

26 KING STREET  
LOSSIEMOUTH  
IV31 6PZ



# Home Report

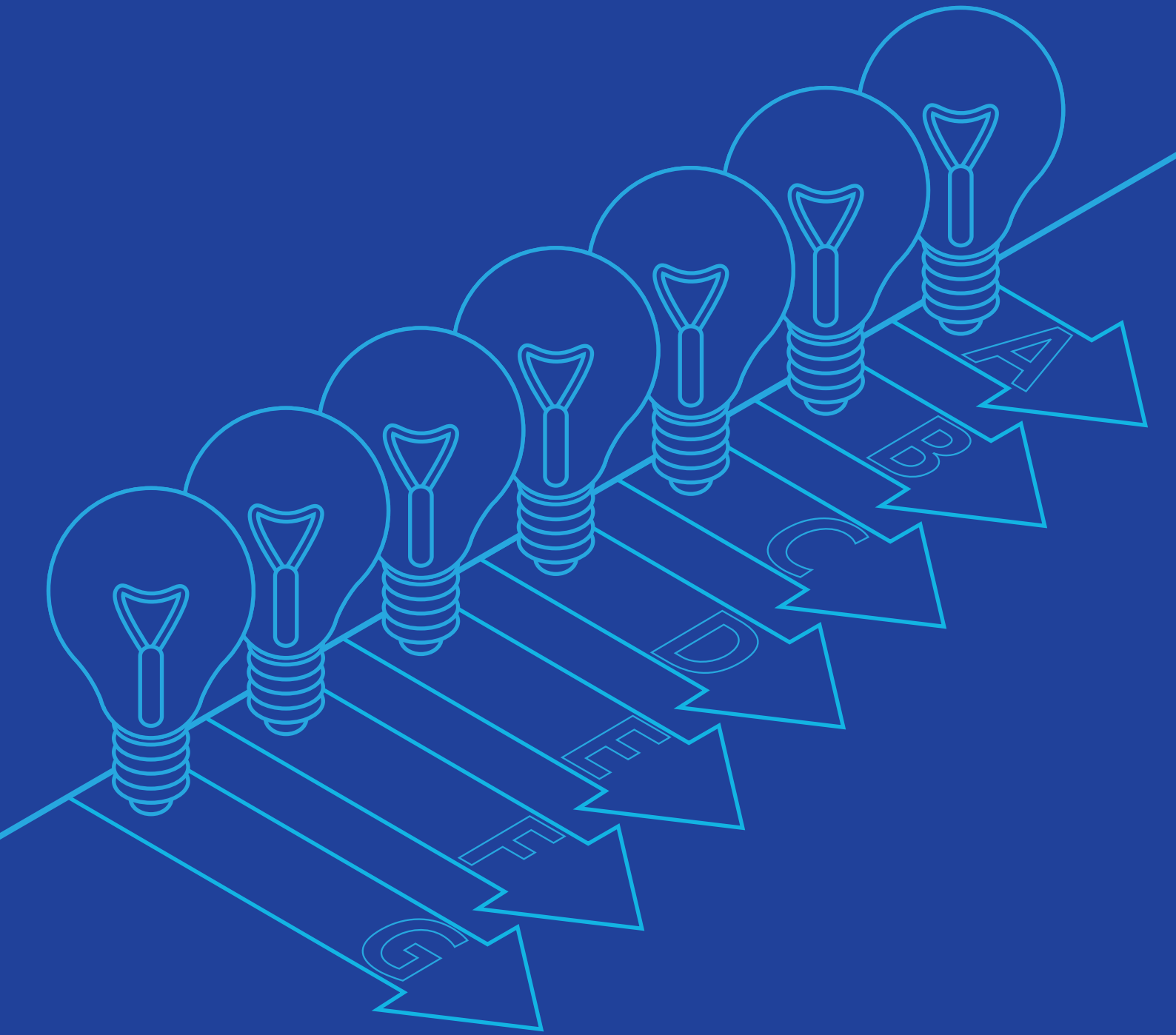
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# Energy Performance Certificate



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

26 KING STREET, LOSSIEMOUTH, IV31 6PZ

**Dwelling type:** Mid-terrace house  
**Date of assessment:** 11 August 2022  
**Date of certificate:** 15 August 2022  
**Total floor area:** 62 m<sup>2</sup>  
**Primary Energy Indicator:** 1063 kWh/m<sup>2</sup>/year

