

YOUR ONESURVEY  
**HOME REPORT**

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**ADDRESS**

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Arnisdale  
Millbank Road  
Munlochy  
IV8 8ND

**PREPARED FOR**

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Mark & Dorothy Fraser

**INSPECTION CARRIED OUT BY:**



**ALLIED**  
**SURVEYORS**  
**SCOTLAND**

**SELLING AGENT:**



**HOME REPORT GENERATED BY:**

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HOME REPORT

# Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
<u>Single Survey</u>	Final	Inverness - Allied Surveyors Scotland Plc	25/08/2020
<u>Mortgage Certificate</u>	Final	Inverness - Allied Surveyors Scotland Plc	25/08/2020
<u>Property Questionnaire</u>	Final	Mr & Mrs. Mark & Dorothy Fraser	18/03/2020
<u>EPC</u>	File Uploaded	Inverness - Allied Surveyors Scotland Plc	21/08/2020

## Important Notice:

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

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

P A R T 1 .

# SINGLE SURVEY

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



# Single Survey

Survey report on:

<b>Surveyor Reference</b>	I/2651
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<b>Customer</b>	Mr & Mrs. Mark & Dorothy Fraser
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<b>Selling address</b>	Arnisdale Millbank Road Munlochy IV8 8ND
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<b>Date of Inspection</b>	14/08/2020
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<b>Prepared by</b>	James Burns, BSc MRICS Inverness - Allied Surveyors Scotland Plc
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# SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

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

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

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

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

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

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

### **1.3 LIABILITY**

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

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

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

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

#### **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

#### **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

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

#### **1.6 INTELLECTUAL PROPERTY**

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

#### **1.7 PAYMENT**

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

#### **1.8 CANCELLATION**

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

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

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

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

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

## **1.9 PRECEDENCE**

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

## **1.10 DEFINITIONS**

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

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



- the “Surveyors” are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the “Surveyors” means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## **PART 2 – DESCRIPTION OF THE REPORT**

### **2.1 THE SERVICE**

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

### **2.2 THE INSPECTION**

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

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

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

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

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

### **2.3 THE REPORT**

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor’s opinion, are not

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

2.3.1 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.

<b>Description</b>	The property comprises a detached two and a half storey building comprising a ground floor annexe and first floor and attic floor maisonette.
<b>Accommodation</b>	The accommodation may be summarised as follows: -  Ground Floor: Entrance Vestibule, Lounge, Kitchen, Inner Hall, Shower Room and Bedroom.  First Floor: Entrance Hall, Kitchen, Lounge, Inner Hall, Shower Room, Bedroom 1.  Attic Floor: Landing, Shower Room and Bedroom 2.
<b>Gross internal floor area (m2)</b>	177 (m2) or thereby.
<b>Neighbourhood and location</b>	The subjects are essentially situated within the village of Munloch on the Black Isle, with frontage to the main road through the village (B9161). The neighbouring properties are a mixture of commercial and residential in nature. Local village amenities may be found in Munloch with wider ranging facilities being found within commuting distance of Inverness approximately seven miles distant.
<b>Age</b>	1800s, extensively refurbished and modernised approximately three years ago.
<b>Weather</b>	Overcast and dry with dry conditions preceding the date of inspection.

<p><b>Chimney stacks</b></p>	<p>There are three chimney stacks of stone construction with lead/cement flashings where the stacks adjoin the roof. Visually inspected with the aid of binoculars where required.</p>
<p><b>Roofing including roof space</b></p>	<p>The main roof is of pitched timber framed design and clad with slated incorporating front pitched/hipped slate clad dormer projections. The ridge is dressed in lead and there are cement mortar skews together with lead valleys. The rear roof projection is of pitched slated incorporating Velux rooflights. The ridge is clad in lead and there are stone/cement mortar skews. No access was possible to the roof spaces or eaves during the course of our inspection. Sloping roofs were visually inspected with the aid of binoculars where required. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p>
<p><b>Rainwater fittings</b></p>	<p>The rainwater fittings are a mixture of cast iron and PVC manufacture. Visually inspected with the aid of binoculars where required.</p>
<p><b>Main walls</b></p>	<p>The main outer walls are of stone construction, pointed on the front elevation with render and sneck harling elsewhere. The rear projection is consistent with being of solid stone construction, wet rendered externally. Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.</p>
<p><b>Windows, external doors and joinery</b></p>	<p>The windows predominantly comprise replacement PVC double glazed units with a number of a number of Velux rooflights. There are timber double glazed units fitted to the ground floor rear projection. There is a timber double glazed entrance doors fitted to the ground floor annexe and first floor maisonette. Timber joinery was noted to the fascias of the front dormer projections. 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.</p>
<p><b>External decorations</b></p>	<p>The external decoration is of painted and woodstained finishes. Visually inspected.</p>

