

Home Report

Keillor House
Kettins
PH13 9JT

Date of Valuation: 27/03/2024
AIMS Ref: PER-2024\03\0080

single survey

survey report on:

Property address	Keillor House Kettins PH13 9JT
Customer	Mrs Joan Scott-Adie
Prepared by	Graham + Sibbald LLP

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a detached traditionally constructed, predominantly two storey dwelling with single storey projections which include a swimming pool area.
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Accommodation	Ground Floor: Entrance Hall, Drawing Room with adjoining Sun Room, Dining Room, Laundry/Boiler Room, Family Room, Cloakroom with WC, Library, Kitchen with adjoining Store Rooms/Pantry and Utility with WC. Pool Room, with 2 Shower Rooms and Plant Room. First Floor: Bedroom with dual access En-suite Bathroom, 4 Bedrooms, Bathroom and Shower Room.
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Gross internal floor area (m ²)	546
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Neighbourhood and location	The property is located in a mainly rural area approximately one mile to the east of Kettins. There is a small number of residential properties in the neighbourhood including nearby converted steadings although the surrounding area is mainly agricultural. Day to day amenities can be obtained from Coupar Angus. Perth and Dundee are also within reasonable commuting distance.
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Age (year built)	Circa 1850
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Weather	Weather conditions were mixed at the time of inspection including periods of rain.
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Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Chimneys are mainly of stone construction and finished with metal flashings.</p>
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Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>The roof is predominantly timber pitched and overlaid with slates. There are areas of flat roof including a flat mid section over the swimming pool area. This is finished with a raised seam metal roof.</p> <p>Access to the main roof voids was obtained from hatches on the upper floor ceiling and in the family room. Insulation present between and over joists heavily restricted the inspection and no meaningful access was obtained beyond the hatches. There is also an indication that bats may have been present.</p>
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Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Gutters and downpipes are mainly formed with cast iron installations.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.</p> <p>The original walls are of traditional stone construction. The property has been altered/extended and the most recently constructed areas are more consistent with cavity brick/block construction although stone clad/rendered externally.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>There are traditional timber double doors to the front with glazed fanlight above. Windows are mixed in nature being partially timber sash and case single glazing and timber sealed unit double glazing. This is present in areas such as the sun room and WC. There is also uPVC double glazing in the rear hall and double glazing in the swimming pool area.</p>
External decorations	<p>Visually inspected.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>There is a traditional front porch finished in stone and set under a flat raised seam metal roof. There are timber single glazed side windows.</p>
Communal areas	<p>There are no communal areas pertaining to the property.</p>

Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There are a range of outbuildings. These mainly comprise two timber and felt double garages and a rendered brick/block garage set under a pitched roof overlaid with profile metal sheeting.</p> <p>There is also a stone doocot in the front garden. This is in a state of disrepair although is understood to be category B listed as being of special architectural and historic merit.</p>
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Outside areas and boundaries	<p>Visually inspected.</p> <p>Access to the property is taken via an electronic gated access which leads down a drive to parking areas to the front, side and rear. Areas of garden ground are provided around the property and include a feature walled garden with high level stone wall. In total grounds are understood to extend to approximately 10 acres. Boundaries are formed with a mixture of stone walls, fencing and hedgerow/vegetation.</p> <p>There is also a gate at the rear which leads through an adjoining property and there is a cottage neighbouring the grounds of the subjects (currently in the same ownership) which has a right of access.</p>
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Ceilings	<p>Visually inspected from floor level.</p> <p>A mix of lath and plaster and plasterboard.</p>
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Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>A mix of lath and plaster and plasterboard.</p>
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Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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.</p> <p>Flooring at ground floor level has mostly been replaced and is now insulated concrete with underfloor heating. The upper floor is of suspended timber construction. Fitted floor coverings are present in most areas restricting the inspection and there was no sub floor area to inspect.</p>
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Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>There is a fitted kitchen comprising floor and wall mounted units. Internal doors are mainly traditional timber installations and there is a traditional timber stair in the hall and a secondary timber stair adjacent to the kitchen.</p>
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Chimney breasts and fireplaces	<p>Visually inspected. No testing of the flues or fittings was carried out.</p> <p>There are open fires in a number of rooms including the drawing room, dining room and a number of bedrooms.</p>
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Internal decorations	Visually inspected.
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Cellars	There is no cellar pertaining to the property.
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Electricity	<p>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.</p> <p>Mains electricity. The main distribution board is located in the laundry cupboard. This houses circuit breakers.</p>
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Gas	There are no gas connections.
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Water, plumbing, bathroom fittings	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>It should be appreciated that concealed areas beneath and around baths and shower trays could not be inspected. Water spillage in these areas can result in dampness/decay and no comment can be made on inaccessible areas. Waterproof seals in sanitary areas should be checked and maintained on a regular basis.</p> <p>Understood to be mains water. Visible plumbing is mainly copper and PVC. Sanitary goods within the property are mainly traditional style white installations. There are two showers at the pool area.</p>
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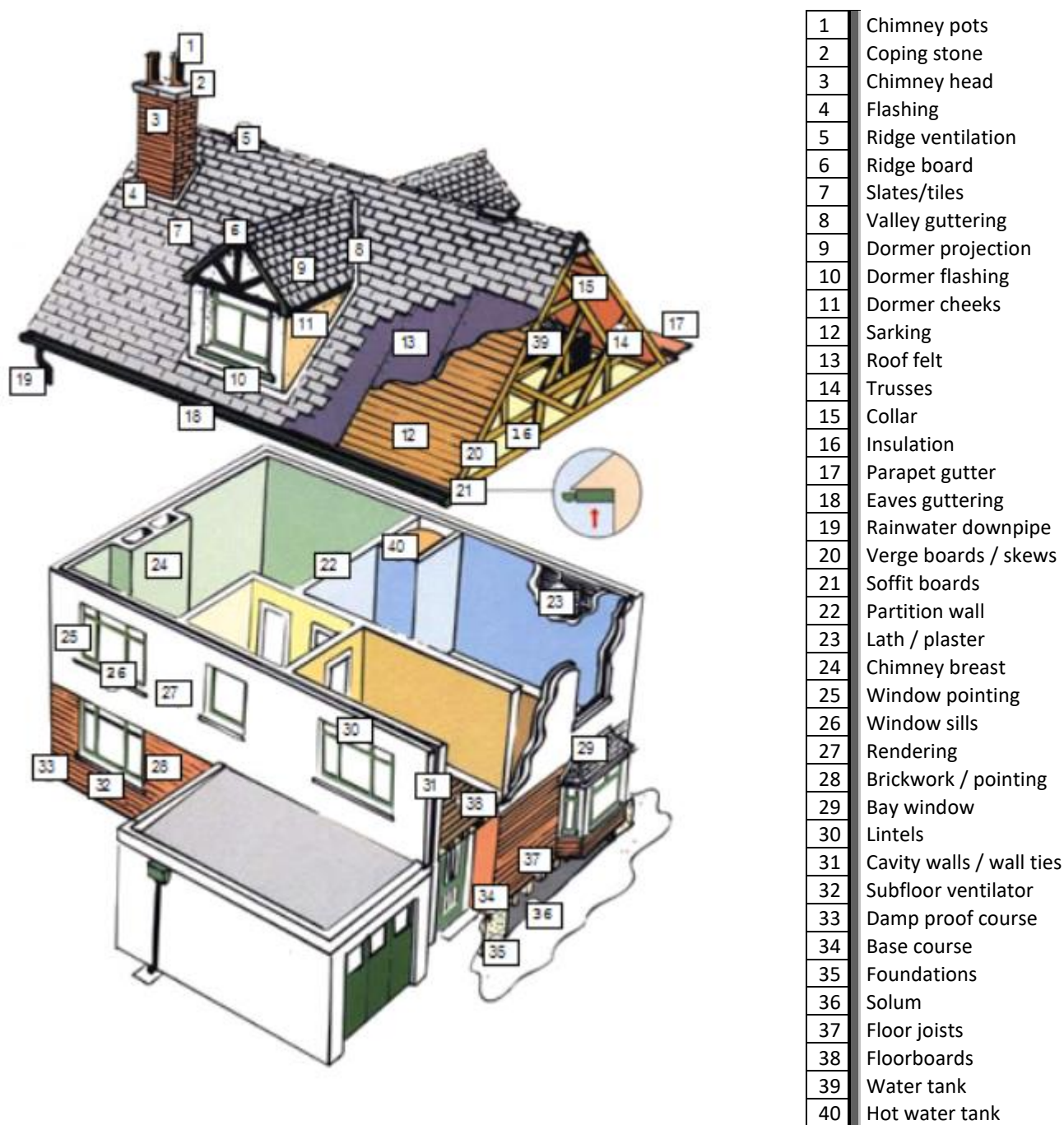
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.</p> <p>There is an oil fired central heating system provided by a Worcester Danesmoor boiler in the boiler room serving the main part of the house. This is distributed under floor at ground floor level and via radiators on the upper floor. This also provides the hot water supply in conjunction with the adjoining hot water tank. The tank is finished with a spray foam insulation, There is a circulating pump.</p> <p>The pool area has a separate oil fired central heating system served from the plant room at the rear. There is also a pre-insulated hot water storage tank (and plant associated with the pool).</p>
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Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is understood to be to a septic tank. This was not checked/tested.</p>
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Fire, smoke and burglar alarms	<p>Visually inspected. No tests whatsoever were carried out to the system or appliances. New smoke alarm standards were introduced in Scotland in February 2022 and it is likely that some properties may require additional works to meet these standards. In instances where alarms are in place, no tests whatsoever have been carried out and we cannot confirm if the system complies with the most recent regulations. Any potential purchaser should satisfy themselves as to whether the current system meets with regulations or otherwise.</p>
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<p>Additional limits to inspection</p>	<p>The property was fully furnished at the time of inspection and fitted floor coverings were present throughout. There is no sub floor area to inspect and the inspection of the roof voids was heavily restricted due to the access available and insulation present. No meaningful access was obtained beyond the hatches. Only a restricted view of the external fabric could be obtained from ground floor level.</p> <p>It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.</p> <p>No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties.</p> <p>It should be appreciated that the Home Report inspection is a non-disruptive visual inspection of the property as at the date of inspection and that we are unable to inspect parts of the property which are concealed or covered by floor coverings or contents in place at that time. Once vacant, defects may be apparent that could not be detected during our survey. Changing weather conditions can also affect aspects of the property which would not be apparent at the time of inspection.</p>
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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