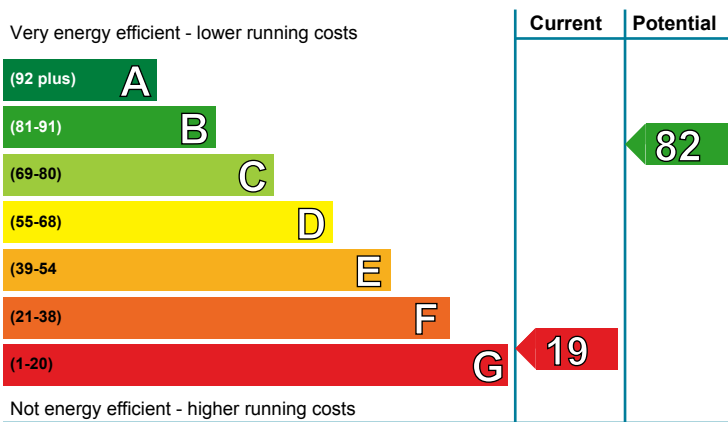
**Reference number:** 0180-2949-5180-2692-3245  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Electric storage heaters

## You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£8,142</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£5,295</b>	

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

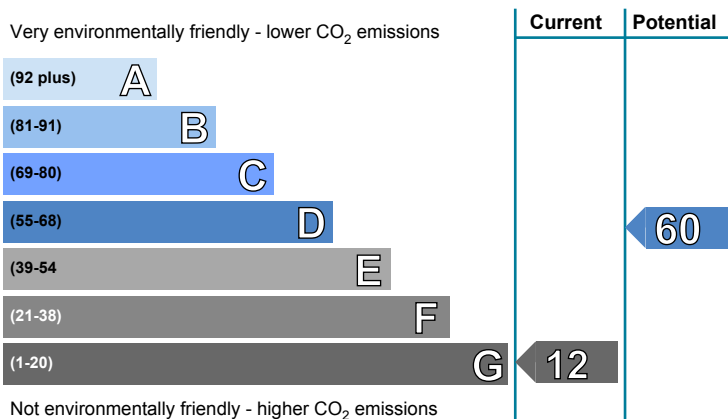


## Energy Efficiency Rating

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 G (19)**. The average rating for EPCs in Scotland is **band D (61)**.

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



## Environmental Impact (CO<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band G (12)**. 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	£1773.00
2 Internal or external wall insulation	£4,000 - £14,000	£573.00
3 Floor insulation (suspended floor)	£800 - £1,200	£291.00

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](http://greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

## Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, no insulation (assumed) Roof room(s), ceiling insulated	★☆☆☆☆ ★★☆☆☆	★☆☆☆☆ ★★☆☆☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Electric storage heaters	★★★☆☆	★☆☆☆☆
Main heating controls	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	Electric immersion, off-peak	★☆☆☆☆	★☆☆☆☆
Lighting	Low energy lighting in 75% of fixed outlets	★★★★★	★★★★★

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> 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 180 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 11 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 7.4 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	£5,415 over 3 years	£2,289 over 3 years	
Hot water	£2,505 over 3 years	£336 over 3 years	
Lighting	£222 over 3 years	£222 over 3 years	
<b>Totals</b>	<b>£8,142</b>	<b>£2,847</b>	

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 Room-in-roof insulation	£1,500 - £2,700	£591	F 32	F 23
2 Internal or external wall insulation	£4,000 - £14,000	£191	F 36	F 28
3 Floor insulation (suspended floor)	£800 - £1,200	£97	E 39	F 31
4 Floor insulation (solid floor)	£4,000 - £6,000	£55	E 40	F 32
5 Insulate hot water cylinder with 80 mm jacket	£15 - £30	£366	E 53	E 39
6 High heat retention storage heaters and dual immersion cylinder	£1,600 - £2,400	£398	D 67	E 46
7 Solar water heating	£4,000 - £6,000	£66	C 69	E 50
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£345	B 82	D 60

### Alternative measures

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

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

## Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to [www.greenerscotland.org](http://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 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](http://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](http://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](http://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 Floor insulation (solid floor)