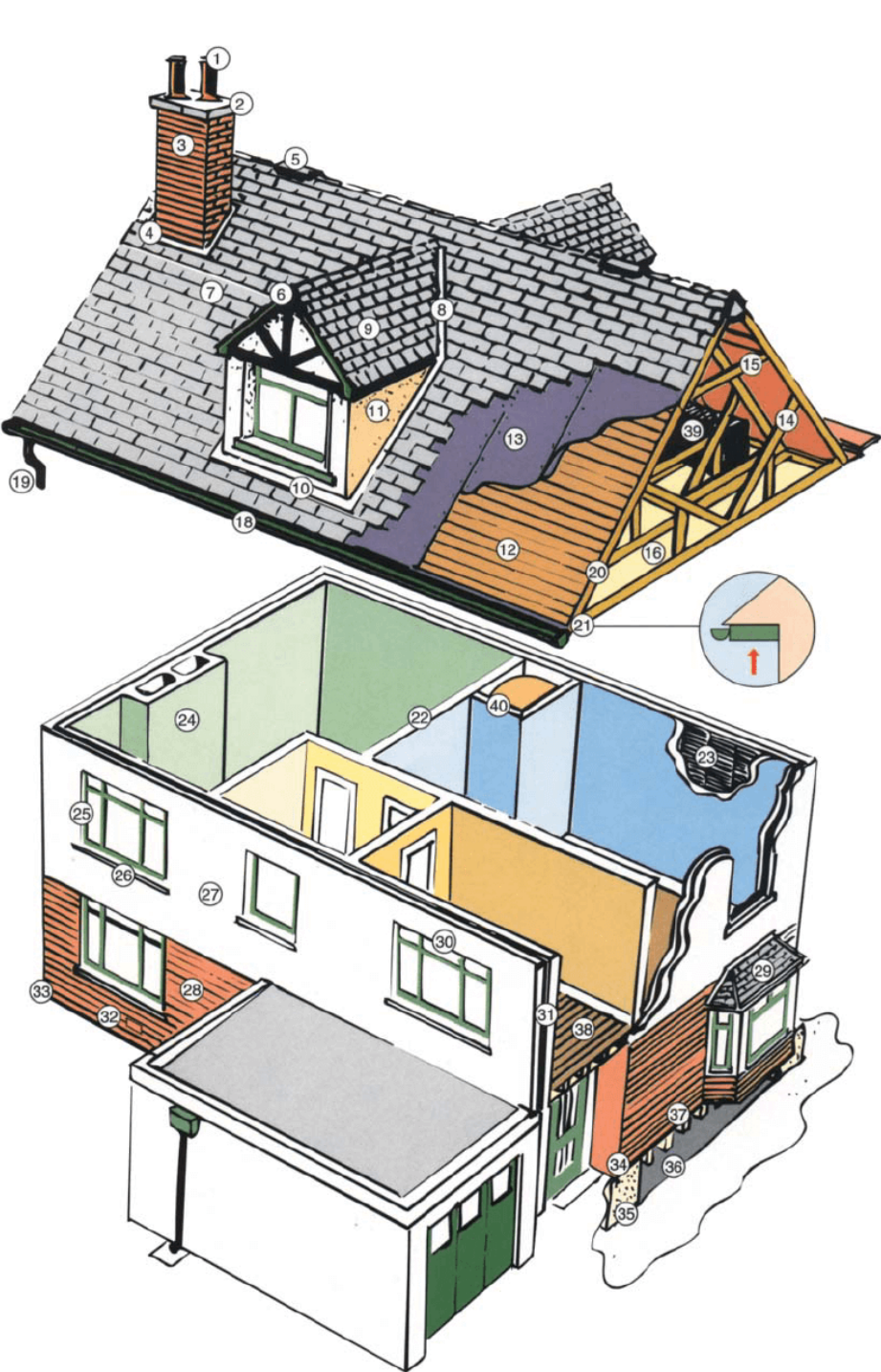
<b>Conservatories / porches</b>	Not applicable.
<b>Communal areas</b>	Not applicable.
<b>Garages and permanent outbuildings</b>	There is no garage pertaining to the subjects. There is a store beneath the external staircase accessing the first floor maisonette. Visually inspected.
<b>Outside areas and boundaries</b>	The frontage of the property is constructed to the pavement line. We assume the subjects enjoy a satisfactory right of access to the side and the exact ownership of this driveway should be confirmed. The rear garden grounds are laid to grass, paving and gravel with off street car parking. The subjects are have contiguous boundaries and some are formed in timber fencing. Visually inspected.
<b>Ceilings</b>	Ceilings are consistent with being of plasterboard construction. Visually inspected from floor level.
<b>Internal walls</b>	The walls are consistent with being of plasterboard construction with localised areas of wet walling having been applied. Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
<b>Floors including sub floors</b>	Flooring to the ground floor is consistent with being of solid concrete construction whilst the upper floors are of suspended timber type. Our inspection was restricted due the presence of fitted floor coverings and furnishings etc. No access was possible to the sub-floor areas. 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.

