

HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot







- 1. Single Survey
- 2. Energy Report
- 3. Property Questionnaire



Survey report on:

Property Address	Moss Side Lumphanan Banchory AB31 4RP
Customer	MS J Pick
Date of Inspection	04/07/2024
Prepared by	Kenneth J Silver Harvey Donaldson & Gibson Chartered Surveyors



TERMS AND CONDITIONS

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property. ¹

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by checking the adjacent box.

Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on https://www.connellsgroup.co.uk/our-group/our-brands/. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is Rebecca Freeman FRICS, contact 01332 813096.

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

1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same

transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

- 2.3.1 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 AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a detached house.
Accommodation	The property has the following accommodation: Ground Floor: Entrance Porch, Hall, Living Room, Double Bedroom, Conservatory, Kitchen, Bathroom with WC. First Floor: 2 Double Bedrooms.
Gross internal floor area (sqm)	127 sqm or thereby.
Neighbourhood and location	The property is situated in a semi-rural location with limited local amenities.
Age	1900
Weather	It was dry at time of inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimneys of rendered masonry construction.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The main roof is pitched and slated. The rear extension has a flat roof clad in felt.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The gutters and downpipes are of uPVC construction.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main external walls are of solid stone construction rendered externally.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The windows are of uPVC framed double glazed units. The external doors are of uPVC.
External decorations	Visually inspected. The exterior is painted where appropriate.

Conservatories / porches	Visually inspected. There is a porch to the rear sheltering the main door to the rear of the house. There is a Conservatory of uPVC construction to the front elevation.
Communal areas	None
Garages and permanent outbuildings	Visually inspected. There is a garage incorporated within the former steading building which also provides storage. The steading is of stone and aluminium construction. There is a timber and aluminium outbuilding currently in use as dog kennels.
Outside areas and boundaries	Visually inspected. The property benefits from private garden grounds to the front, rear and side.
Ceilings	Visually inspected from floor level. Ceilings within the property appear of plasterboard and lath/plaster.
Internal walls	Visually inspected from floor level. The walls are lined internally with plaster and plasterboard.

Cellars

Floors including sub floors Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The floors within the main house are of suspended timber construction. **Internal joinery and kitchen** Built-in cupboards were looked into but no stored items were fittings moved. Kitchen units were visually inspected excluding appliances. Internal joinery comprises timber skirtings, door facings and door surrounds. The doors are timber. The staircase is timber. Kitchen fittings comprise a range of wall and base units and work surfaces. Chimney breasts and fireplaces Visually inspected. No testing of the flues or fittings was carried out. The chimney breasts are of plastered masonry. There is a wood burning stove in the living room. **Internal decorations** Visually inspected. The walls and ceilings are painted. The internal joinery is finished with paint or a decorative stain.

None

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. The property is connected to the mains electricity supply. The meter is in an external box and the consumer unit is in the living room. There are solar panels on the kennels which also serves the main house.
Gas	None
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation. The property is connected to the mains water supply. The visible pipework is copper and uPVC. The bathroom contains a bath, WC and wash-hand basin.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The property is centrally heated by means of an oil fired system. Heating to rooms is provided by water filled radiators. The boiler provides domestic hot water.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Drainage is understood to be to a private septic tank which is located within the property's garden grounds.

Fire, smoke and burglar alarms

Visually inspected.

No tests whatsoever were carried out to the system or appliances.

The property has smoke detection devices installed. Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.

Any additional limits to inspection

The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items and furnishings etc. The owner's personal belongings were not removed from cupboards.

It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.

No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.

The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.

It was dry on the date of inspection. Leakage and water penetration may only be visible to building components such as roof spaces, rainwater goods, around chimney breasts, window openings, etc. These are sometimes only visible during or immediately after, adverse weather conditions.

Similarly, sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.

The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported and you have concerns you should engage a qualified asbestos surveyor.

No access was gained to the sub floor area.