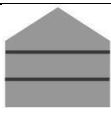


This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:






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





	Structural movement	
Repair category	1	
Notes	There is evidence of settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.	
	Dampness, rot and infestation	
Repair category	2	
Notes	<p>Areas of dampness were noted mainly in the family room and the side hall off the kitchen. There are areas with high ground levels and leakage from rainwater goods will also be a contributory factor. There is salting and staining of timbers within the roof void and woodworm holes were also evident. It is understood that previous treatments have been carried out and the extent of documentation/guarantees should be verified.</p> <p>Given the age and nature of the subjects in conjunction with findings it would be advisable to have the property fully inspected by a timber and damp specialist.</p>	

	Chimney stacks	
Repair category	2	
Notes	There is evidence of previous repairs/maintenance having been carried out although stonework is weathered in areas and there are open joints particularly at the westmost chimney. Moss and staining/discoloration was also noted elsewhere. Chimneys will require a normal programme of ongoing maintenance.	
	Roofing including roof space	
Repair category	2	
Notes	The roof is in a condition consistent with age and type and there is evidence of regular maintenance having been carried out. The roof is complex in nature and of an age that will require regular attention. Typical weathering of slates was evident as well as salting and staining of timbers within the roof voids. Woodworm holes were also noted although these are understood to have previously been treated. Although no bats were evident within the limitations of inspection there is evidence that they have been present in the past. This would be quite common in this type of location.	
	Rainwater fittings	
Repair category	2	
Notes	Staining at rainwater goods is consistent with areas of spillage and likely to be a contributory factor to dampness noted internally. Installations would benefit from some general maintenance.	

	Main walls	
Repair category	1	
Notes	Previous repairs/repointing of stonework has been carried out and walls are generally well presented. Areas of weathered stonework remains and further cleaning/repointing are likely to form part of a normal maintenance programme.	
	Windows, external doors and joinery	
Repair category	2	
Notes	Windows are of mixed age and type. Installations can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance/repair will be required as part of an ongoing maintenance programme.	
	External decorations	
Repair category	1	
Notes	The property is freshly presented externally and will require a normal programme of decoration.	
	Conservatories / porches	
Repair category	1	
Notes	The porch is considered to be in a condition consistent with age and type and will require normal maintenance.	
	Communal areas	
Repair category	-	
Notes	Not applicable.	

	Garages and permanent outbuildings	
Repair category	2	
Notes	<p>The garages/outbuildings are plainly presented and will require a programme of routine maintenance/upgrading.</p> <p>Responsibilities in respect of the doocot should be verified as this area is in poorer condition and is listed.</p>	
	Outside areas and boundaries	
Repair category	2	
Notes	<p>Boundaries are reasonably defined and will require a normal programme of maintenance. It should be appreciated that stone walls can be costly to maintain. Areas were weathered and moss/vegetation was evident.</p>	
	Ceilings	
Repair category	1	
Notes	Normal decorative repairs.	
	Internal walls	
Repair category	1	
Notes	Normal decorative repairs.	
	Floors including sub-floors	
Repair category	1	
Notes	<p>No significant defects apparent to accessible areas of flooring. Some loose and uneven sections were noted on the upper floor.</p>	

	Internal joinery and kitchen fittings	
Repair category	1	
Notes	Kitchen fittings/internal joinery will require a normal programme of age related maintenance.	
	Chimney breasts and fireplaces	
Repair category	1	
Notes	Open fires should be checked and swept prior to use.	
	Internal decorations	
Repair category	1	
Notes	The property is freshly presented.	
	Cellars	
Repair category	-	
Notes	Not applicable.	
	Electricity	
Repair category	1	
Notes	The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.	

	Gas	
Repair category	-	
Notes	Not applicable.	
	Water, plumbing and bathroom fittings	
Repair category	1	
Notes	Sanitary goods and visible plumbing installations are considered to be in a condition consistent with age and usage. It would be prudent to ensure all seals are maintained in a watertight condition as any spillage can lead to associated problems.	
	Heating and hot water	
Repair category	1	
Notes	There are two main heating systems in the property with a separate system serving the pool area. Both will require a normal programme of maintenance and servicing. No checks were carried out regarding compliance with regulations.	
	Drainage	
Repair category	1	
Notes	<p>There was no surface evidence to suggest the private drainage system is choked or leaking.</p> <p>It should be verified that all appropriate registration documentation is available in connection with the septic tank.</p>	

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	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	1
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	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

are counted from external ground level
on the number of steps climbed when using the lift.