<p><b>Internal joinery and kitchen fittings</b></p>	<p>Internal skirtings and architraves comprise painted softwood types and internal pass doors comprise a mixture of veneered and glazed styles. The kitchens are fitted with modern fitted floor and wall mounted units with acrylic worktop surfaces. Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p>The fireplaces have been boarded over. Visually inspected. No testing of the flues or fittings was carried out.</p>
<p><b>Internal decorations</b></p>	<p>Internal decoration comprises painted surfaces. Visually inspected.</p>
<p><b>Cellars</b></p>	<p>Not applicable.</p>
<p><b>Electricity</b></p>	<p>Mains supply. The electrical installation comprises 13 amp sockets and PVC clad cabling where seen. There is a single rate meter and consumer unit fitted to the ground floor annexe. The first floor and attic maisonette has a pay as you go meter and a consumer unit comprising multi circuit breakers. 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.</p>
<p><b>Gas</b></p>	<p>Not applicable.</p>
<p><b>Water, plumbing and bathroom fittings</b></p>	<p>Mains supply. Internal plumbing work comprises a mixture of copper and plastic pipework where seen. There are three modern shower rooms fitted to the ground floor annexe. The first floor rear projection and and the attic floor. These comprise modern replacements suites with mains showers. Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.</p>
<p><b>Heating and hot water</b></p>	<p>Space heating is provided by electrical panel heaters. The ground floor annexe is fitted with a 210 litre OSO hot water tank which is fitted with an immersion heater for hot water provision. The maisonette is fitted with a OSO 180 litre hot water tank with electrical immersion heater. Accessible parts of the system were visually inspected apart</p>

	<p>from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.</p>
<b>Drainage</b>	<p>Drainage is understood to be to the mains sewer. Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</p>
<b>Fire, smoke and burglar alarms</b>	<p>Mains operated smoke alarms were noted within the property. Visually inspected. No tests whatsoever were carried out to the system or appliances.</p>
<b>Any additional limits to inspection</b>	<p>Only the subject flat and internal communal areas giving access to the flat were inspected. If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the Surveyor will assume that there are no defects that will have a material effect on the valuation. The building containing the flat, including any external communal areas, was visually inspected only to the extent that the Surveyor is able to give an opinion on the general condition and standard of maintenance. The property was fully furnished at the time of our inspection and the services were not tested. No access was obtained to any roof void areas. Due to fitted carpets and floor coverings no detailed inspection was possible of the floor timbers and accordingly we cannot guarantee their soundness or otherwise. No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties.</p>