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

### 5 Hot water cylinder insulation

Installing an 80 mm thick cylinder jacket around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. A cylinder jacket is a layer of insulation that is fitted around the hot water cylinder. The jacket should be fitted over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

### 6 High heat retention storage heaters

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



## 7 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](http://www.microgenerationcertification.org).

## 8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://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)	16,149	(2,616)	N/A	(1,689)
Water heating (kWh per year)	4,899			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Miss Olga MacGregor
Assessor membership number:	EES/014056
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	<a href="mailto:dundee@shepherd.co.uk">dundee@shepherd.co.uk</a>
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](http://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](http://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







# Scottish Single Survey



# Single Survey

survey report on:

<b>Property address</b>	26 King Street Lossiemouth IV31 6PZ
<b>Customer</b>	Ms A Gray
<b>Customer address</b>	
<b>Prepared by</b>	J&E Shepherd
<b>Date of inspection</b>	11th August 2022



## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property<sup>1</sup>.

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

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

### 1.2 THE REPORT

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

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

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

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

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<sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.



# Terms and Conditions

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<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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<sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

# Terms and Conditions

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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

## 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.

<b>Description</b>	The subjects comprise a two bedroom, mid-terraced villa.
<b>Accommodation</b>	The accommodation may be summarised as follows:-  GROUND FLOOR: Entrance Hall, Lounge, Bedroom, Kitchen, Rear Hall and Shower Room.  There is a Home Office accessed externally from the back garden.  FIRST FLOOR: Landing and Bedroom (with shower unit).
<b>Gross internal floor area (m<sup>2</sup>)</b>	Amounts to 62 square metres excluding the home office of 12 square metres, or thereby.
<b>Neighbourhood and location</b>	The subjects are located within Lossiemouth where surrounding properties are of a mixed design, vintage and character. Adequate local shopping, educational and transport facilities are available.
<b>Age</b>	Erected 1855.
<b>Weather</b>	The weather was fair and dry at the time of inspection.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  The chimney stack is of a pointed stone construction with cement flashings.  The Vendor advises that the chimney stack was repaired and the pots were replaced in 2021.

<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p>The roof to the main dwelling is of pitched, ridged design, comprising timber trusses, clad with slates, over timber sarking boards.</p> <p>Access to the roof void area was undertaken from a ceiling hatch within the first floor bedroom.</p> <p>The roof coverings to the kitchen and sun room are of a mono pitched, corrugated cement sheet roof covering.</p> <p>No access was gained to the roof void area due to the access hatch being in a cupboard located over the washing machine.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Gutters and downpipes are a mix of cast-iron and uPVC manufacture.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>Main outer walls are of solid stone construction (wall width 610mm).</p> <p>The walls to the kitchen extension are of a solid stone construction (wall width 430mm).</p> <p>The walls to the home office are consistent with blockwork construction (wall width 230mm).</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Windows are of a double glazed, sealed unit, uPVC manufacture with double glazed, timber casement, sealed units within the kitchen and shower room. There is a double glazed, timber casement, sealed unit and Velux skylight within the first floor bedroom.</p> <p>The front door is of glazed, uPVC manufacture with the door to the rear being of part glazed, uPVC design. There are double glazed, sealed unit, French doors to the home office.</p> <p>External timbers are of a softwood pattern.</p>

# Single Survey

<b>External decorations</b>	<b>Visually inspected.</b> External décor is of a paintwork finish.
<b>Conservatories / porches</b>	Not applicable.
<b>Communal areas</b>	Not applicable.
<b>Garages and permanent outbuildings</b>	Not applicable.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b> There are garden grounds to the rear of the subjects. Garden grounds are laid to paving. Boundaries are defined by blockwork walls and timber fencing. It would appear there is a right of access across the neighbouring garden.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b> Ceiling linings are a mix of lath and plaster and plasterboard finishes. Polystyrene tiles were noted to the ceiling within the ground floor bedroom.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b> <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b> The internal wall linings are of lath and plaster and plasterboard design.
<b>Floors including sub floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b> <b>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.</b> <b>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.</b> Flooring is of suspended timber throughout the main dwelling with solid concrete noted within the extension.



