

# HOME REPORT

MARKET STANCE

NAIRN  
IV12 5SB



**DM HALL**  
CHARTERED SURVEYORS



# ENERGY PERFORMANCE CERTIFICATE



**DM HALL**  
CHARTERED SURVEYORS



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**MARKET STANCE, NAIRN, IV12 5SB**

**Dwelling type:** Detached bungalow  
**Date of assessment:** 17 September 2021  
**Date of certificate:** 29 September 2021  
**Total floor area:** 134 m<sup>2</sup>  
**Primary Energy Indicator:** 388 kWh/m<sup>2</sup>/year

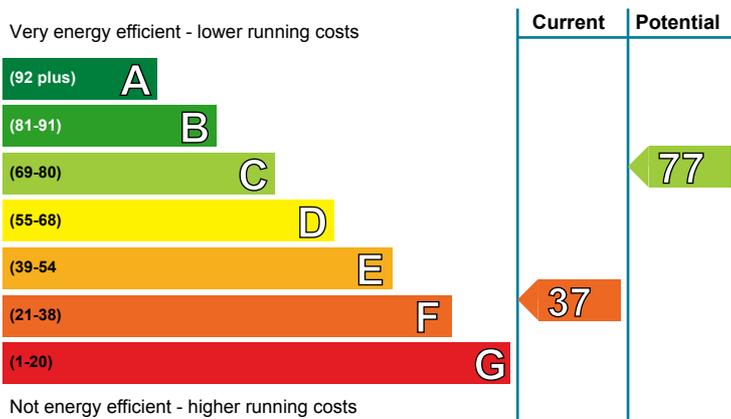
**Reference number:** 9231-1010-2201-9419-2200  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, oil

## You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£6,330</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£1,815</b>	

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

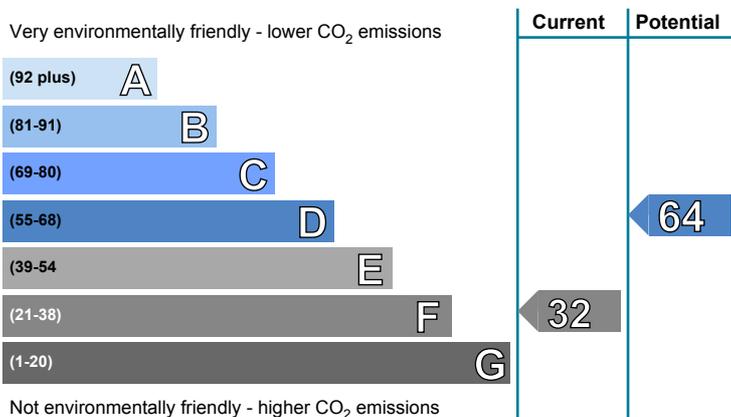


## Energy Efficiency Rating

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 F (37)**. 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 F (32)**. The average rating for EPCs in Scotland is **band D (59)**.

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

## Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£432.00
2 Floor insulation (suspended floor)	£800 - £1,200	£195.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£204.00

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	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Pitched, 150 mm loft insulation	★★★★☆	★★★★☆
	Pitched, insulated (assumed)	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Partial secondary glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 17% 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 100 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 13 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 6.1 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	£5,433 over 3 years	£3,789 over 3 years	
Hot water	£396 over 3 years	£453 over 3 years	
Lighting	£501 over 3 years	£273 over 3 years	
<b>Totals</b>	<b>£6,330</b>	<b>£4,515</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 Internal or external wall insulation	£4,000 - £14,000	£144	E 41	F 35
2 Floor insulation (suspended floor)	£800 - £1,200	£65	E 42	F 36
3 Floor insulation (solid floor)	£4,000 - £6,000	£68	E 44	F 38
4 Low energy lighting for all fixed outlets	£25	£67	E 46	E 39
5 Replace boiler with new condensing boiler	£2,200 - £3,000	£165	E 51	E 43
6 Solar water heating	£4,000 - £6,000	£32	E 52	E 44
7 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£63	E 54	E 46
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£302	D 62	E 51
9 Wind turbine	£15,000 - £25,000	£684	C 77	D 64

## 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 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.

### 2 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.

### 3 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.

### 4 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

### 5 Condensing boiler

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

### 6 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).

## 7 Double glazed windows

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

## 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).

## 9 Wind turbine

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

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)	31,047	(2,719)	N/A	(2,533)
Water heating (kWh per year)	2,307			

## 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:	Mr. Colin MacGregor
Assessor membership number:	EES/007937
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	Ardross House 3 Ardross Terrace Inverness IV3 5NQ
Phone number:	01463241077
Email address:	<a href="mailto:enquiries@dmhall.co.uk">enquiries@dmhall.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.