# Sectional Diagram showing elements of a typical house




- ① Chimney pots
- ② Coping stone
- ③ Chimney head
- ④ Flashing
- ⑤ Ridge ventilation
- ⑥ Ridge board
- ⑦ Slates / tiles
- ⑧ Valley guttering
- ⑨ Dormer projection
- ⑩ Dormer flashing
- ⑪ Dormer cheeks
- ⑫ Sarking
- ⑬ Roof felt
- ⑭ Trusses
- ⑮ Collar
- ⑯ Insulation
- ⑰ Parapet gutter
- ⑱ Eaves guttering
- ⑲ Rainwater downpipe
- ⑳ Verge boards /skews
- ㉑ Soffit boards
- ㉒ Partiton wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank


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

Structural movement	
Repair category:	
Notes:	There is evidence of settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.

Dampness, rot and infestation	
Repair category:	
Notes:	During the inspection it was observed that past timber/damp proofing repairs have been carried out within the property and all specialist reports and guarantees should be obtained, studied and authenticated prior to purchase. If such reports cannot be obtained or do not exist then prior to purchase an inspection and report should be prepared on the whole property from a reputable firm of timber specialists so that any existing repair works or remedial works required are completed to a guaranteed standard. In a property of this age and type it is possible that there may be defects which are presently concealed by floor coverings, plasterwork etc., and in view of the problems noted there may be further latent defects in areas which are presently inaccessible.

Chimney stacks	
Repair category:	

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.

Notes:	These appeared generally in fair condition consistent with age.
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Roofing including roof space	
Repair category:	2
Notes:	The roof is of a complex design and all junctions/valleys are potential weak points. A regular repair and maintenance programme should therefore be envisaged and it would be prudent to have an annual inspection carried out. No access was obtained to any roof void/roof eaves areas. There are a number of missing/displaced/loose/cracked roof slates. Some loose/repointing required to cement mortar skewes.

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

Main walls	
Repair category:	2
Notes:	The external render is defective in places with cracked and boss sections being evident. Localised cracked stonework was noted to the front Lounge window.

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.

Windows, external doors and joinery	
Repair category:	2
Notes:	<p>The majority of the windows have been replaced in recent years. Windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance/ repair will be required as part of an ongoing maintenance programme.</p> <p>There are older style timber double glazed windows fitted to the ground floor annexe rear projection. Overhaul/repair/replace these windows as necessary.</p> <p>The attic floor dormer timbers appeared soft.</p>


External decorations	
Repair category:	2
Notes:	Overhaul/repair works are required to external decorative finishes including possible repairs to external joinerywork prior to redecoration.


Conservatories / porches	
Repair category:	
Notes:	Not applicable.


Communal areas	
Repair category:	
Notes:	Not applicable.

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.

Garages and permanent outbuildings	
Repair category:	
Notes:	Not applicable.


Outside areas and boundaries	
Repair category:	
Notes:	The boundaries appear reasonably well defined and fences etc., are in adequate condition. Regular maintenance will be required. You should verify with your conveyancer the extent of the boundaries attaching to the property.


Ceilings	
Repair category:	
Notes:	Within the limits of our inspection these generally appeared in good condition consistent with age. During redecoration some plaster filling/repair may be required.

Internal walls	
Repair category:	
Notes:	Within the limits of our inspection these generally appeared in good condition consistent with age. During redecoration some plaster filling/repair may be required.


Floors including sub-floors
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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.

Repair category:	
Notes:	Due to fitted carpets and floor coverings no detailed inspection was possible of the floor timbers and accordingly we cannot guarantee their soundness or otherwise.

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


Chimney breasts and fireplaces	
Repair category:	
Notes:	Not applicable.

Internal decorations	
Repair category:	
Notes:	The property is generally in fresh decoration throughout.


Cellars	
Repair category:	

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.

Notes:	Not applicable.
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Electricity	
Repair category:	
Notes:	The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board. It should be emphasised that the system was not tested at the time of our inspection. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas	
Repair category:	
Notes:	Not applicable.