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

1. Which floor (s) is the living accommodation on?	Ground floor			
2. Are there three steps or fewer to a main entrance to a property?	Yes	X	No	
3. Is there a lift to the main entrance door of the property?	Yes		No	X
4. Are all door openings greater than 750mm?	Yes		No	X
5. Is there a toilet on the same level as the living room and kitchen?	Yes	X	No	
6. Is there a toilet on the same level as a bedroom?	Yes	X	No	
7. Are all rooms on the same level with no internal steps or stairs?	Yes		No	X
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	X	No	

4. Valuation and conveyance 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 cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include the rear extension housing the lift and the side swimming pool extension.

It is recommended that where repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

It should be verified that appropriate registration documentation is available in connection with the septic tank.

There is an old doocot within the grounds of the property that is understood to be category B listed as being of special architectural and historic merit. It would be prudent to establish the likely maintenance responsibilities in this regard as the building is in a state of disrepair.

The property includes a lift. Comment on this would fall outwith the scope of this report.


The neighbouring cottage (currently in the same ownership) is understood to have a right of access. There is also a rear gate accessing the neighbouring property which would appear to serve as a secondary access and may be the main access used by the cottage. It will be necessary to ensure all legal arrangements are adequate.

Estimated reinstatement cost for insurance purposes	
£3,000,000	
<p>It is assumed that insurance cover is obtainable on normal terms. The guidance figure is the estimate of costs for reinstating the subjects as at the date of inspection based on information provided by the Building Cost Information Service (BCIS). It is recommended that this figure is kept under regular review to ensure that you have adequate insurance cover. We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £3,000,000 (THREE MILLION POUNDS STERLING).</p> <p>No allowance has been made for the listed doocot. It would be prudent to obtain specialist insurance advice to ensure the property is suitably covered including the doocot.</p>	

Valuation and market comments	
£1,200,000	
Market Value assuming vacant possession is £1200000 (ONE MILLION, TWO HUNDRED THOUSAND POUNDS STERLING).	

Report author	Greg Davidson
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Address	3 Charlotte Street, Perth. PH1 5LW.
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Signed	 Greg Davidson BSc (Hons) MRICS For and on behalf of Graham + Sibbald LLP
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Date of report	8/4/2024
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TERMS AND CONDITIONS OF SINGLE SURVEY

GENERAL

1.1 The Surveyors

The Seller has engaged the Surveyors to provide the 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 Report. 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 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 are required 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. *

to the Property, they will be obliged to indicate this in the adjacent box. Yes

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

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

1.2 The Report

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

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

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

Prior to the 1st of December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Report 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 Report 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 advisors 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 is prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would be (or, as the case might be, would have been) 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 advisors 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.

Graham + Sibbald's total liability to the Client (and any third party relying upon this report) under this Agreement (including liability in contract, tort (including negligence), breach of statutory duty, or otherwise) shall be limited to the lower of the following : a) 25% of the valuation or b) £250,000.

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 Report. 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 for Lending Purposes will be prepared from information contained in the Report and the Generic Mortgage Valuation Report.

** Which shall be in accordance with the current RICS Appraisal and 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, including replacement home reports.

1.8 Cancellation

pection.

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

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 following paragraph of this section.

In the case of cancellation by the Seller, for whatsoever 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.

If our account details change, we will notify these to you by letter or face to face and never by email.

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

standard security will be granted over the Property;

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;

transaction after proper marketing where the parties had each acted knowledgeably, prudently and without compulsion;

(Prescribed Documents) Regulations 2008;

Seabraes House, 18 Greenmarket, Dundee, DD1 4QB, of which the Surveyor is an employee, director or member (unless the Surveyor is not an employee, director or member,

ng the Inspection, and also includes an Energy

Performance Certificate, in a Government approved format.

"Data Protection Legislation" means the UK Data Protection Legislation and any other European Union legislation relating to personal data and all other legislation and regulatory requirements in force from time to time which apply to a party relating to the use of personal data (including, without limitation, the privacy of electronic communications).

"UK Data Protection Legislation" means all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR; the Data Protection Act 2018; the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended.

"UK GDPR" has the meaning given to it in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018.

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.

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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 Report of Property 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 ioned,
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 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.

2.3.2 Category 2:

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 & 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.

is the estimated amount for which a property should exchange on the date of valuation within a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have 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 uninspected 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.

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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 re-inspection 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.

It is assumed that any relevant Local Authority consents, warrants and completion certificates have been obtained where construction or alteration works have been undertaken.

This agreement and any dispute or claim arising out of or in connection with its subject matter shall be governed by and construed in accordance with the laws of Scotland, and the Scottish Courts will have exclusive jurisdiction to hear such claims.