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.

- **Chimney pots**
- Coping stone
- Chimney head
- Flashing
- Ridge ventilation
- 6 Ridge board
- 7 Slates / tiles
- 8 Valley guttering
- 9 Dormer projection
- 10 Dormer flashing
- (11) **Dormer cheeks**
- 12 Sarking
- 13) Roof felt
- (14) Trusses
- (15) Collar
- 16 Insulation
- 17) Parapet gutter
- (18) Eaves guttering
- Rainwater downpipe
- 20 Verge boards /skews
- (21) Soffit boards
- 22) Partition wall
- 23 Lath / plaster
- 24) Chimney breast
- 25) Window pointing
- (26) Window sills
- (27) Rendering
- Brickwork / pointing
- 29 Bay window projection
- (30) Lintels
- 31) Cavity walls / wall ties
- 32) Subfloor ventilator
- 33 Damp proof course
- 34) Base course
- 35) Foundations
- (36) Solum
- 37) Floor joists
- 38) Floorboards
- 39 Water tank
- (40) Hot water tank

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 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.	future attention, but estimates are still advised.	No immediate action or repair is needed.

Structural movement		
Repair category:	1	
Notes	No obvious significant structural movement noted, on the basis of a single inspection. All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently most buildings will have minor non structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non structural cracks of this nature will not be recorded or reported.	

Dampness, rot and infestation	
Repair category:	1
Notes	An electronic moisture meter was used to measure levels of dampness, at random locations, to lower wall surfaces and floors, where accessible and without moving furniture or lifting floor coverings, if present. No obvious significant dampness, timber decay or infestation noted, within the limitations imposed on the inspection.

Chimney stacks	
Repair category:	1
Notes	The mortar flashings around the chimneys are damaged which may promote damp ingress. It should be noted that unused chimneys are a common source of water ingress if unmaintained. Photographic evidence has been exhibited dated 22/07/2024 showing a patch repair around the gable chimney head.

Roofing including roof space		
Repair category:	2	
Notes	Several roof slates were noted to be loose/slipped. Repairs are required. Photographic evidence has been exhibited on 22/07/2024 showing a few slate repairs having being carried out. The property appears to be covered with an older slated roof, and as such the roof structure will likely require frequent and ongoing repair and maintenance. Our inspection of the roof void was restricted due to the attic space being fully lined and floored. Flat roofs can fail without warning.	

Rainwater fittings	
Repair category:	2
Notes	Sections of the gutters are missing to the front, and parts are sagging. Repairs are required. It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.

Main walls	
Repair category:	2
Notes	Areas of the external render appeared boss where tested.
Windows, external doors	and joinery
Repair category:	2
Notes	Condensation was noted to sealed units in the Conservatory, these will require replacement.
External decorations	
Repair category:	2
Notes	Weathering and flaking paintwork was noted in places.
Conservatories / porches	
Repair category:	
Notes	No obvious significant defects were noted to the porch however it is of a relatively lightweight construction and will likely require increased maintenance.
	As noted elsewhere misted window panes were noted to the conservatory.
Communal areas	
Repair category:	
Notes	Not applicable
Garages and permanent outbuildings	
Repair category:	
Notes	The outbuildings in a reasonable condition having regard to their age and intended purpose.

Outside areas and boundaries	
Repair category:	1
Notes	No reportable defects were noted to outside areas and boundaries.

Ceilings	
Repair category:	1
Notes	No obvious significant defects were noted to the ceiling surfaces. As age increases, it is not unusual for older plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.

Internal walls	
Repair category:	1
Notes	No obvious significant defects were noted to the internal walls.

Floors including sub floors	
Repair category:	
Notes	No obvious significant defects were noted to flooring. The property has fully fitted floor coverings throughout which restricted the scope of our inspection. No access was gained to the sub floor area.