# Single Survey

<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Internal joinery is of a softwood pattern comprising plain timber skirtings and door surrounds with timber panel and glazed panel internal pass doors.</p> <p>There is a fitted kitchen with both floor and wall mounted units.</p> <p>The stairs are of timer manufacture.</p>
<b>Chimney breasts and fireplaces</b>	Not applicable.
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Internal décor is of wallpaper and/or paintwork finishes throughout.</p>
<b>Cellars</b>	Not applicable.
<b>Electricity</b>	<p><b>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.</b></p> <p>Mains electricity is connected.</p> <p>The consumer unit and electric meter are located at high level within the rear hallway.</p>
<b>Gas</b>	Not applicable.
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Water is from the public rising main.</p> <p>The plumbing installation, where seen, comprises distribution pipes together with uPVC waste pipes.</p> <p>Sanitary fittings comprise a shower room with white shower tray and coloured WC and wash-hand basin and a coloured shower unit at first floor level.</p> <p>The Vendor advises that the shower unit within the bedroom has been disconnected.</p>

# Single Survey

<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Heating is provided by way of electric storage and panel heaters.</p> <p>Domestic hot water is provided by an electric immersion attached to the hot water cylinder which is located within the kitchen cupboard.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is assumed to be to the man public sewer.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Smoke alarms have been installed within the property.</p> <p>We are advised that fire detection equipment within the property fully complies with Scottish Government standards effective from February 2022 and this should be confirmed by the purchaser.</p>
<b>Any additional limits to inspection</b>	<p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</p> <p>The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.</p> <p>Windows and external doors were not all fully opened or tested.</p> <p>No access was available to any sub-floor areas.</p> <p>Roof spaces are only entered where deemed safe and reasonable to do so. In keeping with Health &amp; Safety legislation, roof voids are entered and inspected where secure flooring is provided. Consequently, a 'head and shoulders' inspection was undertaken from the access hatch in this instance. Our inspection was further restricted due to insulation materials laid between the ceiling joists. No access was gained to the roof void over the kitchen extension.</p> <p>Some areas of the external building fabric including some roof pitches and the chimney were not fully or closely inspectable from the surrounding ground level, due to the confines of the site.</p> <p>No inspection has been possible to flooring timbers beneath any</p>

# Single Survey

	<p>sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.</p> <p>The cold water rising main was not fully inspectable.</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	
<b>Repair category</b>	1
<b>Notes</b>	Evidence of settlement/movement has affected the building reflected by off level flooring. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

 Dampness, rot and infestation	
<b>Repair category</b>	1
<b>Notes</b>	<p>Traces of wood bore infestation were noted to timbers within the property. In the absence of valid guarantees for previous timber specialist treatment works, a reputable timber specialist should carry out a full and thorough inspection of all timbers within the property and provide estimates for any recommended remedial works.</p> <p>Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.</p>

 Chimney stacks	
<b>Repair category</b>	1
<b>Notes</b>	Our inspection of chimneys was limited but they are of an age and style where a degree of regular ongoing maintenance should be anticipated.

 Roofing including roof space	
<b>Repair category</b>	2
<b>Notes</b>	The kitchen extension roof covering may contain materials with an asbestos content, including the corrugated cement sheet roof covering. These have not been tested and we have not carried out an asbestos survey on the property however these materials should be handled by a competent contractor only. Asbestos waste can be costly to dispose of. It should be appreciated that this type of roof covering can have a limited life span and will require a higher than normal

	<p>degree of ongoing maintenance and eventual replacement.</p> <p>There was evidence of condensation within the roof void and improved ventilation is recommended.</p> <p>Moss growth noted to the corrugated cement sheet roof covering. Moss can retain moisture and lead to increased deterioration of roof coverings.</p>
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## Rainwater fittings

<b>Repair category</b>	1
<b>Notes</b>	<p>Within the limitations of our inspection rainwater goods were seen to be free from significant defect.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p>

## Main walls

<b>Repair category</b>	1
<b>Notes</b>	<p>Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.</p>

## Windows, external doors and joinery

<b>Repair category</b>	2
<b>Notes</b>	<p>Windows are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms.</p> <p>Some double glazed units are defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units, will be required.</p>

## External decorations

<b>Repair category</b>	1
<b>Notes</b>	<p>Paint finished and decorated external surfaces will require re-decoration on a regular basis.</p>

## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



# Single Survey



## Communal areas

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Garages and permanent outbuildings

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	Boundary walls and fences should be regularly checked and maintained as necessary.