Water, plumbing and bathroom fittings	
Repair category:	
Notes:	The plumbing and fittings appeared in serviceable condition but was not tested. The sanitary fittings are of modern style and type.

Heating and hot water
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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.

Repair category:	1
Notes:	There is an electric heating system provided. This was not tested.

Drainage	
Repair category:	1
Notes:	There was no surface evidence to suggest the system is choked or leaking.



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.

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

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

## Remember

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

## Warning

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

### 3. ACCESSIBILITY INFORMATION

#### Guidance Notes on Accessibility Information

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

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

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

#### 4. VALUATION AND CONVEYANCER ISSUES

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

<b>Matters for a solicitor or licensed conveyancer</b>	
<p>The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. Whilst not necessarily an exhaustive list, alterations noted at the time of our inspection include extensive internal refurbishment over the past few years.</p> <p>We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.</p> <p>Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.</p> <p>Replacement windows have been installed and we advise that the vendors be approached to confirm compliance or otherwise with current Building and if applicable Planning Regulations.</p> <p>It is recommended that where repairs, defects or maintenance items have been identified interested parties make appropriate enquiries in order to satisfy themselves for potential costs of the extent of the works required prior to submitting a legal offer to purchase.</p> <p>The subjects would provide adequate security for lending institutions loan purposes subject to the specific lending institutions lending criteria.</p>	
<b>Estimated re-instatement cost (£) for insurance purposes</b>	
<p>430,000 Four Hundred &amp;Thirty Thousand Pounds</p>	
<b>Valuation (£) and market comments</b>	
<p>260,000</p> <p>The property is considered to be a reasonable purchase at or around the above noted valuation of £260,000 (Two Hundred &amp;Sixty Thousand Pounds) based on those matters covered within this report.</p> <p>Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of “material valuation uncertainty” as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.</p>	
<b>Report author:</b>	James Burns, BSc MRICS

<b>Company name:</b>	Inverness - Allied Surveyors Scotland Plc
<b>Address:</b>	Pavilion1 Fairways Business Park Inverness IV2 6AA
<b>Signed:</b>	Electronically Signed: 156295-b326f2c2-6385
<b>Date of report:</b>	25/08/2020

P A R T 2 .

# MORTGAGE VALUATION REPORT

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Includes a market valuation of the property.





## Mortgage Valuation Report

Property:	Arnisdale Millbank Road Munlochy IV8 8ND	Client: Mr & Mrs. Mark & Dorothy Fraser  Tenure: Scottish Ownership
Date of Inspection:	14/08/2020	Reference: I/2651/JB

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

### 1.0 LOCATION

The subjects are essentially situated within the village of Munlochy on the Black Isle, with frontage to the main road through the village (B9161). The neighbouring properties are a mixture of commercial and residential in nature. Local village amenities may be found in Munlochy with wider ranging facilities being found within commuting distance of Inverness approximately seven miles distant.

### 2.0 DESCRIPTION

#### 2.1 Age:

1800s, extensively refurbished and modernised approximately three years ago.

The property comprises a detached two and a half storey building comprising a ground floor annexe and first floor and attic floor maisonette.

### 3.0 CONSTRUCTION

The walls are of stone construction, part pointed, part wet rendered externally.  
The roofs are pitched and slated.  
Flooring is consistent with being of solid concrete construction to the ground floor and suspended timber construction to the the first and attic floor levels.  
Windows predominantly comprise replacement PVC double glazed units whilst there are a number of older style timber double units together with Velux rooflights.

### 4.0 ACCOMMODATION

The accommodation may be summarised as follows: -

Ground Floor: Entrance Vestibule, Lounge, Kitchen, Inner Hall, Shower Room and Bedroom.

First Floor: Entrance Hall, Kitchen, Lounge, Inner Hall, Shower Room, Bedroom 1.

Attic Floor: Landing, Shower Room and Bedroom 2.