DATA PROTECTION

Graham + Sibbald and the Client each undertake that:

- (a) they shall comply with all applicable requirements of the Data Protection Legislation, including without limitation any obligations relating to the rights of a data subject and the reporting of personal data breaches (all as defined in the UK GDPR); and
- (b) not do or omit to do anything which puts any other party to the Agreement in breach of the Data Protection Legislation.

Without prejudice to the generality of this clause, you shall ensure that you have all necessary appropriate consents and notices in place to enable lawful transfer of the personal data to Graham + Sibbald for the duration and purposes of this Agreement. You shall have liability for and shall indemnify Graham + Sibbald for any loss, liability, costs (including legal costs), damages, or expenses resulting from any breach by you of the Data Protection Legislation. For further information regarding how Graham + Sibbald processes personal data in relation to this Agreement, please see Graham + Sibbald's privacy notice on our website.

Mortgage Valuation Report for Home Report



Source: G+S Home Report

Seller Name: Mrs Joan Scott-Adie

Reference: FER-2024\03\0080

1) Property Details

House Name: Keillor House
Number / Ext:
Street:
Area:
Town: Kettins Postcode: PH13 9JT

2) Description of property

Property Type: House House Type: Detached Floor number of subject property:
Year Built: Circa 1850 Non Traditional Construction?: No No. of floors in block:
(*Specify under general comments) No. of flats in block:

3) Accommodation - give number of:

Receptions: 5 Bedrooms: 5 Kitchens: 1 Bathrooms: 4 Total Inside W.C.s: 6 No of floors: 2
Other: Swimming pool, Utility areas Garage(s): Yes Outbuildings: Minor Garden: Circa 10 acres

4) Tenure: Absolute Ownership If Leasehold, years unexpired:

Any known or reported problems with onerous or unusual ground rent or service charges?

Owner occupied: Tenanted: Vacant:

If part tenanted, please give details:

5) Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement, subsidence, flooding or mining? Yes

If yes, please clarify: Movement considered historic and non-progressive.

6) Condition of Property

Are essential internal repairs required? Yes No
Are essential external repairs required? Yes No
Should the repairs be effected before the advance is made? Yes No
Is a mortgage retention recommended? Yes No

If the answer to any of the above questions is Yes, please provide further detail:



7) Services Mains water Mains drainage Electricity Gas Central heating Oil

8) Insurance Reinstatement Value
 Total area of all floors measured internally (m²)
 Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requirements and main building (inc all other structures within the site boundaries unless specifically excluded)

9) Market Valuation for Mortgage Purposes (Assuming Vacant Possession)
 Comment on mortgageability
 The property is considered to form suitable security for normal lending purposes subject to individual lenders criteria.

Valuation in present condition:
 Valuation on completion of any works required under Question 6:

10) General Comments
 Please advise of any special features of the property and/or the location, which affects the property.

The property is located near Kettins to the south of Coupar Angus.
 The walls are mainly of stone construction although partly cavity block. The roof is predominantly pitched and slated, partly with flat metal sections.

The property is generally considered to be in a condition consistent with age and there is evidence of various repairs/upgrading having been carried out. It is anticipated the property will require a normal programme of maintenance. It would however be recommended to have the property checked by a timber and damp specialist.

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include the rear extension housing the lift and the side swimming pool extension.


It should be verified that appropriate registration documentation is available in connection with the septic tank.

There is an old doocot within the grounds of the property that is understood to be category B listed as being of special architectural and historic merit. It would be prudent to establish the likely maintenance responsibilities in this regard as the building is in a state of disrepair.

The property includes a lift. Comment on this would fall outside the scope of this report.

The neighbouring cottage (currently in the same ownership) is understood to have a right of access. There is also a rear gate accessing the neighbouring property which would appear to serve as a secondary access and may be the main access used by the cottage. It will be necessary to ensure all legal arrangements are adequate.

IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES
 Certificate: I have personally inspected the property described herein and confirm adequate professional indemnity cover is held.

Signature 

Valuer name and qualification Greg Davidson BSc (Hons) MRICS
 For and on behalf of Graham + Sibbald LLP

Date of inspection
 Date of report

Company / Firm Name Graham + Sibbald LLP
 Office Name
 Office Addr1
 Office Addr2
 Area
 Town
 Postcode
 Tel no



In these Terms and Conditions of Engagement, the following expressions shall have the following meanings:

"Agreement" means these Terms and Conditions of Engagement, the Instructions and the confirmation letter issued by Graham + Sibbald.

"Client" / "you" / "your" means the person, firm, company, organisation or other entity engaging Graham + Sibbald to provide the inspection services.

"Data Protection Legislation" means the UK Data Protection Legislation and any other European Union legislation relating to personal data and all other legislation and regulatory requirements in force from time to time which apply to a party relating to the use of personal data (including without limitation, the privacy of electronic communications).

"Graham + Sibbald" / "we" / "us" / "our" means Graham + Sibbald LLP, a limited liability partnership incorporated in Scotland (Registered Number SO307130) and having its registered office address at Seabraes House, 18 Greenmarket, Dundee, DD1 4QB.