## Ceilings

<b>Repair category</b>	3
<b>Notes</b>	Polystyrene tiles were noted to the ground floor bedroom. This could cause a hazard in the event of a fire and the tiles should be removed.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	Within the limitations of our inspection no significant defects were noted.



## Floors including sub-floors


<b>Repair category</b>	1
<b>Notes</b>	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.





## Internal joinery and kitchen fittings


<b>Repair category</b>	2
<b>Notes</b>	<p>Low level internal glazing should be checked for safety glass.</p> <p>Internal joinery is generally serviceable however some wear and tear items were noted to kitchen fittings and future maintenance or upgrading should be anticipated.</p>


	There is only a part handrail to the stairs a full handrail should be installed.
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 <b>Chimney breasts and fireplaces</b>	
<b>Repair category</b>	1
<b>Notes</b>	The fireplaces have been removed and/or covered over. It is assumed that the chimneys are adequately vented with the chimneys capped. Ventilators should be fitted to prevent the build-up of dampness within the chimney flue.

 <b>Internal decorations</b>	
<b>Repair category</b>	1
<b>Notes</b>	The property is in reasonable decorative order.

 <b>Cellars</b>	
<b>Repair category</b>	-
<b>Notes</b>	Not applicable.

 <b>Electricity</b>	
<b>Repair category</b>	2
<b>Notes</b>	The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every 5 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.

 <b>Gas</b>	
<b>Repair category</b>	-
<b>Notes</b>	Not applicable.

 <b>Water, plumbing and bathroom fittings</b>	
<b>Repair category</b>	2
<b>Notes</b>	<p>The water supply has been disconnected from the first floor shower. This should be reinstated under professional supervision with any required repairs or upgrading carried out by a reputable contractor.</p> <p>Sanitary fittings appear serviceable however surround seals, tiling and finishes should be checked and maintained watertight. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects.</p>



# Single Survey

	A cracked cistern lid was noted within the ground floor shower room.
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## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	Heating is provided by electric panel/storage radiators with an immersion heater for hot water. The system was not tested. It is assumed the system has been installed, serviced and maintained to comply with all regulations. Any service/maintenance records should be sought prior to purchase.



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

# Single Survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	3
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
Heating and hot water	1
Drainage	1

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

# Single Survey

## 3. Accessibility information

### Guidance notes on accessibility information

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

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

*Unrestricted parking within 25 metres:*

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

The assumed tenure is Absolute Ownership (formerly Feudal).

The full extent of the garden grounds and position of boundaries should be ascertained by reference to the Title Deeds.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

It would appear that there is a right of access across the neighbouring property. Rights of access and any maintenance liabilities should be confirmed.

Previous timber/woodworm specialist treatment works have been carried out within the property and it is assumed that all specialist reports and guarantees are available and in order. Confirmation should be obtained.

Some materials within the property may have an asbestos content including the corrugated cement sheet roof covering. We have not tested these materials and are not acting as Licensed Asbestos Inspectors. These materials should be left undisturbed until advice is obtained from a Licensed Specialist.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £330,000 (THREE HUNDRED AND THIRTY 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

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £160,000 (ONE HUNDRED AND SIXTY THOUSAND POUNDS STERLING).

**Signed**

Security Print Code [540388 = 8617 ]  
Electronically signed

**Report author**

Olga M F MacGregor

# Single Survey

<b>Company name</b>	J&E Shepherd
<b>Address</b>	Park House Business Centre, South Street, Elgin, IV30 1JB
<b>Date of report</b>	18th August 2022

# Mortgage Valuation Report



## Property Address

Address 26 King Street, Lossiemouth, IV31 6PZ  
Seller's Name Ms A Gray  
Date of Inspection 11th August 2022

## Property Details

Property Type  House  Bungalow  Purpose built maisonette  Converted maisonette  
 Purpose built flat  Converted flat  Tenement flat  Flat over non-residential use  
 Other (specify in General Remarks)

Property Style  Detached  Semi detached  Mid terrace  End terrace  
 Back to back  High rise block  Low rise block  Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?  Yes  No

Flats/Maisonettes only Floor(s) on which located  No. of floors in block  Lift provided?  Yes  No  
No. of units in block

Approximate Year of Construction

## Tenure

Absolute Ownership  Leasehold Ground rent £  Unexpired years

## Accommodation

Number of Rooms  Living room(s)  Bedroom(s)  Kitchen(s)  
 Bathroom(s)  WC(s)  Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%)  Yes  No

## Garage / Parking / Outbuildings

Single garage  Double garage  Parking space  No garage / garage space / parking space  
Available on site?  Yes  No

Permanent outbuildings:

None.