<b>5.0</b>	<b>SERVICES (No tests have been applied to any of the services)</b>						
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<b>Water:</b>	Mains	<b>Electricity:</b>	Mains	<b>Gas:</b>	None	<b>Drainage:</b>	Mains
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<b>Central Heating:</b>	Electric panel heaters.
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<b>6.0</b>	<b>OUTBUILDINGS</b>
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<b>Garage:</b>	None.
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<b>Others:</b>	None.
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<b>7.0</b>	<p><b>GENERAL CONDITION</b> - <i>A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</i></p>
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At the date of our inspection the subjects were found to be in good order both internally and externally consistent with age and type, having benefited from extensive upgrading and modernisation over recent years. Ongoing routine maintenance should be anticipated for the external fabric of the building.

During the inspection it was observed that past timber/damp proofing repairs have been carried out within the property and all specialist reports and guarantees should be obtained, studied and authenticated prior to purchase. If such reports cannot be obtained or do not exist then prior to purchase an inspection and report should be prepared on the whole property from a reputable firm of timber specialists so that any existing repair works or remedial works required are completed to a guaranteed standard.

<b>8.0</b>	<b>ESSENTIAL REPAIR WORK</b> <i>(as a condition of any mortgage or, to preserve the condition of the property)</i>
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There are no essential repairs recommended as condition of mortgage.

<b>8.1 Retention recommended:</b>	Nil
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<b>9.0</b>	<b>ROADS &amp; FOOTPATHS</b>
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Roads and footpaths ex adverso the subjects are assumed to be adopted.

<b>10.0</b>	<b>BUILDINGS INSURANCE (£):</b>	430,000	<b>GROSS EXTERNAL FLOOR AREA</b>	212	<b>Square metres</b>
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*This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.*

<b>11.0</b>	<b>GENERAL REMARKS</b>
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The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. Whilst not necessarily an exhaustive list, alterations noted at the time of our inspection include extensive internal refurbishment over the past few years. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

Replacement windows have been installed and we advise that the vendors be approached to confirm compliance or otherwise with current Building and if applicable Planning Regulations.

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

The subjects would provide adequate security for lending institutions loan purposes subject to the specific lending institutions lending criteria.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

<b>12.0</b>	<b>VALUATION</b> <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>		
<b>12.1</b>	<b>Market Value in present condition (£):</b>	<b>260,000</b>	Two Hundred & Sixty Thousand Pounds
<b>12.2</b>	<b>Market Value on completion of essential works (£):</b>		
<b>12.3</b>	<b>Suitable security for normal mortgage purposes?</b>		
<b>12.4</b>	<b>Date of Valuation:</b>	14/08/2020	
<b>Signature:</b>		Electronically Signed: 156295-b326f2c2-6385	
<b>Surveyor:</b>	James Burns	BSc MRICS	<b>Date:</b> 25/08/2020
<b>Inverness - Allied Surveyors Scotland Plc</b>			
<b>Office:</b>	Pavilion1 Fairways Business Park Inverness IV2 6AA	Tel: 01463 239 494 Fax: email: <a href="mailto:inverness@alliedsurveyorsscotland.com">inverness@alliedsurveyorsscotland.com</a>	



P A R T 3 .

# ENERGY REPORT

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A report on the energy efficiency of the property.



# energy report

energy report on:

<b>Property address</b>	Arnisdale Millbank Road Munlochy IV8 8ND
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<b>Customer</b>	Mr & Mrs. Mark & Dorothy Fraser
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<b>Customer address</b>	Arnisdale Millbank Road Munlochy IV8 8ND
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<b>Prepared by</b>	James Burns, BSc MRICS Inverness - Allied Surveyors Scotland Plc
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# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**Arnisdale, Millbank Road, Munloch, IV8 8ND**

**Dwelling type:** Ground-floor maisonette  
**Date of assessment:** 14 August 2020  
**Date of certificate:** 21 August 2020  
**Total floor area:** 167 m<sup>2</sup>  
**Primary Energy Indicator:** 265 kWh/m<sup>2</sup>/year