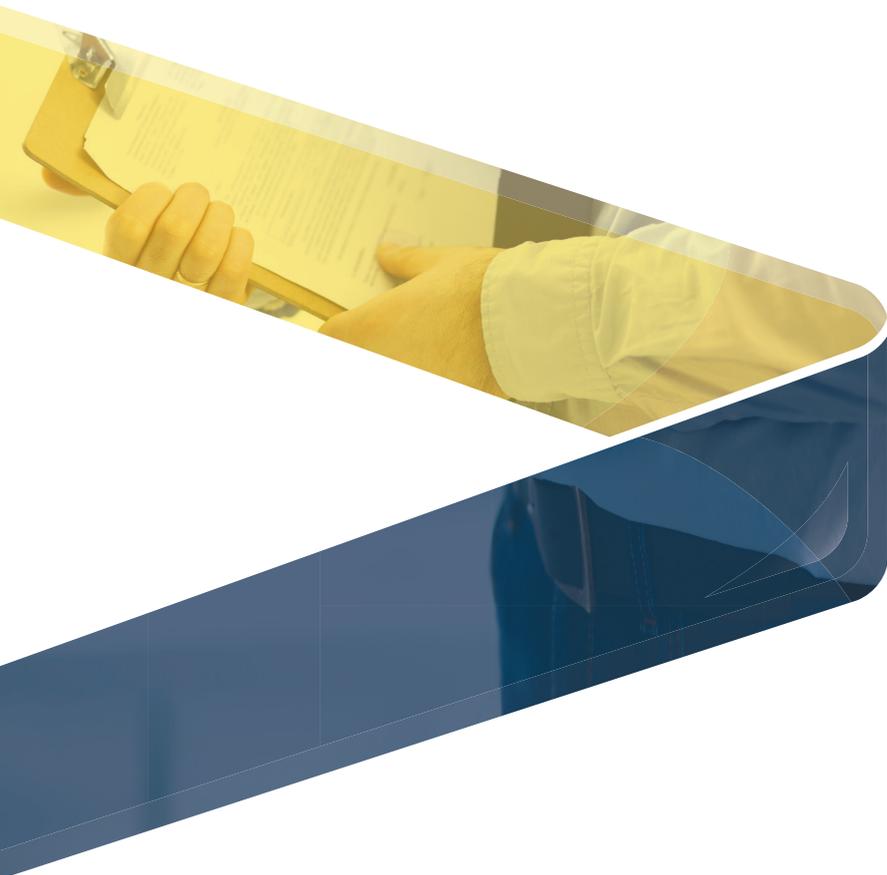
Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT





# SINGLE SURVEY



**DM HALL**  
CHARTERED SURVEYORS



# Single Survey

survey report on:

<b>Property address</b>	MARKET STANCE NAIRN IV12 5SB
<b>Customer</b>	Mr & Mrs Cox
<b>Customer address</b>	Cuillin Hill Stables Wester Lochloy Nairn IV12 5LE
<b>Prepared by</b>	DM Hall LLP
<b>Date of inspection</b>	17th September 2021



## 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;

- 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>	Detached cottage with detached annexe.
<b>Accommodation</b>	MAIN HOUSE  GROUND FLOOR: Bedroom, dressing room/family room, bathroom with WC, kitchen, open plan living room/dining room and conservatory  ANNEXE: Bedroom with en-suite shower room and dressing room.
<b>Gross internal floor area (m<sup>2</sup>)</b>	Main house 134m <sup>2</sup> approximately. Annexe 38m <sup>2</sup> approximately.
<b>Neighbourhood and location</b>	The property forms part of the semi rural scattered community of Geddes which lies within convenient commuting distance of Nairn town centre where local amenities and facilities can be found.  The property backs on to a cemetery.
<b>Age</b>	Circa 1750.
<b>Weather</b>	Dry and bright.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  The chimney stacks are of pointed stone construction having cement flashings.