"Instructions" means the written or verbal instructions by the Client to Graham + Sibbald, which appoint Graham + Sibbald to provide the inspection services.

"Property" means the property identified and described in the Instructions.

"UK Data Protection Legislation" means all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR, the Data Protection Act 2018, the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications Regulations 2008 (SI 2008/2426) as amended.

"UK GDPR" has the meaning given to it in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018.

A valuation for mortgage is a limited inspection and report produced for buildings societies, banks and other lenders to enable them to make a lending decision. IT IS NOT A SURVEY. Unless otherwise stated the date of valuation will be the date of inspection.

This report is used to guide the lender on the market value of the Property for mortgage purposes and is carried out for this purpose alone. Although the inspection will be carried out by a valuer who will usually be a qualified surveyor it is not a detailed inspection of the Property, and only major visible defects will be noted. Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch without entering it. The surveyor will not inspect under floor areas, communal roof space or other parts not readily accessible. The exterior and roof of the Property will be inspected from ground level only from within the boundaries of the site and adjacent communal public areas. The area of the Property will be taken into account, and the rooms individually inspected, but floor coverings and furniture will not be moved. Services (such as water, gas, electricity and drainage) will not be tested and we will not advise as to whether these comply with regulations in respect of these services.

The surveyor may recommend that a part of the mortgage be retained by the lenders until such time as particular repair works are carried out. Similarly, the report may suggest that the borrower should undertake to carry out certain repairs or commission more extensive investigation where hidden defects are suspected since these may have a material effect on the value of the Property. If a retention is recommended then the figure should not be regarded as an estimate of repair costs. Its purpose is to protect the interests of the lending institution. It is recommended that detailed estimates be obtained before proceeding with the purchase. Attention is drawn to the fact that if a subsequent transcription of this report is prepared on a lenders form, then in order to comply with the lenders specific requirements, the wording or phrasing may differ. Many people rely on the mortgage valuation certificate in the mistaken belief that it is a detailed survey. The report is often made available to house buyers by lenders, but this does not mean that it should be relied upon as a report on the condition of the building.

The definition of '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 arms-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion. For the purpose of this market value the surveyor has assumed that vacant possession will be provided. Unless otherwise stated the surveyor has valued the interest on a comparable basis.

The inspection that has been undertaken should not be regarded as a survey. The surveyor did not inspect parts of the Property which were covered, unexposed or inaccessible and are therefore unable to report that any such part of the Property is free from defect. Defects which are not considered materially to affect the value of the Property or other matters which would be attended to during maintenance, may not have been mentioned. If defects have been mentioned in this report, they should be regarded as indicative and not exhaustive. For the purposes of this valuation the surveyor assumes that all uninspected areas are free from defect which would have a material effect on value.

In accordance with our normal practice, we must state that this report is for the use only of the party to whom it is addressed or their named client and no responsibility is accepted to any third party for the whole or any part of its content.

In addition, we would bring to your attention that neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement without prior written approval of the form and context in which it will appear.

The surveyor shall, unless otherwise expressly agreed, rely upon information provided by the Client and/or the Client's legal or other professional advisers relating to tenure, leases and all other relevant matters.

For the purposes of this valuation the surveyor has assumed that all ground burdens are nominal or have been redeemed and that there are no unusual outgoings or onerous restrictions contained within the titles of which we have no knowledge. The surveyor has further assumed that the subjects are unaffected by any adverse planning proposals.

Unless otherwise stated, it is assumed that all the required valid planning permissions and statutory approvals for the building and for their use, including any recent or significant extensions or alterations, have been obtained and complied with. It has been further assumed that no deleterious or hazardous materials or techniques have been used in the construction of the subject and that there is no contamination in or from the ground or from the immediate surrounds.

The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a valuation inspection of Property that may fall within the Control of Asbestos Regulations 2012. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2012, of the existence of an asbestos register, or of any plan for the management of asbestos will be made. Your legal adviser/conveyancer should confirm the duty holder under these regulations, the availability of an asbestos register and the existence and management of any asbestos containing materials. For the purposes of this valuation, the surveyor has assumed that there is a duty holder, as defined in the Control of Asbestos Regulations 2012, and that a register of asbestos and effective management plan is in place which does not require any immediate expenditure or pose a significant risk to health or breach the HSE Regulations.

The surveyor confirms that this mortgage valuation is prepared in accordance with the RICS Valuation - Global Standards 2017 and incorporating IVSC International Valuation Standards and, unless otherwise stated, we are External Valuers as defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 10 Charlotte Square, Edinburgh EH2 4DR.

As part of this remit, the surveyor may, where he/she feels qualified and experienced to do so, provide general comment on standard appropriate supplementary documentation, presented to us by the Client's lender and conveyancer. In the event of a significant amount of documentation being provided to us, an additional fee may be incurred. Any additional fees will be agreed with you in advance.

We confirm that Graham + Sibbald operates formal procedures to deal with complaints from clients in accordance with By-Law 19, Regulation 2.7 of the Royal Institution of Chartered Surveyors Rules of Conduct and Disciplinary Procedures. A copy of this procedure is available on request.