Internal joinery and kitchen fittings	
Repair category:	1
Notes	No obvious significant defects were noted to internal joinery or kitchen fittings. Internal glazing should be of an approved safety glass.

Chimney breast and fire places	
Repair category:	
Notes	No obvious significant defects were noted to the chimney breasts or fireplaces. The internal condition and serviceability of any flue cannot be determined from a visual inspection. Old unlined flues will inevitably deteriorate with age as the acidic products of combustion erode the bricks and mortar joints. As a result they may not be completely smoke and fire tight. For this reason they should be cleaned and smoke tested before use.

Internal decorations	
Repair category:	
Notes	No obvious significant defects were noted to the internal decorations. The textured ceiling finishes may contain trace amounts of asbestos fibres, but this can only be determined by taking a sample for analysis. Even if the ceiling finish does contain asbestos fibres it is not normally considered to be a health hazard provided it is not disturbed, for example it should not be rubbed down during redecoration.

Cellars	
Repair category:	
Notes	Not applicable

Electricity	
Repair category:	2
Notes	It is likely that only the most recently rewired properties will have electrical installations that fully comply with current regulations. The installation in this property appears relatively modern but there is no evidence of a recent test. Our valuation assumes no significant upgrades are recommended by such a test. It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category:	
Notes	Not applicable

Water, plumbing and bathroom fittings	
Repair category:	
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings. It is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath/shower tray.

Heating and hot water	r.
Repair category:	1
Notes	The heating system was not tested It is recommended good practice that heating systems are serviced on an annual basis by an appropriately qualified person. The system's service history should be checked by referring to the service records. If there is no record of a recent service, it should be checked by an appropriately qualified person.

Drainage				
Repair category:				
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection. It is understood that drainage is to a septic tank. The valuation reported assumes that the septic tank has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall.			

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

Structural movement	1 Category 3
Dampness, rot and infestation	Urgent repairs or replacement are needed now. Failure to deal with them may cause
Chimney stacks	problems to other parts of the property or
Roofing including roof space	cause a safety hazard. Estimates for repairs or replacement are needed now.
Rainwater fittings	Category 2
Main walls	Repairs or replacement requiring future
Windows, external doors and joinery	attention, but estimates are still advised.
External decorations	Category 1
Conservatories / porches	No immediate action or repair is needed.
Communal areas	
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	0
Internal walls	0
Floors including sub floors	0
Internal joinery and kitchen fittings	0
Chimney breasts and fireplaces	0
Internal decorations	0
Cellars	
Electricity	2
Gas	
Water, plumbing and bathroom fittings	1
Heating and hot water	•
Drainage	0

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

<u>Unrestricted parking within 25 metres:</u> For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

The property has been extended and altered in the past and the kennels were built around 2010.. We assume all necessary Local Authority approvals have been obtained together with completion certificates. It is likely the works to the house were completed in excess of 20 years ago.

The subjects appear to be accessed by way of a private road. Access rights and maintenance liabilities should be established against the Title Deeds.

Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £700,000 (Seven hundred thousand pounds sterling).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation (£) and market comments

We are of the opinion that the current open market value of the property, in the condition found at the time of our inspection, and assuming full vacant possession on 04 Jul 2024 can be fairly stated in the sum of:

£300,000 (Three hundred thousand pounds sterling).

It should be noted that our valuation of the property is based on residential use only and does not reflect any value that may be attributed to business currently being conducted on the premises.