# Mortgage Valuation Report

## Construction

Walls  Brick  Stone  Concrete  Timber frame  Other (specify in General Remarks)  
Roof  Tile  Slate  Asphalt  Felt  Other (specify in General Remarks)

## Special Risks

Has the property suffered structural movement?  Yes  No

If Yes, is this recent or progressive?  Yes  No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?  Yes  No

If Yes to any of the above, provide details in General Remarks.

## Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage  Mains  Private  None Water  Mains  Private  None  
Electricity  Mains  Private  None Gas  Mains  Private  None  
Central Heating  Yes  Partial  None

Brief description of Central Heating:

None, although the subjects do benefit from electric storage and panel heaters.

## Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way  Shared drives / access  Garage or other amenities on separate site  Shared service connections  
 Ill-defined boundaries  Agricultural land included with property  Other (specify in General Remarks)

## Location

Residential suburb  Residential within town / city  Mixed residential / commercial  Mainly commercial  
 Commuter village  Remote village  Isolated rural property  Other (specify in General Remarks)

## Planning Issues

Has the property been extended / converted / altered?  Yes  No

If Yes provide details in General Remarks.

## Roads

Made up road  Unmade road  Partly completed new road  Pedestrian access only  Adopted  Unadopted

# Mortgage Valuation Report

## General Remarks

The subjects are located within Lossiemouth where surrounding properties are of a mixed design, vintage and character. Adequate local shopping, educational and transport facilities are available.

At the time of our inspection the property was found to be in a condition generally consistent with age and type of construction but some works of repair and maintenance are required with elements of the property ageing and likely to require attention.

It would appear that there is a right of access across the neighbouring property. Rights of access and any maintenance liabilities should be confirmed.

Evidence of settlement/movement has affected the building reflected by off level flooring. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Previous timber/woodworm specialist treatment works have been carried out within the property and it is assumed that all specialist reports and guarantees are available and in order. Confirmation should be obtained.

## Essential Repairs

Removal of polystyrene tiles to bedroom ceiling and the installation of a handrail to the stairs.

The valuation figure is on the assumption that the cost of Category 3 repairs is not substantial. It should be appreciated that this is not an indication of costs and detailed reports and estimates should be obtained from all appropriate contractors and specialists to establish the full extent of the works.

Estimated cost of essential repairs £

Retention recommended?  Yes  No

Amount £



# Mortgage Valuation Report

## Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

## Valuations

Market value in present condition £ 160,000  
Market value on completion of essential repairs £ n/a  
Insurance reinstatement value £ 330,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary?  Yes  No