Graham + Sibbald's total liability to the Client (and any third party relying upon this report) under this Agreement (including liability in contract, tort (including negligence), breach of statutory duty, or otherwise) shall be limited to the lower of the following a) 25% of the valuation or b) £250,000.

This agreement and any dispute or claim arising out of or in connection with its subject matter shall be governed by and construed in accordance with the laws of Scotland, and the Scottish courts will have exclusive jurisdiction to hear such claims.

Graham + Sibbald and the Client each undertake that: (a) they shall comply with all applicable requirements of the Data Protection Legislation, including without limitation any obligations relating to the rights of a data subject and the reporting of personal data breaches (all as defined in the UK GDPR); and (b) not do or omit to do anything which puts any other party to the Agreement in breach of the Data Protection Legislation.

Without prejudice to the generality of this clause, you shall ensure that you have all necessary appropriate consents and notices in place to enable lawful transfer of the personal data to Graham + Sibbald for the duration and purposes of this Agreement. You shall have liability for and shall indemnify Graham + Sibbald for any loss, liability, costs (including legal costs), damages, or expenses resulting from any breach by you of the Data Protection Legislation. For further information regarding how Graham + Sibbald processes personal data in relation to this Agreement, please see Graham + Sibbald's privacy notice available via our website.

Energy Performance Certificate (EPC)

Scotland

Dwellings

KEILLOR HOUSE, KEILLOR, BLAIRGOWRIE, PH13 9JT

Dwelling type: Detached house
Date of assessment: 27 March 2024
Date of certificate: 09 April 2024
Total floor area: 570 m²
Primary Energy Indicator: 255 kWh/m²/year

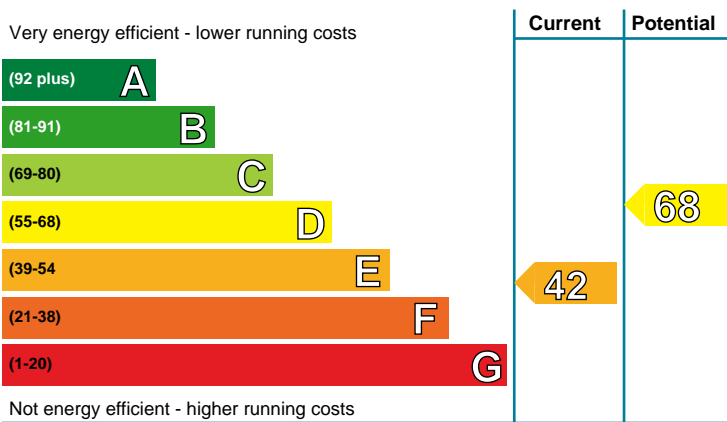
Reference number: 0014-2227-3100-0803-4226
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and underfloor heating, oil

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*	£30,171	See your recommendations report for more information
Over 3 years you could save*	£11,946	

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

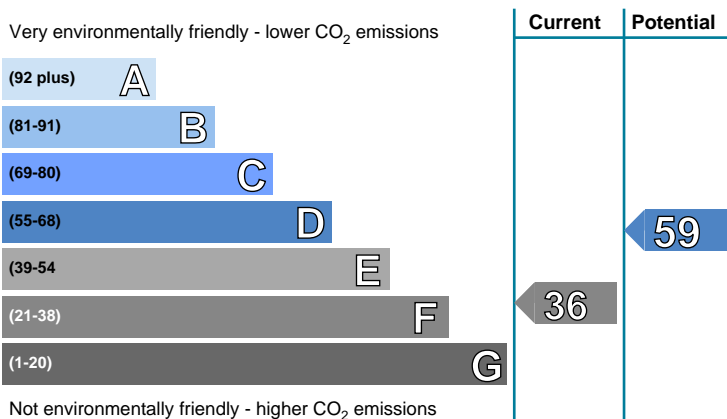


Energy Efficiency Rating

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 (42)**. 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 (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (36)**. 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 Internal or external wall insulation	£4,000 - £14,000	£6879.00
2 Draughtproofing	£80 - £120	£336.00
3 Low energy lighting	£80	£405.00

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. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, 300 mm loft insulation	★★★★★	★★★★★
	Pitched, insulated (assumed)	★★★★☆	★★★★☆
Floor	Solid, insulated	—	—
	Solid, insulated (assumed)	—	—
Windows	Some double glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and underfloor heating, oil	★★☆☆☆	★★★☆☆
	Boiler and underfloor heating, oil	★★☆☆☆	★★★☆☆
Main heating controls	Programmer and at least two room thermostats	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆	★★★☆☆
Lighting	Low energy lighting in 50% 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 65 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 37 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 16 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.