<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><b>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.</b></p> <p><b>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.</b></p> <p>The roof is of pitched design clad with slates having metal ridging.</p> <p>The roof space is accessed via a ceiling hatch within the bathroom.</p> <p>The roof is timber framed with timber sarking.</p> <p>Glass wool insulation has been laid to ceiling joists.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Gutters and downpipes are of round and half round design and are formed in cast iron and uPVC.</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>The walls are of 740mm solid stonework construction externally rendered. The extension appears to be of 395mm rendered cavity concrete blockwork construction externally rendered.</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>The windows are of single glazed timber sash and casement design and timber casement design with secondary glazing.</p> <p>The front and side access doors are of timber panel design. There are double glazed timber casement French windows. There are two single glazed timber casement French windows.</p>

# Single Survey

<b>External decorations</b>	<b>Visually inspected.</b> External joinery is finished with both a wood stain and paint.
<b>Conservatories / porches</b>	<b>Visually inspected.</b> The conservatory is contained under a glazed roof and has double glazed timber casement windows. The dwarf walls appear to be of rendered cavity concrete blockwork construction.
<b>Communal areas</b>	Not applicable.
<b>Garages and permanent outbuildings</b>	<b>Visually inspected.</b> The annexe is of rendered cavity concrete blockwork construction and is contained under a low pitched roof clad with felt. There is a timber log store, timber store contained under a pitched onduline roof and three timber sheds contained under a pitched and onduline roofs.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b> The garden has been landscaped with grassed areas, shrubbery and a pond. The driveway is laid with chips. Boundaries are defined by dry stone dyking, hedging, timber post and wire fencing and timber post and rail fencing.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b> The ceilings have been lined with plasterboard.
<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 walls and partitions are of timber stud lined with plasterboard.
<b>Floors including sub floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b> Flooring is mixed in design with suspended timber, floating timber and solid concrete flooring.

# Single Survey

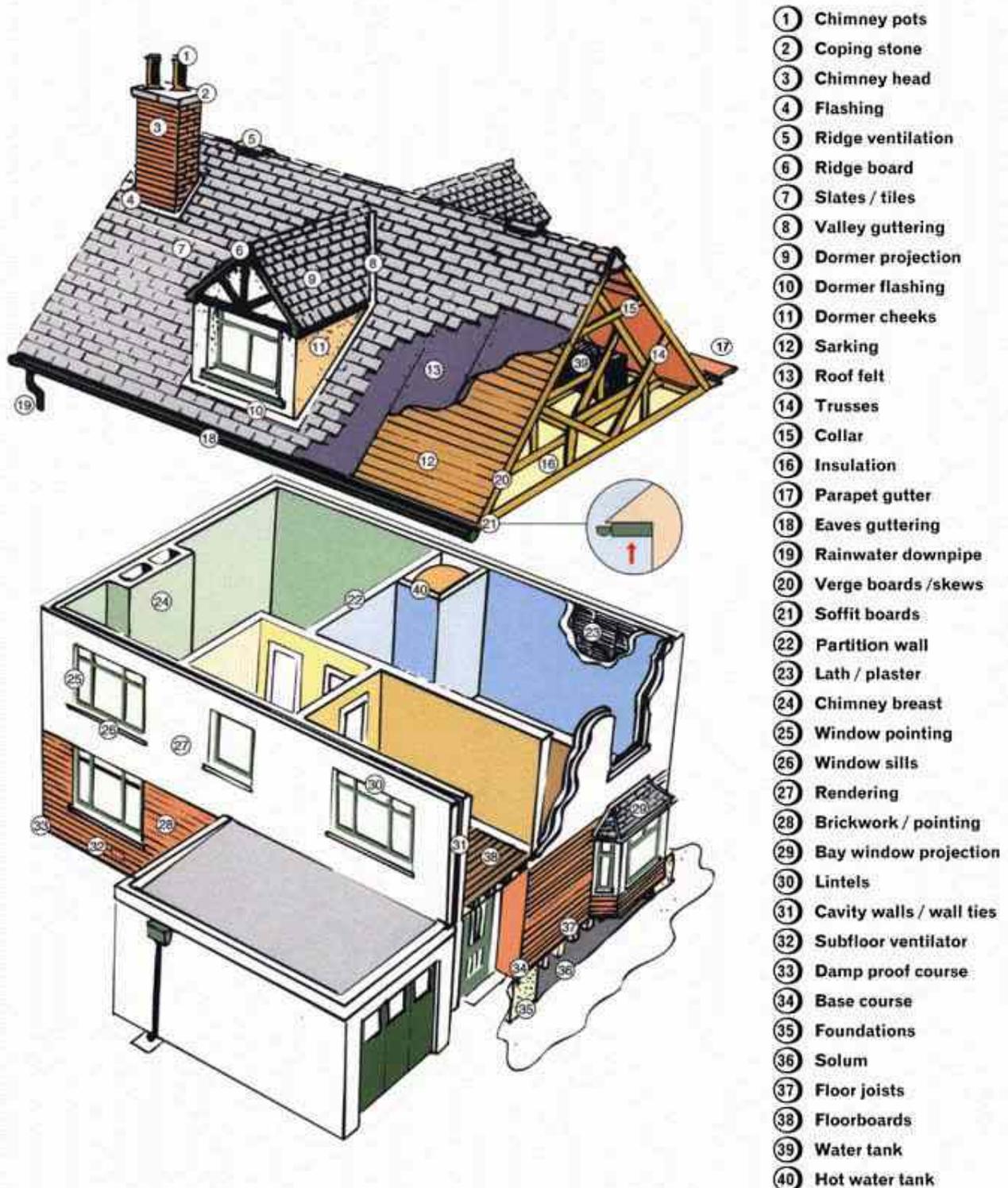
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Interior doors are of timber panel design. Some internal doors have glazed inserts.</p> <p>The kitchen has a range of floor and wall mounted units.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a multi fuel stove in the living room and also between the bedroom and dressing/family room.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p>
<b>Cellars</b>	<p>Not applicable.</p>
<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 supply with the meter and consumer unit located in the kitchen cupboard.</p>
<b>Gas</b>	<p>Not applicable.</p>
<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>Mains water supply. There is a four piece suite comprising of shower cubicle, bath, WC and wash hand basin.</p>
<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>There is an external Warm Flow oil fired boiler located to the rear of the property. This is connected to steel panel radiators distributed throughout the subjects.</p> <p>There is a pre-lagged copper hot water tank situated in the roof space. This is connected to the central heating boiler and also has a separate electric immersion heater.</p>