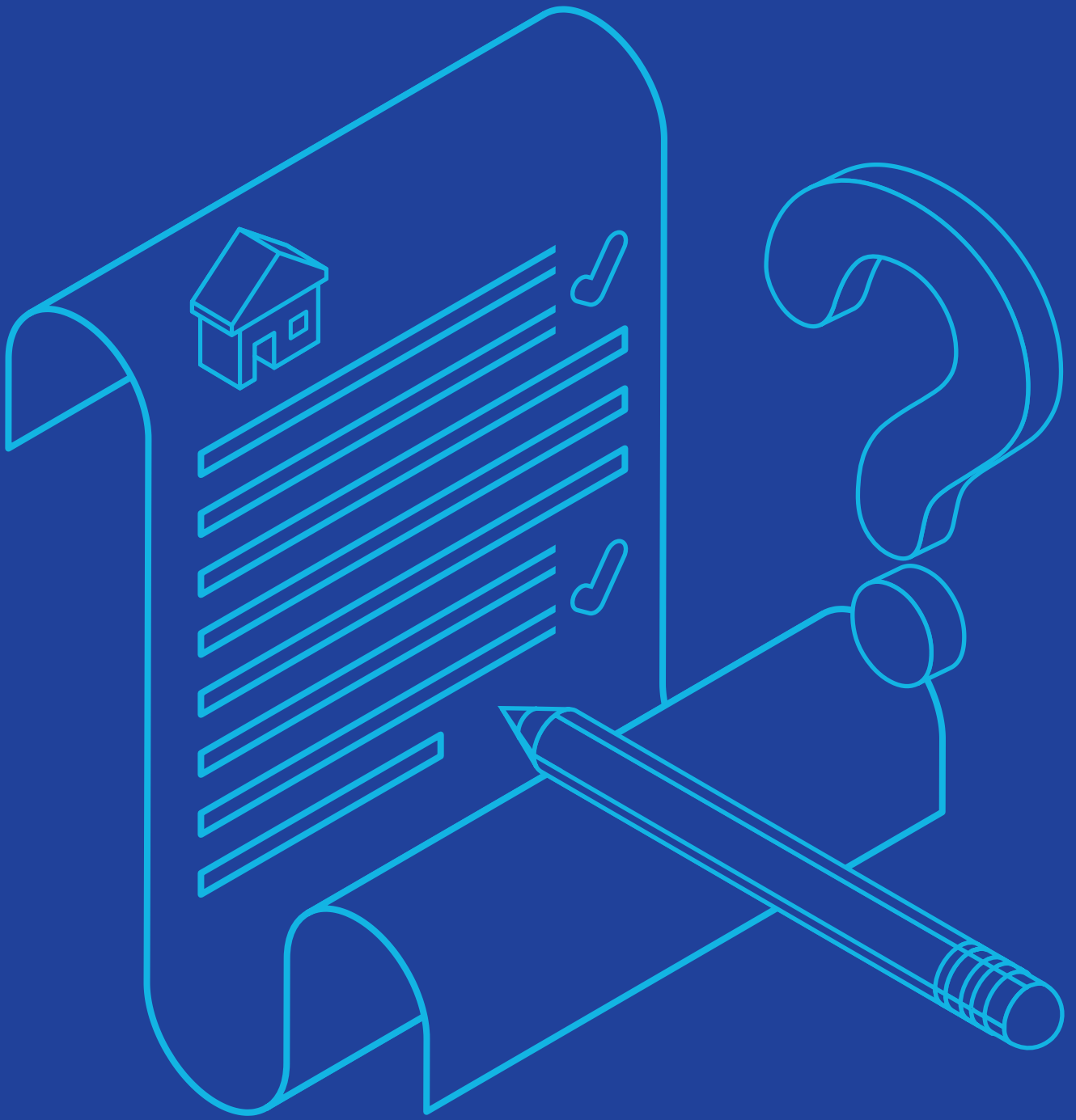
## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £   
Is the property in an area where there is a steady demand for rented accommodation of this type?  Yes  No

## Declaration

Signed Security Print Code [540388 = 8617 ]  
Electronically signed by:-  
Surveyor's name Olga M F MacGregor  
Professional qualifications MRICS  
Company name J&E Shepherd  
Address Park House Business Centre, South Street, Elgin, IV30 1JB  
Telephone 01343 614949  
Fax  
Report date 18th August 2022





# Property Questionnaire



**Property Address**

26 King Street,  
LOSSIEMOUTH,  
Morayshire,  
IV31 6PZ

**Seller(s)**

Amanda Gray

**Completion date of property questionnaire**

10-08-2022

## 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?

3 years

### 2. Council tax

Which Council Tax band is your property in?

A

### 3. Parking

What are the arrangements for parking at your property?

Street

### 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)?

No

### 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)?

No

### 6. Alterations/additions/extensions

**a)** (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:

No

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:

-

**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:

No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.

## 7. Central heating

**a)** Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).

Yes

If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below:

Electric storage heating

(i) When was your central heating system or partial central heating system installed?

Unknown

(ii) Do you have a maintenance contract for the central heating system?

No

If you have answered yes, please give details of the company with which you have a maintenance contract:

(iii) When was your maintenance agreement last renewed? (Please provide the month and year).

00

## 8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

No

## 9. Issues that may have affected your property

**a)** Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

Yes

If you have answered yes, is the damage the subject of any outstanding?