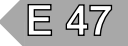





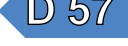


Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£27,864 over 3 years	£16,512 over 3 years	
Hot water	£783 over 3 years	£678 over 3 years	
Lighting	£1,524 over 3 years	£1,035 over 3 years	
Totals	£30,171	£18,225	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£2293		
2 Draughtproofing	£80 - £120	£112		
3 Low energy lighting for all fixed outlets	£80	£135		
4 Replace boiler with new condensing boiler	£2,200 - £3,000	£660		
5 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£783		
6 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£494		

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.

- Air or ground source heat pump with underfloor heating

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 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.

2 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

3 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>).

4 Condensing boiler

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

5 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

6 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

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)	91,298	N/A	N/A	(22,807)
Water heating (kWh per year)	3,192			

Addendum

The energy assessment for the dwelling does not include energy used to heat the swimming pool.

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. Greg Davidson
Assessor membership number: EES/009443
Company name/trading name: Graham & Sibbald
Address: 3 Charlotte Street
Perth
PH1 5LW
Phone number: 01738 445733
Email address: perth@g-s.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



property questionnaire

Property address	Keillor House, Kettins, Blairgowrie, Perthshire PH13 9JT
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Seller(s)	Mrs Joan Scott-Adie
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Completion date of property questionnaire	27 March 2024
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GRAHAM + SIBBALD

property questionnaire

Note for sellers

Please complete this form carefully. It is important that your answers are correct.

The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.

If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership
	How long have you owned the property? Since 06-07-2004 - Title Registration date
2.	Council tax
	Which Council Tax band is your property in? (Please tick one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input checked="" type="checkbox"/> H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) Garage <input type="checkbox"/> Allocated parking space <input type="checkbox"/> Driveway <input checked="" type="checkbox"/> Shared parking <input type="checkbox"/> On street <input type="checkbox"/> Resident permit <input type="checkbox"/> Metered parking <input type="checkbox"/> 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

property questionnaire

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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p> <p>Internal lift, underfloor heating, swimming pool extension. Have plans for the property.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>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:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	(i) Were the replacements the same shape and type as the ones you replaced?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(ii) Did this work involve any changes to the window or door openings?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7.	Central heating	
a.	<p>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). <u>If you have answered yes or partial</u> what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). Oil - Rix Petroleum <u>If you have answered yes</u>, please answer the three questions below:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial
	(i) When was your central heating system or partial central heating system installed? Not sure but definitely updated at times of works 2004	
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract: Not as such but Caledonian heating carry out the annual service. 0131 4442010.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year). Coming out to do a service as last done February 2023.	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

10.	Services																									
a. Please tick which services are connected to your property and give details of the supplier:																										
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>None</td> <td></td> </tr> <tr> <td>Water mains or private water supply</td> <td>Yes</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td>Yes</td> <td>OVO Energy</td> </tr> <tr> <td>Mains drainage</td> <td>Yes</td> <td>Scottish Water</td> </tr> <tr> <td>Telephone</td> <td>Yes</td> <td>BT</td> </tr> <tr> <td>Cable TV or satellite</td> <td>None</td> <td></td> </tr> <tr> <td>Broadband</td> <td>Yes</td> <td>BT</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	None		Water mains or private water supply	Yes	Scottish Water	Electricity	Yes	OVO Energy	Mains drainage	Yes	Scottish Water	Telephone	Yes	BT	Cable TV or satellite	None		Broadband	Yes	BT	
Services	Connected	Supplier																								
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Mains drainage	Yes	Scottish Water																								
Telephone	Yes	BT																								
Cable TV or satellite	None																									
Broadband	Yes	BT																								
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p> <p>(iv) Do you have appropriate consents for the discharge from your septic tank?</p> <p>(v) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <p>Not as such but Block Aid 24 Hour Cleaning do the emptying and cleaning and last cleaned and emptied 22nd February 2024</p>	<p><input checked="" type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/></p> <p><input type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> No</p>																								

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p> <p>Keillor Cottage has a shared drive with us going out the back gate but need to check.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
d.	<p>property for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p> <p>Bins put out the back gate for the bin men to collect rather than coming in our driveway.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
e.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p> <p>Keillor Cottage has a shared area to put out bins and for them to drive out the back gate.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
f.	<p>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.)</p> <p><u>If you have answered yes</u>, please give details:</p> <p>Not that I am aware</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the maintenance or stair fund.</p> <p>Private property</p>	
13.	Specialist works	
a.	<p>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?</p> <p><u>If you have answered yes</u>, 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.</p> <p>Not that I am aware of.</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p> <p>Not that I am aware of.</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> 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.</p> <p>Guarantees are held by:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	know	With title deeds	Lost
(i)	Electrical work	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	<p>_____</p> <p>installations to which the guarantee(s) relate(s):</p>					
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p>				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
15.	Boundaries					
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p>If you have answered yes, please give details:</p> <p>ANG11523 and an additional piece of land added ANG40821 both owned by Mrs Scott-Adie along with Keillor Cottage ANG50448</p>				<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	

property questionnaire

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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.	that affects your property in some other way?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<u>If you have answered yes to any of a c above</u> , 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.

I ACCEPT

Name: Caroline Payne

Date: 27 March 2024