<p><b>Drainage</b></p>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is connected to a private septic tank.</p>
<p><b>Fire, smoke and burglar alarms</b></p>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>A fire and smoke alarm system has been installed.</p>
<p><b>Any additional limits to inspection</b></p>	<p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>The property was fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.</p> <p>Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.</p> <p>Access to the roof space has been restricted to the middle section only.</p> <p>I was not able to inspect the sub floor area.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can</p>

# Single Survey

	significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.
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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.

# Single Survey

## 2. Condition

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

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

 Structural movement	
Repair category	1
Notes	No obvious evidence of significant movement noted within the limitations of my inspection.

 Dampness, rot and infestation	
Repair category	3
Notes	<p>There is evidence of dampness and possible rot to a lower wall and flooring in the left hand cupboard of the dressing room/family room. Dampness has been recorded to the chimney breast between the family room/dressing room and bedroom. Dampness has been recorded adjacent to the French windows in the living room. Positive moisture readings have been obtained to exposed stonework in the conservatory where the cottage and conservatory meet. There is dampness and decay to timbers in the conservatory. There is decay to the front doors. Further investigation, including examination of concealed areas, should be carried out by an appropriate timber/damp specialist contractor, and repairs implemented to guaranteed standards.</p> <p>There is evidence of wood boring insect infestation. This can be treated by a timber/specialist contractor.</p> <p>There is evidence of condensation in various locations. This may be alleviated by a proper balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor.</p> <p>External ground levels are high in areas and this can contribute to timber/damp defects. Ground levels should be lowered to a suitable level beneath internal floor levels. A specialist contractor can advise</p>

 Chimney stacks	
Repair category	3
Notes	<p>Dampness has been recorded to the left hand chimney breast.</p> <p>There is cracking and vegetation growth to the right hand chimney stack.</p>

	A contractor will be able to advise on the necessary repairs.
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## Roofing including roof space

<b>Repair category</b>	3
<b>Notes</b>	<p>There is erosion to the stone skewes. A competent local builder will be able to advise on the necessary repairs.</p> <p>There are a number of cracked, broken and slipped slates. A licensed roofing contractor can inspect and advise further. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original.</p> <p>There is unevenness to the right hand roof pitch.</p> <p>The bonded fibreglass roof covering to the walkway to the conservatory has a limited life expectancy and can fail without warning. There is ponding to the roof. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. A reputable roofing contractor will be able to provide further advice.</p> <p>Asbestos roof tiles can become brittle and delaminate as a result of frost, weathering or chemical damage. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. A reputable roofing contractor can provide further advice.</p> <p>There is vegetation growth to roof pitches.</p> <p>There is evidence of wood boring insect infestation. Please see comments under Dampness, Rot &amp; Infestation.</p> <p>Droppings in the roof space indicate a vermin issue that could lead to health problems or an interruption of services. A pest management professional will be able to provide further advice. There are dead mice in the roof space.</p> <p>There are wasps bykes in the roof space.</p>



## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>Metal rainwater fittings are corroded in places. These should be treated and redecorated. Metal rainwater fittings require regular maintenance</p> <p>Gutters are blocked in places and should be cleared.</p> <p>A water butt is full and overflowing.</p>



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	<p>There is open pointing and spalling render. A competent local builder can examine with a view to having all necessary remedial work implemented.</p>

# Single Survey

	There is plant growth on external walls. This should be cut back and maintained/removed to prevent any unnecessary damage being caused to the building fabric. The building fabric behind plant growth has not been seen and may require remedial work.
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## Windows, external doors and joinery

<b>Repair category</b>	3
<b>Notes</b>	External joinery door frames and windows are affected by decay to varying degrees. Dampness has been recorded adjacent to the living room French windows. Dampness has been recorded adjacent to the bathroom windows. A reputable joiner can advise on all necessary repairs.



## External decorations

<b>Repair category</b>	2
<b>Notes</b>	Outside paintwork has deteriorated and redecoration is now required. Regular re-painting of external joinery will prolong its life span.



## Conservatories/porches

<b>Repair category</b>	2
<b>Notes</b>	<p>There is dampness and decay to windows. Dampness has been recorded to exposed stonework adjacent to where the conservatory adjoins the main house. See dampness, rot and infestation for further information.</p> <p>There are failed sealed units.</p> <p>The window units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather/daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions</p> <p>There is weathering to timbers. There is a disconnected gutter joint.</p> <p>There is cracking to plaster on the hard finishes.</p>



## Communal areas

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



## Garages and permanent outbuildings

<b>Repair category</b>	2
<b>Notes</b>	<p>ANNEXE: External joinery including door frames, lintels and windows are affected by decay to varying degrees. A reputable joiner can advise on all necessary repairs.</p> <p>There is weathering to timbers and decorations. There is water staining below the open porch.</p> <p>The low pitched bitumen felt roof covering has a limited life expectancy and can fail without warning. There is vegetation growth to the roof. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. A reputable roofing contractor will be able to provide further advice.</p> <p>Positive moisture readings have been obtained at a lower level in the front left hand corner. An internal door is ill fitting. There is staining adjacent to the door openings and windows. The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass.</p> <p>TIMBER OUTBUILDINGS: Positive moisture readings have been obtained in two of the sheds.</p> <p>There is moss growth to shed roofs.</p> <p>There is a shed in a dilapidated state of repair.</p>



## Outside areas and boundaries

<b>Repair category</b>	2
<b>Notes</b>	<p>There is a pond in the garden grounds which may represent a health and safety issue</p> <p>There are mature trees growing within influencing distance of the house and boundary walls. A tree surgeon will be able to provide further advice.</p> <p>There are loose stones, open pointing and bulging to boundary walls. A building contractor will be able to advise further.</p> <p>The seller has advised the fence has been repaired since our inspection.</p>



## Ceilings

<b>Repair category</b>	2
<b>Notes</b>	<p>Dampness has been recorded to ceiling linings adjoining the left hand chimney breasts.</p>

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## Internal walls

<b>Repair category</b>	3
<b>Notes</b>	High levels of dampness have been recorded to lower linings in the dressing/family room left hand cupboard. Dampness has been recorded to exposed stonework in the conservatory. See dampness, rot and infestation for further information.



## Floors including sub-floors

<b>Repair category</b>	2
<b>Notes</b>	<p>Floor timbers in contact with damp walls may be affected by decay/rot. See Dampness, Rot &amp; Infestation section above</p> <p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.</p>



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>Timbers in contact with damp walls may be affected by decay/rot. See Dampness, Rot &amp; Infestation section above</p> <p>There is evidence of wood boring insect infestation. Please see comments under Dampness, Rot &amp; Infestation.</p> <p>Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards.</p> <p>There is wear and tear to kitchen units and worktops.</p>



## Chimney breasts and fireplaces

<b>Repair category</b>	3
<b>Notes</b>	Positive moisture readings have been recorded to the left hand chimney breast. See sections chimney stacks and dampness rot and infestation for further information.



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	There is some peeling paper in the living room above the stove.

# Single Survey

 Cellars	
Repair category	-
Notes	Not applicable.

 Electricity	
Repair category	1
Notes	<p>There is switch which is of an older style.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.</p>

 Gas	
Repair category	-
Notes	Not applicable.