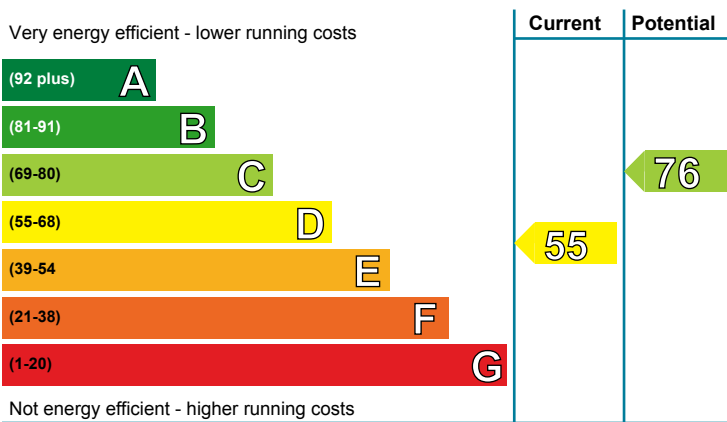
**Reference number:** 9243-1048-4238-5730-0224  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Room heaters, electric

## You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£8,073</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£3,459</b>	

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

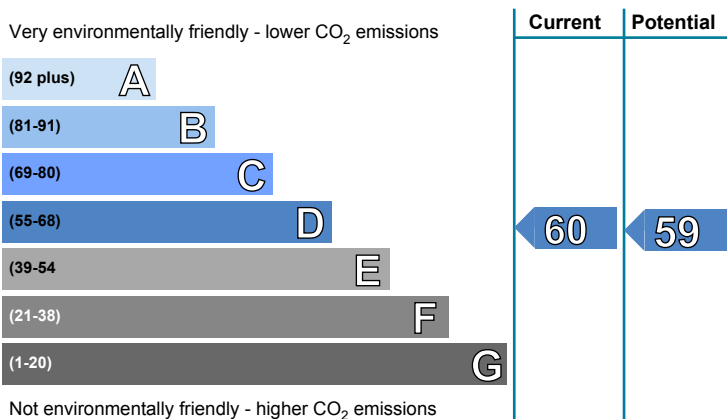


## Energy Efficiency Rating

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 D (55)**. 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 D (60)**. 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 High heat retention storage heaters	£2,000 - £3,000	£3459.00

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, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, insulated (assumed) Roof room(s), insulated (assumed)	★★★★☆ ★★★★★	★★★★☆ ★★★★★
Floor	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Room heaters, electric	★☆☆☆☆	★★☆☆☆
Main heating controls	Programmer and appliance thermostats	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	Electric immersion, standard tariff	★☆☆☆☆	★★☆☆☆
Lighting	Low energy lighting in 80% 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 45 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 7.5 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.



## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,378 over 3 years	£3,528 over 3 years	
Hot water	£1,296 over 3 years	£642 over 3 years	
Lighting	£399 over 3 years	£444 over 3 years	
<b>Totals</b>	<b>£8,073</b>	<b>£4,614</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 High heat retention storage heaters and dual immersion cylinder	£2,000 - £3,000	£1153		

### 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 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

## Low and zero carbon energy sources

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

**LZC energy sources present:** There are none provided for this home

## Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to [www.energysavingtrust.org.uk/scotland/rhi](http://www.energysavingtrust.org.uk/scotland/rhi).

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	11,368	N/A	N/A	N/A
Water heating (kWh per year)	2,310			

## 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:	Mr. James Burns
Assessor membership number:	EES/009428
Company name/trading name:	Allied Surveyors Scotland Plc
Address:	Lyle House, Pavilion 1 Fairways Business Park Invernesshire Inverness IV2 6AA
Phone number:	01463 239 494
Email address:	<a href="mailto:inverness@alliedsurveyorsscotland.com">inverness@alliedsurveyorsscotland.com</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 [greenerScotland.org](http://greenerScotland.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





P A R T 4 .