Report author:	Kenneth J Silver
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Rubislaw Den House 23 Rubislaw Den North Aberdeen AB15 4AL
Electronically Signed By:	Kenneth J Silver
Date of report:	24/07/2024

Mortgage Valuation Report

Property Address:	Moss Side					
Property Address.						
	Lumphanan					
Town:	Panahani		County			
Postcode:	Banchory AB31 4RP		County			
Date of Inspection (dd/		04/07/2024				
Date of Inspection (dd/	//////////////////////////////////////	04/07/2024				
PROPERTY DETAILS						
Property Type:		House				
Property Style:		Detached				
Was the property built	for the public sector?	No				
For Flats and Maisone	ttes:		Floor the Property is on:		Number of Floors in the Blo	ock:
Number of Units in the	Block:		Does the Block have a Lif	?		
TENURE						
Tenure		Absolute Ownership				
If leasehold:		Absolute Ownership	,			
Unexpired term (Years	<i>z</i>).		Ground Rent (pa):		£	
Chexpired term (Tears	,,,		Cround Hone (pa).		~	
ACCOMODATION						
No. of Living Room(s):		2	No. of Bedroom(s):	3	No. of Kitchen(s):	1
No. of Bathroom(s):		1	No. of WC(s):	0	No. of Other room(s):	0
Description of Other ro	oom(s):					
Floor Area (m²):		160	Floor Area type:	External		
GARAGES & OUTBUIL	IDINGS					
Garages:	LDINGS	4 cinale corose				
-	no.	1 single garage. Kennels.				
Permanent Outbuilding	ys:	Refillels.				
CONSTRUCTION						
Wall Construction:		Solid Stone				
Roof Construction:		Pitched slate				
Approximate Year of C	Construction:	1900	Any evidence of alteration			Yes
Alterations / Extensions	s details:			ingle storey extension. C	Our valuation assumes these wor	ks have been carried out with all
		necessary consents	s. Legal advisors to confirm.			
RISKS						
	ovement to the property?	No	If Yes, does this appear lo	nastandina?		
Are there any other risl		No	ii res, does tilis appear ic	ngstanding:		
		INU				
ii yes to arry or the abo	ove, please provide details:					
il yes to ally of the abo	ove, piease provide details:					
if yes to any of the abo	ove, piease provide details:					
	ove, piease provide details:					
SERVICES	ove, piease provide details:	Maine	Cas	None	Weter	Mairo
SERVICES Electricity:	ve, piease provide details:	Mains	Gas:	None	Water:	Mains
SERVICES Electricity: Central Heating:	ve, piease provide details:	Mains Full	Gas: Drainage:	None Private	Water:	Mains
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SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparent If yes, please provide of	tty legal issues to be verified	Full d by the conveyancer?	Drainage:	Private	Water:	
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SERVICES Electricity: Central Heating: Provide comments: LEGAL MATTERS Are there any apparent If yes, please provide of the comments of the c	tty legal issues to be verified	Full d by the conveyancer?	Drainage:	Private		

The property is situated	in a semi-rural location with limited local amenities.			
The general condition of	of the property appears consistent with its age and type	e of construction but some works of	of repair and maintenance are required.	
	extended and altered in the past and the kennels were works to the house were completed in excess of 20		all necessary Local Authority approvals have been o	btained together with completion
certificates. It is likely ti	le works to the house were completed in excess of 20	years ago.		
ESSENTIAL REPAIRS None				
None				
MORTGAGEABILITY RI	FMARKS			
		teria.		
	for mortgage purposes subject to individual lender cri	teria.		
		teria.		
The property is suitable		teria.		
VALUATION Market Value in present	for mortgage purposes subject to individual lender critical condition:	teria.		£ 300000
The property is suitable	for mortgage purposes subject to individual lender critical condition:	teria.		£
VALUATION Market Value in present Market Value after essel Insurance reinstatement Retention required?	condition: ntial repairs: value: No Retention amo	unt:		£ 700000
VALUATION Market Value in present Market Value after esser Insurance reinstatement	condition: ntial repairs: value:	unt:		£ 700000
VALUATION Market Value in present Market Value after essel Insurance reinstatement Retention required?	condition: ntial repairs: value: No Retention amo	unt:		£ 700000
VALUATION Market Value in present Market Value after essel Insurance reinstatement Retention required? Are repairs required?	condition: ntial repairs: value: No Retention amo	unt:		£ 700000
VALUATION Market Value in present Market Value after essei Insurance reinstatement Retention required? Are repairs required?	condition: ntial repairs: value: No Retention amo No Estimated cost	unt: of repairs:	MDICS Papert Pata (dd/layar)	£ 700000 £ £
VALUATION Market Value in present Market Value after essel Insurance reinstatement Retention required? Are repairs required?	condition: ntial repairs: value: No Retention amo	unt: of repairs: Surveyor's Qualifications	MRICS Report Date (dd/mm/yyyy): Rubislaw Den House 23 Rubislaw Den North Aber	£ 700000 £ £ 10/07/2024
VALUATION Warket Value in present Market Value after essel Insurance reinstatement Retention required? Are repairs required? DECLARATION Surveyor's Name	condition: ntial repairs: value: No Retention amo No Estimated cost	unt: of repairs: Surveyor's Qualifications Address		£ 700000 £ £ 10/07/2024
VALUATION Market Value in present Market Value after essei Insurance reinstatement Retention required? Are repairs required? DECLARATION Surveyor's Name Company Name	condition: ntial repairs: value: No Retention amo No Estimated cost Kenneth J Silver Harvey Donaldson & Gibson Chartered Surveyors	unt: of repairs: Surveyor's Qualifications Address	Rubislaw Den House 23 Rubislaw Den North Aber	£ 700000 £ £ 10/07/2024