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	No significant defects evident.

 Heating and hot water	
Repair category	2
Notes	<p>The seller has advised that the leak in the left hand cupboard of the dressing/family room has been repaired since our inspection.</p> <p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p> <p>Boilers and central heating systems should be tested and serviced by an Oftec oil registered engineer on an annual basis to ensure their safe and efficient operation.</p>

 Drainage	
Repair category	1
Notes	It is assumed that the septic tank is registered with SEPA. Regular inspection and maintenance should be anticipated.



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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	3
Chimney stacks	3
Roofing including roof space	3
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	3
External decorations	2
Conservatories/porches	2
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	2
Internal walls	3
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	3
Internal decorations	1
Cellars	-
Electricity	1
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	2
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
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 checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input checked="" type="checkbox"/> No <input 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

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

There is a gate accessed off a private track. It is assumed that the necessary right of way is in place and that any maintenance costs are split on an equitable basis with other users. Full details should be confirmed by your conveyancer.

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

The property has been extended and altered over the years. It appears that works to the main house are in excess of 20 years in age. It appears that the annexe has been built within the last 20 years. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The property is a listed building and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland.

It has been advised that the garden amounts to approximately 2 acres. No measurements or sizes have been taken by ourselves and our valuation assumes that this information can be relied upon.

### Estimated reinstatement cost for insurance purposes

£465,000 (Four Hundred and Sixty Five Thousand Pounds).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

For Listed buildings and historic properties within Conservation Areas you should seek further specialist insurance advice.

### Valuation and market comments

£340,000 (Three Hundred and Forty Thousand Pounds).

The opinion of Market Value is provided on the assumption that the cost of Category 3 repairs will not exceed £2,000. I reserve the right to re-consider the reported Market Value if subsequent estimates exceed this figure.

The local market has been extremely buoyant since the easing of lockdown restrictions as a result of the Covid 19 Pandemic in 2020. This surge in demand has resulted in increases in house prices generally across all sectors of the market. Whilst the valuation opinion reflects these conditions, it is not possible to predict how the market will react in the coming months and an increased supply of available property may soften price levels generally.

**Signed**

Security Print Code [563835 = 6215 ]  
Electronically signed

# Single Survey

<b>Report author</b>	Colin MacGregor
<b>Company name</b>	DM Hall LLP
<b>Address</b>	Ardross House, 3 Ardross Terrace, Inverness, IV3 5NQ
<b>Date of report</b>	1st October 2021

# Mortgage Valuation Report



## Property Address

Address MARKET STANCE, NAIRN, IV12 5SB  
Seller's Name Mr & Mrs Cox  
Date of Inspection 17th September 2021

## 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:

Detached annexe comprising bedsit area, dressing room and shower room with WC. This is of rendered cavity concrete blockwork construction and is contained under a low pitched roof clad with felt.

There is a timber store/workshop.

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

Brief description of Central Heating:

Oil fired boiler to radiators.

## 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 property was found to be in a condition requiring some works of repair and maintenance.

There has previously been a leak in the left hand cupboard off the dressing room/family room. Timbers in contact with dampness are at risk from rot. There is evidence of woodworm infestation. A timber and damp specialist will be able to carry out a full inspection over the entire subjects whilst thereafter carrying out any necessary remedial works to a guaranteed standard.

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

There is a gate accessed off a private track. It is assumed that the necessary right of way is in place and that any maintenance costs are split on an equitable basis with other users. Full details should be confirmed by your conveyancer.

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

The property has been extended and altered over the years. It appears that works to the main house are in excess of 20 years in age. It appears that the annexe has been built within the last 20 years. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The property is a listed building and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland.

It has been advised that the garden amounts to approximately 2 acres. No measurements or sizes have been taken by ourselves and our valuation assumes that this information can be relied upon.

ADDITIONAL ACCOMMODATION: Conservatory.

# Mortgage Valuation Report

## Essential Repairs

There has previously been a leak in the left hand cupboard off the dressing room/family room. Timbers in contact with dampness are at risk from rot. There is evidence of woodworm infestation. A timber and damp specialist will be able to carry out a full inspection over the entire subjects whilst thereafter carrying out any necessary remedial works to a guaranteed standard.

Estimated cost of essential repairs £

Retention recommended?  Yes  No

Amount £

# Mortgage Valuation Report

## Comment on Mortgageability

The property will form suitable security for mortgage purposes at the figure of value outlined below subject to individual lenders guidelines as there is a separate annexe in the garden.

## Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £   
(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 [563835 = 6215 ]  
Electronically signed by:-

Surveyor's name Colin MacGregor

Professional qualifications BSc (Hons) MRICS

Company name DM Hall LLP

Address Ardross House, 3 Ardross Terrace, Inverness, IV3 5NQ

Telephone 01463 241077

Fax 01463 233627

Report date 1st October 2021

# PROPERTY QUESTIONNAIRE



**DM HALL**  
CHARTERED SURVEYORS



# property questionnaire

<b>Property Address</b>	Market Stance cottage, Geddes, Nairn. IV12 5SB
<b>Seller(s)</b>	Mr David and Mrs Carol Ann Cox
<b>Completion date of Property Questionnaire</b>	10 September, 2021

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

1.	<p><b>Length of Ownership</b></p> <p>How long have you owned the property? 6 years</p>
2.	<p><b>Council Tax</b></p> <p>Which Council Tax band is your property in?</p> <p> <input type="checkbox"/> A  <input type="checkbox"/> B  <input type="checkbox"/> C  <input type="checkbox"/> D  <input checked="" type="checkbox"/> E  <input type="checkbox"/> F  <input type="checkbox"/> G  <input type="checkbox"/> H         </p>
3.	<p><b>Parking</b></p> <p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <p>           Garage <input type="checkbox"/>            Allocated parking space <input type="checkbox"/>            Driveway <input checked="" type="checkbox"/>            On street <input type="checkbox"/>            Resident Permit <input type="checkbox"/>            Metered parking <input type="checkbox"/>            Shared parking <input type="checkbox"/>              Other (please specify)         </p>

# property questionnaire

<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)?	No
<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
<b>6.</b>	<b>Alterations/Additions/Extensions</b>	
<b>a.</b>	<p><b>(i)</b> 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)?  <u>If you have answered yes</u>, please describe below the changes which you have made:</p> <p style="padding-left: 40px;">Installed oil-fired central heating to main cottage.</p> <p><b>(ii)</b> Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, 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.</p>	No
		N/A
<b>b.</b>	<p>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:</p> <p><b>(i)</b> Were the replacements the same shape and type as the ones you replaced?</p> <p><b>(ii)</b> Did this work involve any changes to the window or door openings?</p> <p><b>(iii)</b> Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p>	No
		N/A
		N/A
<b>7.</b>	<b>Central heating</b>	

	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there?</p> <p>Oil-fired central heating</p> <p>(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).</p> <p>If you have answered yes, please answer the three questions below:</p>	<p>Partial</p>
	<p><b>(i)</b> When was your central heating system or partial central heating system installed?</p> <p>2016</p> <p><b>(ii)</b> Do you have a maintenance contract for the central heating system?</p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p> <p>No formal contract but contact Gleaner on an annual basis to service boiler unit which is located on the outside at the back of the main cottage.</p> <p><b>(iii)</b> When was your maintenance agreement last renewed? (Please provide the month and year).</p> <p>n/a</p>	<p>Yes</p>
<p><b>8.</b></p>	<p><b>Energy Performance Certificate</b></p>	
	<p>Does your property have an Energy Performance Certificate, which is less than 10 years old?</p>	<p>Yes</p>
<p><b>9.</b></p>	<p><b>Issues that may have affected your property</b></p>	
<p><b>a.</b></p>	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>No</p> <p>N/A</p>
<p><b>b.</b></p>	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p> <p>Apparently the bedroom projection roof is clad with asbestos slates and all the other roof areas are clad with natural slates.</p>	<p>Yes</p>
<p><b>10.</b></p>	<p><b>Services</b></p>	