# PROPERTY QUESTIONNAIRE

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



# Property Questionnaire

Property Address

Arnisdale  
Millbank Road  
Munlochy  
IV8 8ND

Seller(s)

Mark & Dorothy Fraser

Completion date of property questionnaire

18/03/2020

Note for sellers

<b>1.</b>	<b>Length of ownership</b>
	<b>How long have you owned the property?</b> February 2017
<b>2.</b>	<b>Council tax</b>
	<b>Which Council Tax band is your property in? (Please circle)</b> [ ]A [ ]B [x]C [ ]D [ ]E [ ]F [ ]G [ ]H
<b>3.</b>	<b>Parking</b>
	<b>What are the arrangements for parking at your property? (Please tick all that apply)</b>
	Garage <span style="float: right;">[ ]</span>
	Allocated parking space <span style="float: right;">[ ]</span>
	Driveway <span style="float: right;">[x]</span>
	Shared parking <span style="float: right;">[ ]</span>
	On street <span style="float: right;">[ ]</span>
	Resident permit <span style="float: right;">[ ]</span>
	Metered parking <span style="float: right;">[ ]</span>
	Other (please specify):

<b>4.</b>	<b>Conservation area</b>	
	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 [x]NO [ ]Don't know
<b>5.</b>	<b>Listed buildings</b>	
	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 [x]NO
<b>6.</b>	<b>Alterations/additions/extensions</b>	
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)?	[x]YES [ ]NO
	If you have answered yes, please describe below the changes which you have made:  <i>Complete renovation to modern standards and specifications.</i>	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[x]YES [ ]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES [ ]NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[x]YES [ ]NO
	(ii) Did this work involve any changes to the window or door openings?	[ ]YES [x]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):  <i>All windows double glazed PVC</i>	

	Please give any guarantees which you received for this work to your solicitor or estate agent.	
<b>7.</b>	<b>Central heating</b>	
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).	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> 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). <i>Electric system</i>	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed? <i>August 2018</i>	
	(ii) Do you have a maintenance contract for the central heating system?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> 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).	
<b>8.</b>	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
<b>9.</b>	<b>Issues that may have affected your property</b>	
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<input type="checkbox"/> YES <input type="checkbox"/> NO
b	Are you aware of the existence of asbestos in your property?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
	If you have answered yes, please give details:	
<b>10.</b>	<b>Services</b>	

a	Please tick which services are connected to your property and give details of the supplier:		
	Services	Connected	Supplier
	Gas or liquid petroleum gas	N	
	Water mains or private water supply	N	
	Electricity	Y	SSE
	Mains drainage	Y	SCOTTISH WATER
	Telephone	Y	BT
	Cable TV or satellite	Y	SKY
	Broadband	Y	BT
b	Is there a septic tank system at your property?	[ ]YES [x]NO	
	If you have answered yes, please answer the two questions below:		
	(i) Do you have appropriate consents for the discharge from your septic tank?	[ ]YES [ ]NO [ ]Don't know	
	(ii) Do you have a maintenance contract for your septic tank?	[ ]YES [ ]NO	
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
<b>11.</b>	<b>Responsibilities for shared or common areas</b>		
a	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	[ ]YES [x]NO [ ]Don't know	
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	[ ]YES [x]NO [ ]N/A	
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	[ ]YES [x]NO	
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:	[ ]YES [x]NO	
e	As far as you are aware, do any of your neighbours have the	[ ]YES [x]NO	

	right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	
f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately owned.) If you have answered yes, please give details:	[ ]YES [x]NO
<b>12.</b>	<b>Charges associated with your property</b>	
a	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[ ]YES [x]NO
b	Is there a common buildings insurance policy?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
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.	
<b>13.</b>	<b>Specialist works</b>	
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?	[x]YES [ ]NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. <i>Done before we bought the property</i>	
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?	[x]YES [ ]NO
	If you have answered yes, please give details: <i>Done before we bought the property</i>	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[x]YES [ ]NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or	

	estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	
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<b>14.</b>	<b>Guarantees</b>	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(ii)	Roofing	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(iii)	Central heating	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(iv)	National House Building Council(NHBC)	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(v)	Damp course	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):	
c	Are there any outstanding claims under any of the guarantees listed above?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, please give details:	

<b>15.</b>	<b>Boundaries</b>	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
	If you have answered yes, please give details:	
<b>16.</b>	<b>Notices that affect your property</b>	
	In the past three years have you ever received a notice:	

# property questionnaire

a	advising that the owner of a neighbouring property has made a planning application?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
b	that affects your property in some other way?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
c	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

<b>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.</b>	
Signature(s):	Mark Fraser
Capacity:	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Legally Appointed Agent for Owner
Date:	18/03/2020