Version 1.0 (17/01/2023)

Energy Performance Certificate (EPC)

Dwellings

Scotland

MOSS SIDE, LUMPHANAN, BANCHORY, AB31 4RP

Dwelling type:Detached houseDate of assessment:04 July 2024Date of certificate:24 July 2024Total floor area:114 m²

Primary Energy Indicator: 289 kWh/m²/year

Reference number: 0446-1023-4203-0054-6204
Type of assessment: RdSAP, existing dwelling

Approved Organisation: Elmhurst

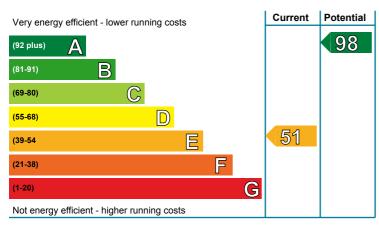
Main heating and fuel: Boiler and radiators, oil

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*	£7,752	See your recommendations
Over 3 years you could save*	£3,855	report for more information

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

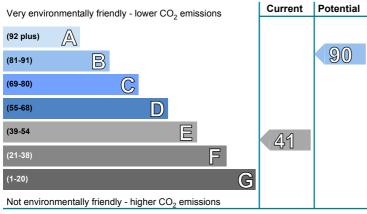


Energy Efficiency Rating

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

Your current rating is **band E (51)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band E (41)**. 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 Room-in-roof insulation	£1,500 - £2,700	£2403.00
2 Internal or external wall insulation	£4,000 - £14,000	£564.00
3 Floor insulation (suspended floor)	£800 - £1,200	£555.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	***	***
	Cavity wall, as built, insulated (assumed)	★★★★ ☆	★★★★☆
Roof	Flat, insulated (assumed) Roof room(s), no insulation (assumed)	**** ***	★★★☆☆ ★☆☆☆☆
Floor	Suspended, no insulation (assumed) Suspended, limited insulation (assumed)	_ _	_ _
Windows	Fully double glazed	****	★★★ ☆
Main heating	Boiler and radiators, oil	***	★★★ ☆
Main heating controls	Programmer, TRVs and bypass	***	***
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	From main system	***	***
Lighting	Low energy lighting in 82% 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 79 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 9.0 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 7.0 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,423 over 3 years	£2,721 over 3 years	
Hot water	£819 over 3 years	£666 over 3 years	You could
Lighting	£510 over 3 years	£510 over 3 years	save £3,855
Tot	tals £7,752	£3,897	over 3 years

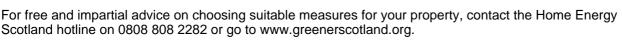
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