# property questionnaire

<p><b>a.</b></p>	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="0"> <thead> <tr> <th data-bbox="140 264 268 295">Services</th> <th data-bbox="694 264 853 295">Connected</th> <th data-bbox="882 264 1005 295">Supplier</th> </tr> </thead> <tbody> <tr> <td data-bbox="140 398 507 430">Gas or liquid petroleum gas</td> <td data-bbox="694 398 730 430"><input type="checkbox"/></td> <td></td> </tr> <tr> <td data-bbox="140 560 614 591">Water mains or private water supply</td> <td data-bbox="694 560 730 591"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td data-bbox="140 721 271 752">Electricity</td> <td data-bbox="694 721 730 752"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td data-bbox="183 815 335 846">SSE Hydro</td> <td></td> <td></td> </tr> <tr> <td data-bbox="140 913 347 945">Mains drainage</td> <td data-bbox="694 913 730 945"><input type="checkbox"/></td> <td></td> </tr> <tr> <td data-bbox="140 1075 284 1106">Telephone</td> <td data-bbox="694 1075 730 1106"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td data-bbox="199 1142 242 1173">BT</td> <td></td> <td></td> </tr> <tr> <td data-bbox="140 1240 411 1272">Cable TV or satellite</td> <td data-bbox="694 1240 730 1272"><input type="checkbox"/></td> <td></td> </tr> <tr> <td data-bbox="167 1335 210 1366">BT</td> <td></td> <td></td> </tr> <tr> <td data-bbox="140 1402 287 1433">Broadband</td> <td data-bbox="694 1402 730 1433"><input checked="" type="checkbox"/></td> <td></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	<input type="checkbox"/>		Water mains or private water supply	<input checked="" type="checkbox"/>		Electricity	<input checked="" type="checkbox"/>		SSE Hydro			Mains drainage	<input type="checkbox"/>		Telephone	<input checked="" type="checkbox"/>		BT			Cable TV or satellite	<input type="checkbox"/>		BT			Broadband	<input checked="" type="checkbox"/>		
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<p><b>b.</b></p>	<p><b>Is there a septic tank system at your property?</b></p> <p><u>If you have answered yes</u>, please answer the two questions below:</p> <p><b>(i) Do you have appropriate consents for the discharge from your septic tank?</b></p> <p><b>(ii) Do you have a maintenance contract for your septic tank?</b></p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes</p> <p>Yes</p> <p>No</p>																																	

<b>11.</b>	<b>Responsibilities for shared or common areas</b>	
<b>a.</b>	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p>	No
<b>b.</b>	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	No
<b>c.</b>	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	No
<b>d.</b>	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	No
<b>e.</b>	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	No

# property questionnaire

<b>f.</b>	<p>As far as you are aware, is there a public right of way across any part of your property (public right of way is a way over privately-owned)?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
<b>12. Charges associated with your property</b>		
<b>a.</b>	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	No
<b>b.</b>	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/ annual factor's charges?</p>	No  Please select
<b>c.</b>	<p>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.</p>	

<b>13.</b>	<b>Specialist works</b>	
<b>a.</b>	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?            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:</p>	No
<b>b.</b>	<p>As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property?             If you have answered yes, please give details:</p>	No
<b>c.</b>	<p>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. Guarantees are held by:</p>	N/A

<b>14.</b>	<b>Guarantees</b>	
<b>a.</b>	<p>Are there any guarantees or warranties for any of the following:</p> <p><b>(i)</b> Electrical work</p> <p><b>(ii)</b> Roofing</p> <p><b>(iii)</b> Central heating</p> <p><b>(iv)</b> National House Building Council (NHBC)</p> <p><b>(v)</b> Damp course</p> <p><b>(vi)</b> Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)</p>	<p>No</p> <p>No</p> <p>Don't Know</p> <p>No</p> <p>No</p> <p>No</p>
<b>b.</b>	<p>If you have answered yes or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</p>	
<b>c.</b>	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>No</p>
<b>15.</b>	<b>Boundaries</b>	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>No</p>

16.	<b>Notices that affect your property</b>	
	<p><b>In the past three years have you ever received a notice:</b></p> <p><b>a.</b> advising that the owner of a neighbouring property has made a planning application?</p> <p><b>b.</b> that affects your property in some other way?</p> <p><b>c.</b> that requires you to do any maintenance, repairs or improvements to your property?</p> <p><u>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.</u></p>	<p>No</p> <p>No</p> <p>No</p>

**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: \_\_\_\_\_





# DM Hall Offices

Aberdeen  
01224 594172

Ayr  
01292 286974

Cumbernauld  
01236 618900

Cupar  
01334 844826

Dumfries  
01387 254318

Dundee  
01382 873100

Dunfermline  
01383 621262

Edinburgh  
0131 477 6000

Elgin  
01343 548501

Falkirk  
01324 628321

Galashiels  
01896 752009

Glasgow (North)  
0141 332 8615

Glasgow (South)  
0141 636 4141

Hamilton  
01698 284939

Inverness  
01463 241077

Inverurie  
01467 624393

Irvine  
01294 311070

Kirkcaldy  
01592 598200

Livingston  
01506 490404

Musselburgh  
0131 665 6782

Oban  
01631 564225

Paisley  
0141 887 7700

Perth  
01738 562100

Peterhead  
01779 470220

Stirling  
01786 475785

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