а	Are	there any guarantees or warranties for a	ny of	the fo	llowing?		
			No	Yes	Don't know	With title deeds	Lost
i)		Electrical Work	/				
ii)		Roofing	<u> </u>				
iii)		Central Heating	✓				
iv)		National House Building Council (NHBC)	✓				
v)	·	Damp course	✓				
vi)		Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	✓				
b	inst	ou have answered 'Yes' or 'with title deed callations to which the guarantee(s) relate	(s):				
С	Are	there any outstanding claims under any o	of the	guara	ntees	Yes	
	liste	ed above?				No	Y
		ou have answered Yes, please give details	5 :			Unknown	
15		undaries	£ :			l Van	
		far as you are aware, has any boundary o ved in the last 10 years?	r you	r prop	erty been	Yes No	
		·				Unknown	
	ır y	ou have answered Yes, please give details	o (

16	Notices that affect your property						
In the	e past 3 years have you ever received notice:						
а	Advising that the owner of a neighbouring property has made a planning application?	Yes No Unknown	✓				
b	That affects your property in some other way?	Yes No Unknown	/				
С	That requires you to do any maintenance, repairs or improvements to your property?	Yes No Unknown	/				
agent	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:

3rd SEPT. 2024