Recommendations for improvement

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

Recommended measures		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£801	C 70	D 60
2	Internal or external wall insulation	£4,000 - £14,000	£188	C 74	D 65
3	Floor insulation (suspended floor)	£800 - £1,200	£185	C 78	C 71
4	Upgrade heating controls	£350 - £450	£59	C 79	C 72
5	Solar water heating	£4,000 - £6,000	£53	B 81	C 74
6	Wind turbine	£15,000 - £25,000	£1025	A 98	B 90

Choosing the right improvement package





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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Internal or external wall insulation

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

3 Floor insulation (suspended floor)

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

4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. 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 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

6 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present:

Solar photovoltaics

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	23,481	(128)	N/A	(1,811)
Water heating (kWh per year)	3,445			

Addendum

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

About this document

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

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

Assessor's name: Mr. Kenneth Silver

Assessor membership number: EES/016077

Company name/trading name: Harvey Donaldson & Gibson Chartered Surveyors

Address: Rubislaw Den House 23 Rubislaw Den North

Aberdeen AB15 4AL

Phone number: 01224 418749

Email address: frances.wilson@hdg.co.uk

Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Address	Moss-Side, Lumphanan, Banchory, AB31 4RP
Vendor(s)	Ms Joanne Pick
Completion Date of Property Questionnaire	
System Ref:	QV491970-1





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? 16 years 8 months					
2.	Council Tax					
	Which Council Tax band is your property in?					
	A & B & C & D & E Ø F & G	×	Н	X		
3.	Parking					
	What are the arrangements for parking at your property? Please tick all that apply?					
	Garage ⊗ Allocated parking space ⊗	Dr	iveway			
	Shared parking ⊗ On street ⊗ F	Resident	permit	×		
	Metered parking 😵 Other (please specify):					
4.	Conservation area					
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?		Yes No			
		Don'	t know	×		
5.	Listed buildings					
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?		Yes No			
6.	Alterations/additions/extensions		110			
0.	During your time in the property, have you carried out any structural alterations, additions or		Yes			
a.	extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?					
(i)	No S If you have answered yes, please describe below the changes which you have made: Put up a plasterboard wall to alter a reception room into a third bedroom					
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?		Yes			
. ,			No	_		
(iv)	If you have answered yes, the relevant documents will be needed by the purchaser and you stabilities as soon as possible for checking. If you do not have the documents yourself, please not these documents and your solicitor or estate agent will arrange to obtain them:			your		



6.	Alterations/additions/extensions	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below	Yes 🗸
		No 😵
(i)	Were the replacements the same shape and type as the ones you	Yes 🤡
(1)	replaced?	No 😵
/::\	Did the work involve any changes to the window or door openings?	Yes 😵
(ii)		No 🕢
(iii)	Please describe the changes made to the windows doors, or patio doors (with approximate da completed): Replaced upstairs windows in 2010 and downstairs windows and main entran Please give any guarantees which you received for this work to your solicitor or estate agent	
7.	Central heating	
	Is there a central heating system in your property?	Yes 🗸
a.	(Note: a partial central heating system is one which does not heat all the main rooms of the property —	No 😵
	the main living room, the bedroom(s), the hall and the bathroom).	Partial 😵
	If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air) Oil fired boiler, Wood Burner, Aga If you have answered yes, please answer the three questions below	
(i)	When was your central heating system or partial central heating installed?	Boiler replaced in
		2019, some radiators replaced in 2010 and the rest in 2019.
	Do you have a maintenance contract for the central heating system?	Yes 😵
		No 🕢
(ii)	If you answered yes please give details of the company with whom you have a maintenance of	ontract
(iii)	When was your maintenance contract last renewed? (Please provide the month and year)	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less	Yes 😵
	than 10 years old?	No 🕢
9.	Issues that may have affected your property	
	Has there been any storm, flood, fire, or other structural damage to your	Yes 😵
a.	property while you have owned it?	No 🐼
 	If you have answered yes is the damage the subject of any outstanding	Yes 😵
	insurance claim?	
	Are your group of the eviptories of solventee in a second of	No 🔕
b.	Are you aware of the existence of asbestos in your property?	Yes 🗸
		No 😵
	If you have answered yes please give details:	
	There is an old stone steading with an asbestos roof	