No

**b)** Are you aware of the existence of asbestos in your property?

Yes

## 10. Please select which services are connected to your property

**a)** (i) Gas or Liquid Petroleum Gas

No

(ii) Water Mains or Private Water Supply:

Mains Supply

If you have answered Yes, who is the supplier:

Scottish Water

(iii) Electricity:

Yes

If you have answered Yes, who is the supplier:

SSE

(iv) Mains Drainage:

Yes

If you have answered Yes, who is the supplier:

Local Authority

(v) Telephone:

No

(vi) Cable TV or Satellite:

No

(vii) Broadband:

No

**b)** Is there a septic tank system at your property?

No

(i) Do you have appropriate consents for the discharge from your septic tank?

-

(ii) Do you have a maintenance contract for your septic tank?

-

**11. Responsibilities for shared or common areas**

**a)** Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

No

**b)** Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

**c)** Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

No

**d)** Do you have the right to walk over any of your neighbours property - for example to put out your rubbish bin or to maintain your boundaries?

Yes

If you have answered yes, please give details:

Mid terrace property with path and access from garden to lane leading to street and front of house

**e)** As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?

No

**f)** As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

No

**12. Charges associated with your property**

**a)** Is there a factor or property manager for your property?

No

**b)** Is there a common buildings insurance policy?

No

**c)** Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.

N/A

**13. Specialist works**

**a)** As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

No

**If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:**

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?:

Details unknown work carried prior to owning property

**b)** As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

No



**c)** If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?  
 If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

No

**14. Guarantees**

**a) Are there any guarantees or warranties for any of the following:**

**i)** Electrical work

No

**ii)** Roofing

No

**iii)** Central Heating

No

**iv)** National House Building Council (NHBC)

No

**v)** Damp course

No

**b)** If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

**c)** Are there any outstanding claims under any of the guarantees listed above?

No

**15. Boundaries**

So far as you are aware, has any boundary of your property been moved in the last 10 years?

**16. Notices that affect your property**  
**In the past three years have you ever received a notice:**

- |   |    |
|---|----|
| <b>a)</b> advising that the owner of a neighbouring property has made a planning application? | No |
| <b>b)</b> that affects your property in some other way?                                       | No |
| <b>c)</b> that requires you to do any maintenance, repairs or improvements to your property?  | No |

If you have answered yes to any of the above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.

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

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

**Signature(s)**

**Date**





- |                               |                                 |                               |  |                              |                                |                               |
|-------------------------------|---------------------------------|-------------------------------|--|------------------------------|--------------------------------|-------------------------------|
| ▲▲ Aberdeen<br>01224 202800   | ▲ Dumbarton<br>01389 731682     | ▲▲ Edinburgh<br>0131 225 1234 | ▲▲ Glasgow Commercial<br>0141 331 2807 | ▲▲ Inverness<br>01463 712239 | ▲ Motherwell<br>01698 252229   | ▲ Peterhead<br>01779 470766   |
| ▲ Ayr<br>01292 267987         | ▲▲ Dumfries<br>01387 264333     | ▲ Elgin<br>01343 553939       | ▲ Glasgow South<br>0141 649 8020       | ▲ Kilmarnock<br>01563 520318 | ▲ Musselburgh<br>0131 653 3456 | ▲▲ St Andrews<br>01334 477773 |
| ▲ Coatbridge<br>01236 436561  | ▲▲ Dundee<br>01382 200454       | ▲ Falkirk<br>01324 635 999    | ▲ Glasgow West End<br>0141 353 2080    | ▲ Kirkcaldy<br>01592 205442  | ▲ Oban<br>01631 707 800        | ▲ Saltcoats<br>01294 464228   |
| ▲ Cumbernauld<br>01236 780000 | ▲▲ Dunfermline<br>01383 722337  | ▲ Fraserburgh<br>01346 517456 | ▲ Greenock<br>01475 730717             | ▲ Livingston<br>01506 416777 | ▲ Paisley<br>0141 889 8334     | ▲▲ Stirling<br>01786 450438   |
| ▲ Dalkeith<br>0131 663 2780   | ▲ East Kilbride<br>01355 248535 | ▲ Galashiels<br>01896 750150  | ▲ Hamilton<br>01698 897548             | ▲ Montrose<br>01674 676768   | ▲▲ Perth<br>01738 638188       |                               |