10.	Services				
	Please tick which services are connected	ed to your property	and give details of	the supplier	
	Service	Connected	Suppl	lier	
	Gas or liquid petroleum gas	8			
	Water mains or private water supply		Business	Stream	
a.	Electricity		Octop	us	
	Mains drainage	8			
	Telephone	\otimes			
	Cable TV or satellite	\otimes			
	Broadband	8			
b.	Is there a septic tank at your property?			Yes 🧭	
D.	If you have answered yes please answered	ver the questions b	elow	No 😵	
	Do you have appropriate consents for the	ne discharge of you	ur septic tank?	Yes 🤡	
(i)				No 😵	
				Don't know 🚫	
	Do you have a maintenance contract for your septic tank?			Yes 😵	
/::\	No				
(ii)	If you answered yes please give details of the company with whom you have a maintenance contract				
11.	Responsibilities for shared or comme	on areas			
11.	Are you aware of any responsibility to c	ontribute to the cos		Yes 🗸	
11.	•	ontribute to the cos		Yes V	
11. a.	Are you aware of any responsibility to cused jointly, such as repair of a shared	ontribute to the cos			
	Are you aware of any responsibility to cused jointly, such as repair of a shared	ontribute to the cos		No 😵	
	Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?	ontribute to the cos drive, private road,	boundary, or	No <mark>⊗</mark> Don't know ⊗	
	Are you aware of any responsibility to c used jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to c	ontribute to the cos drive, private road, d Old Military Road ontribute to the cos	boundary, or I, there is shared ma	No ⊗ Don't know ⊗	
	Are you aware of any responsibility to c used jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte	ontribute to the cos drive, private road, d Old Military Road ontribute to the cos	boundary, or I, there is shared ma	No ⊗ Don't know ⊗ intenance	
	Are you aware of any responsibility to c used jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to c	ontribute to the cos drive, private road, d Old Military Road ontribute to the cos	boundary, or I, there is shared ma	No Sometime No Sometime No Sometime No Sometime No	
a.	Are you aware of any responsibility to c used jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to c	ontribute to the cos drive, private road, d Old Military Road ontribute to the cos	boundary, or I, there is shared ma	No Sometime No Som	
a.	Are you aware of any responsibility to cused jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to comaintenance of the roof, common stairs	ontribute to the cos drive, private road, d Old Military Road ontribute to the cos	boundary, or I, there is shared ma	No Sometime No Som	
a. b.	Are you aware of any responsibility to c used jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to c maintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl	ontribute to the cos drive, private road, d Old Military Road ontribute to the cos vell, or other comm	boundary, or I, there is shared mast of repair and ion areas?	No Sometime No Som	
a.	Are you aware of any responsibility to cused jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to comaintenance of the roof, common stairs If you answered yes please give details No	ontribute to the cos drive, private road, d Old Military Road ontribute to the cos vell, or other comm	boundary, or I, there is shared mast of repair and ion areas?	No Solution No Don't know Solution No Don't know Solution No Don't know Solution No Soluti	
a. b.	Are you aware of any responsibility to cused jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to comaintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl during the time you have owned the buil	ontribute to the cosdrive, private road, d Old Military Road ontribute to the coswell, or other commacement of any palding?	there is shared mast of repair and on areas?	No Solution No Don't know Solution No Observation No Observation No Observation No Observation No No Solution No	
b.	Are you aware of any responsibility to cused jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to comaintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl during the time you have owned the bui	ontribute to the cosdrive, private road, d Old Military Road ontribute to the coswell, or other commacement of any palding?	there is shared mast of repair and on areas?	No Solution No Don't know Solution No Solu	
a. b.	Are you aware of any responsibility to cused jointly, such as repair of a shared garden area? If you answered yes please give details There is a 500m track that is an unadopte Are you aware of any responsibility to comaintenance of the roof, common stairs If you answered yes please give details No Has there been any major repair or repl during the time you have owned the buil	ontribute to the cosdrive, private road, d Old Military Road ontribute to the coswell, or other commacement of any palding?	there is shared mast of repair and on areas?	No Don't know Saintenance Yes No Don't know Saintenance Yes No Ves No Ves Saintenance	



11.	Responsibilities for shared or common areas				
	As far as you are aware, do any of your neighbours have the right to walk over your	Yes 😵			
	property, for example to put out their rubbish bin, or to maintain their boundaries?	No 🧭			
e.	<u>If you answered yes</u> please give details	,			
	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.)	Yes 🥙			
f.		No 🔕			
	<u>If you answered yes</u> please give details				
	Old Military Road, unadopted.				
	The public have a right to walk, cycle or ride horses. Only the two neighbouring right of access with motorsied vehicles	landowners have			
12.	Charges associated with your property				
	Is there a factor or property manager for your property?	Yes 😵			
		No 🕢			
a.	<u>If you answered yes</u> please provide name and address and give details relating to deposits held	and charges			
	Is there a common buildings insurance policy?	Yes 🔕			
		No 🧭			
b.		Don't know 🚫			
	If you answered yes is the cost of insurance included in your monthly/annual factor's charges?	Yes			
		No			
	Please give details of any other charges you have to pay on a regular basis for the up areas or repair works, for example to a residents' association, or maintenance or stair				
c.	none	Turia.			
13.	Specialist works				
	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes 😵			
		No 🗸			
	If you answered yes please give further details				
a.					
	Do you have any guarantees for this work?	Yes 🔕			
		No 🔕			
	Guarantees are held by :				
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes 🗸			
		No 🚫			
	If you answered yes please give further details				
b.	Property was exptensively renovated in the mid 1980s and again in the early 199 prevent damp was carried out at that time. Replacing lathe and plaster and insul				
	Do you have any guarantees for this work?	Yes 😵			
		No 🧭			
	Guarantees are held by :				



14.	Guarantees					
	Are there any warranties or guarantees for any of the following					
a.		No	Yes	Don't know	With title deeds	Lost
(i) b.	Electrical work	Ø	8	8	8	8
(ii) b.	Roofing	Ø	8	8	8	8
(iii) b.	Central heating	Ø	8	8	8	8
(iv) b.	National House Building Council (NHBC)	Ø	8	8	8	8
(v) b.	Damp course	Ø	8	8	8	8
(vi)	Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)		×	×	×	×
b.		ı				
	Are there any outstanding claims under any of the guarantees listed at	ove?				'es 😵 No 🐼
c.	<u>If you answered yes</u> please give details					
15.	Boundaries					
	Are you aware has any boundary of your property been moved ten years?	in the I	ast			'es 😵 No 🕜
a.				Do	n't kno	
	<u>If you answered yes</u> please give details					1



16.	Notices that affect your property	
	In the past three years have you ever receievd a notice :	
a.	Advising that the owner of a neighbouring property has made a planning application?	Yes ⊗ No ⊘
b.	that affects your property in some other way?	Yes ⊗ No ⊘
c.	that requires you to perform any maintenance, repairs, or improvements to the property?	Yes ⊗ No ⊘
	If you answered yes to any of a-c above please give the notices to your so agent, including any notices which arrive at any time before the date of entry of your property	

Declaration by the seller(s) or other authorised body or person(s)

I/We confirm that the information on this form is true and correct to the best of my/our knowledge and belief.

Signatures:

JS Pick

Date:



