



HOME REPORT

LILACS SUNNYHILLOCK ARDERSIER INVERNESS IV2 7QX





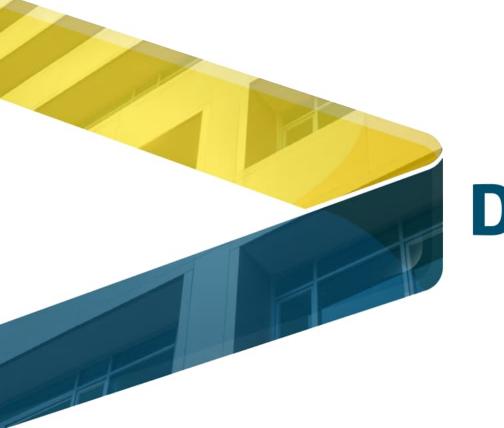








ENERGY PERFORMANCE CERTIFICATE











LILACS, SUNNYHILLOCK, ARDERSIER, INVERNESS, IV2 7QX

Dwelling type: Detached bungalow
Date of assessment: 05 July 2023
Date of certificate: 07 July 2023

Total floor area: 78 m²

Primary Energy Indicator: 252 kWh/m²/year

Reference number: 0110-2935-3030-2307-8075
Type of assessment: RdSAP, existing dwelling

Approved Organisation: Elmhurst

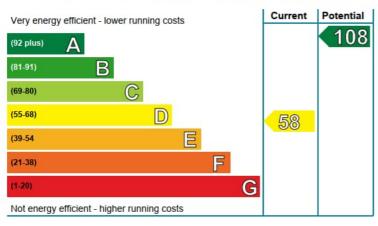
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£4,323	See your recommendations
Over 3 years you could save*	£1,506	report for more information

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

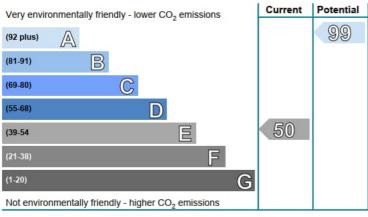


Energy Efficiency Rating

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

Your current rating is **band D** (58). The average rating for EPCs in Scotland is **band D** (61).

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band E (50)**. 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 Increase loft insulation to 270 mm	£100 - £350	£261.00
2 Floor insulation (suspended floor)	£800 - £1,200	£594.00
3 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£42.00

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

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

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

S, SUNNYHILLOCK, ARDERSIER, INVERNESS, IV2 7QX

July 2023 RRN: 0110-2935-3030-2307-8075

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	Timber frame, as built, insulated (assumed)	***	★★★★☆
Roof	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
Floor	Suspended, no insulation (assumed)		_
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	***	***
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)		_
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in all fixed outlets	****	****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 65 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.0 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.6 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	£	£3,138 over 3 years	£2,049 over 3 years	
Hot water	£	£810 over 3 years	£393 over 3 years	You could
Lighting	£	£375 over 3 years	£375 over 3 years	save £1,506
	Totals £	£4,323	£2,817	over 3 years

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

Recommendations for improvement

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

Bo	commended measures	Indicative cost	Typical saving	Rating after improvement	
Re	confinenced measures	indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£87	D 61	E 52
2	Floor insulation (suspended floor)	£800 - £1,200	£198	D 67	D 59
3	Add additional 80 mm jacket to hot water cylinder	£15 - £30	£14	D 67	D 60
4	Upgrade heating controls	£350 - £450	£72	C 69	D 63
5	Replace boiler with new condensing boiler	£2,200 - £3,000	£65	C 71	D 65
6	Solar water heating	£4,000 - £6,000	£64	C 74	C 69
7	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£583	B 85	C 79
8	Wind turbine	£15,000 - £25,000	£1313	A 108	A 99

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.





About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

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. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Hot water cylinder insulation

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

4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

5 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.

7 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.

8 Wind turbine

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	9,668	(901)	N/A	N/A
Water heating (kWh per year)	2,789			





About this document

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

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

Assessor's name: Mr. Colin MacGregor

Assessor membership number: EES/007937

Company name/trading name: D M Hall Chartered Surveyors LLP Address: D M Hall Chartered Surveyors LLP Hope House Castlehill Drive

Cradlehall Business Park

Cradlehall Business Inverness

Phone number: UV2 5GH
Phone number: 0131 477 6000
Email address: dmhall@dmhall.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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





Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT











SINGLE SURVEY













Single Survey

survey report on:

Property address	LILACS SUNNYHILLOCK ARDERSIER INVERNESS IV2 7QX	
Customer	Mr & Mrs P & R Haugh	
Customer address	Lilacs Sunnyhillock Arderseir Inverness IV2 7QX	
Prepared by	DM Hall LLP	
Date of inspection	5th July 2023	





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 Property¹.

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

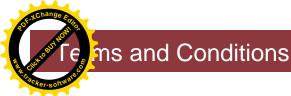
The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

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.

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





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.

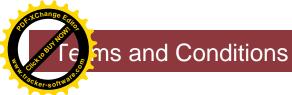
1.4 GENERIC MORTGAGE VALUATION REPORT

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 ² will be from information contained in the Report and the generic Mortgage Valuation Report.

² 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.

- 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.

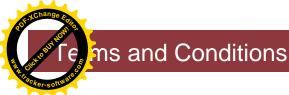
Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

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.

Description	Detached bungalow.
Accommodation	Ground: Living Room, Kitchen, Main Bedroom with en-suite Shower Room, Two further Bedrooms and Bathroom.
Gross internal floor area (m²)	78
Neighbourhood and location	The property occupies a rural site between the village of Ardersier and the town of Nairn. The property has countryside views. There is a dog and cat kennel adjacent. Local amenities and facilities can be found in the neighbouring settlements which lie within commuting distances.
Age	38 years.
Weather	Dull and overcast.
Chimney stacks	The chimney stack is of block construction, having a render finish. There are metal flashings at the base of the chimney.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof is of pitched design clad with tiles having tiled ridging. The roof space is accessed via a ceiling hatch in the hallway. The roof is timber framed with plyboard sarking. Glasswool insulation has been laid to ceiling joists.



Rainwater fittings	There are half round UPVC gutters in place, which connect to round UPVC downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The property is of cavity timber frame construction with a block outer leaf externally rendered.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The soffits and fascias are formed in UPVC. Windows: Double glazed UPVC framed windows units are installed. Doors: The access doors are of UPVC double glazed design. There are double glazed UPVC patio doors.
External decorations	None.
Conservatories / porches	There are no conservatories / porches.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	There are no Garages or Permanent Outbuildings.
Outside areas and boundaries	The garden is laid with grass and contains shrubbery and paving. The boundaries are formed in timber fencing, block walls and hedging.
Ceilings	Visually inspected from floor level.
	The ceilings are of plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls and partitions are of plasterboard construction.



5011	
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The floors are formed with suspended timber joists being overlaid with chipboard flooring.
Internal joinery and kitchen fittings	Kitchen units were visually inspected excluding appliances.
	Interior doors are of lightweight flush timber panel design. The kitchen has a range of floor and wall mounted units.
Chimney breasts and fireplaces	A multi fuel stove has been installed in the living room.
Internal decorations	Visually inspected.
	The internal walls and ceilings have a painted finish.
Cellars	There are no cellars.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Main supply installed. The electricity meter is located externally adjacent to the test access door, The electricity fusebox and meter are located in a kitchen cupboard.
Gas	The private gas supply is stored in cylinders located to the rear.
Water, plumbing, bathroom fittings	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.
	Water is connected to the mains. All visible pipework is made with copper and PVC materials. The en suite comprises shower cubicle and wash hand basin. There is a four piece suite comprising bath, WC, bide and wash hand basin.



vey Accessible parts of the system were visually inspected apart

Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

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

A floor mounted oil fired Warmflow boiler externally to the gable supplies a radiator heating system. There is a hot water cylinder located in the hallway cupboard. The central heating system is controlled by a programmer and TRV's.

Drainage

Drainage covers etc. were not lifted.

Neither drains nor drainage systems were tested.

The owner has advised that drainage is to a shared septic tank located adjacent to the parking area. This has not been inspected or tested.

Fire, smoke and burglar alarms

There is a fire/smoke alarm installed in the property.

Any additional limits to inspection

The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring. Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. 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. 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. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. 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. Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection. My physical inspection of the roof void area was restricted due to insulation material, stored items and a lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch. I was not able to inspect the sub floor area as an access hatch was not found. Concealed areas beneath and around bath/shower tray areas were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric. 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. Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantlyimpact 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. My inspection was consequently restricted and I would underline it is outside the scope of my inspection to test the services within the property. Viewing of the

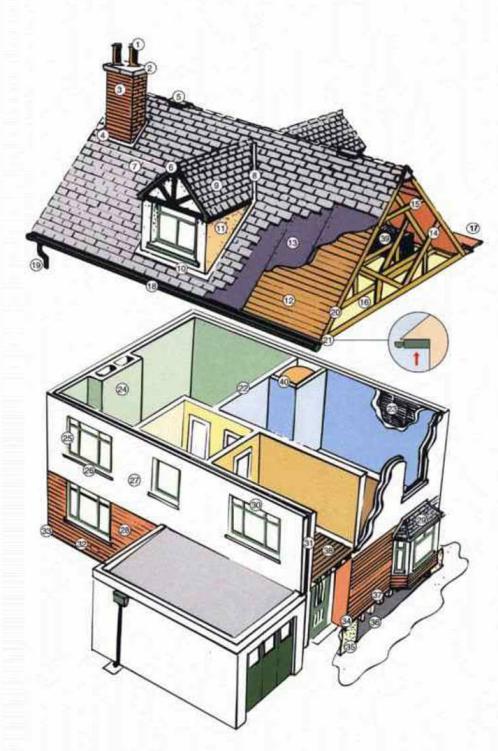


roof has been restricted from ground level. Viewing of the walls has been restricted by vegetation growth.





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.

- 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
- Verge boards /skews
- 21) Soffit boards
- (22) Partition wall
- (23) Lath / plaster
- (24) Chimney breast
- (25) Window pointing
- 3ac., po.....
- (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
- Floor joists
- 38) Floorboards
- 39) Water tank
- 40) Hot water tank



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
	10.000.000.000	

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	2
Notes	Dampness had been recorded adjacent to the shower. See 'Water, plumbing, bathroom fittings' section for further information.

Chimney stacks	
Repair category	1
Notes	No significant defects evident.

Roofing including roof space	
Repair category	2
Notes	Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair or replacement costs.

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.



Main walls	
Repair category	1
Notes	No significant defects evident.

Windows, external doors and joinery	
Repair category	1
Notes	No significant defects evident.

External decorations	
Repair category	-
Notes	Not Applicable.

Conservatories/porches	
Repair category	-
Notes	Not Applicable.

Communal areas	
Repair category	-
Notes	Not Applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not Applicable.

Outside areas and boundaries	
Repair category	2
Notes	There is cracked and leaning walling with some missing and spalding render. A building contractor will be able to advise further.



Ceilings	
Repair category	2
Notes	The textured finishes may contain asbestos based material. There is visible taping. See information on Asbestos in the Limitations of Inspection section above.

Internal walls	
Repair category	1
Notes	No significant defects evident.

Floors including sub-floors	
Repair category	1
Notes	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. No significant defects evident.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No significant defects evident.

Chimney breasts and fireplaces	
Repair category	1
Notes	A multi fuel stove has been installed in the living room.v It is assumed that the installation complies with the Building Standards.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	Not Applicable.



softw	Cher-s
Electricity	
Repair category	1
Notes	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.

Gas	
Repair category	2
Notes	I am unaware if the position of the LPG bottles compiles with current building regulations. Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	Grouting around the shower area is worn. Dampness had been recorded adjacent to the shower. Failure to seals can result in dampness and decay within hidden areas of the property.

Heating and hot water	
Repair category	2
Notes	The position of the oil tank is unlikely to comply with current building regulations as it is adjacent to combustible materials. There is a smell of oil from the boiler. An OFTEC registered engineer will be able to advise further. 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.

Drainage	
Repair category	1
Notes	Our report and valuation anticipate that the tank is suitably registered and regularly maintained. Any relating documentation should be retained.



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

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

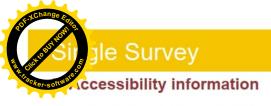
No immediate action or repair is needed.

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.





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

Matters for a solicitor or licensed conveyancer

The seller has advised that the partition between the kitchen and rear entrance was removed in excess of twenty years ago. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it has been assumed they meet the standards required by the Building Regulations or are exempt. Drainage is to a shared septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

Estimated reinstatement cost for insurance purposes

£205,000 (Two hundred and 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).

Valuation and market comments

£240,000 (Two hundred and forty thousand pounds). Against a backdrop of changing economic circumstances and increasing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

Signed	Security Print Code [298860 = 5230]O Electronically signed
	F- 42-1602
Report author	Colin MacGregor
Company name	DM Hall LLP
Address	Hope House, Castlehill Drive, Cradlehall Business Park, Inverness, IV2 5GH
Date of report	7th July 2023



Mortgage Valuation Report





Property Address					
Address Seller's Name Date of Inspection	LILACS, SUNNYHILLOCK, ARDERSIER, INVERNESS, IV2 7QX Mr & Mrs P & R Haugh 5th July 2023				
Property Details					
Property Type	X 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	X 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?					
Flats/Maisonettes only Approximate Year of	No. of units in block				
Tenure					
X Absolute Ownership	Leasehold Ground rent £ Unexpired years				
Accommodation					
Number of Rooms	1 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)				
	cluding garages and outbuildings) 78 m² (Internal) 88 m² (External)				
Residential Element ((greater than 40%) X Yes No				
Garage / Parking / 0	Outbuildings				
Single garage Available on site?	□ Double garage X Parking space □ No garage / garage space / parking space X Yes No				
Permanent outbuilding	gs:				
No permanent outbu	uildings.				



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Construction							
Walls	Brick	Stone	Concrete	Timber frame	Othe	er (specify in Ger	neral Remarks)
Roof	X Tile	Slate	Asphalt	Felt	Othe	er (specify in Ger	neral Remarks)
Special Risks							
Has the property	suffered stru	ctural moven	nent?			Yes	X No
If Yes, is this rece	ent or progre	ssive?				Yes	No
Is there evidence immediate vicinity		eason to anti	cipate subsidence	e, heave, landslip	or flood in th	e Yes	X No
If Yes to any of the	ne above, pro	ovide details i	n General Remar	ks.			
Service Conne	ctions						
Based on visual i of the supply in G			vices appear to b	e non-mains, plea	se comment	on the type a	and location
Drainage	Mains	X Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	X Private	None
Central Heating	X Yes	Partial	None				
Brief description	of Central He	eating:					
Heating fuel: Oil	l Heating typ	e: Radiators					
Site							
Apparent legal is:	sues to be ve	erified by the	convevancer. Ple	ease provide a brie	ef description	in General F	Remarks.
Rights of way		rives / access		r amenities on separate	·	ared service con	
Ill-defined bounda			ultural land included v			er (specify in Ge	
Location							
Residential suburl	b R	tesidential within	town / city	ed residential / comme	ercial Mai	nly commercial	
Commuter village	R	emote village	X Iso	ated rural property	Oth	er (specify in Ge	eneral Remarks)
Planning Issue	es						
Has the property	been extend	led / converte	d / altered?	Yes No			
If Yes provide de	tails in Gene	ral Remarks.					
Roads							
Made up road	Unmade ro	pad Part	ly completed new roa	d Pedestrian a	access only	Adopted	Unadopted



General Remarks

The property occupies a rural site between the village of Ardersier and the town of Nairn. The property has countryside views. There is a dog and cat kennel adjacent. Local amenities and facilities can be found in the neighbouring settlements which lie within commuting distances. The property appears in a condition consistent with age and type. Some works of repair and maintenance works are required. The seller has advised that the partition between the kitchen and rear entrance was removed in excess of twenty years ago. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it has been assumed they meet the standards required by the Building Regulations or are exempt. Drainage is to a shared septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.
Essential Repairs
None required for mortgage purposes.

Retention recommended? Yes

Estimated cost of essential repairs £

X No

Amount £[



Comment on Mortgageability

Subject to individual lending requirements, we would confirm that the property forms suitable secur mortgage loan purposes.	ity for normal
Valuations	
Market value in present condition	£ 240,000
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)	£ 205,000
Is a reinspection necessary?	Yes X 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 [298860 = 5230]O

Electronically signed by:-

Surveyor's name Colin MacGregor

Professional qualifications MRICS

Company name DM Hall LLP

Address Hope House, Castlehill Drive, Cradlehall Business Park, Inverness, IV2 5GH

 Telephone
 01463 241077

 Fax
 01463 233627

 Report date
 7th July 2023





PROPERTY QUESTIONNAIRE













Property Questionnaire

_ ,, , ,	
Property address	LILACS, SUNNYHILLOCK, ARDERSIER, INVERNESS, HIGHLAND, IV2 7QX

Seller(s)	Patricia Beglan & Rory Haugh
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Completion date of property questionnaire 5th July 2023





Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer
 each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell
 your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership
	How long have you owned the property? 28 YEARS
2.	Council tax
	Which Council Tax band is your property in? (Please circle)
	A B C D E F G H
3.	Parking
	What are the arrangements for parking at your property?
	(Please tick all that apply)
	• Garage
	Allocated parking space
	• Driveway
	Shared parking
	On street
	Resident permit
	Metered parking
	Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?





5.	Listed buildings					
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No				
6.	Alterations/additions/extensions					
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:	Yes / No				
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	Yes / No				
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	Yes / No				
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No				
	(ii) Did this work involve any changes to the window or door openings?	Yes / No				
	(iii) Please describe the changes made to the windows, doors or patio doors (v dates when the work was completed):	vith approximate				
	Only inasmuch as the front door was moved forward by three feet to align with the outside wall thus removing a small external porch.					
	Please give any guarantees which you received for this work to your solicitor or e	estate agent.				





7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	Yes / No / Partial
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	oil	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	2003
c.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	Informal contract with Murray McLennan of McLennan Engineering of Forres for servicing once a year in spring/summer	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	Latest service was carried out on 16th June 2023
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / No
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes / No
b.	Are you aware of the existence of asbestos in your property?	Yes / No
3-00	If you have answered yes, please give details:	





10. Services

a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas / liquid petroleum gas		
Water mains / private water supply	✓	Scottish Water
Electricity	✓	OVA Energy
Mains drainage		
Telephone	✓	ВТ
Cable TV / satellite	✓	SKY
Broadband	✓	ВТ

b.	Is there a septic tank system at your property?	Yes / No
	If you have answered yes, please answer the two questions below:	
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes / No / Don't know
d.	(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:	





11.	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	Yes / No / Don't Know
	If you have answered yes, please give details:	
	House next door shares Septic tank	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes / No / Not applicable
	If you have answered yes, please give details:	
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes / No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?	Yes / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes / No
	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.)	Yes / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	
	•	•





b.	Is there a common buildings insurance policy?	Yes / No / Den't Knew
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / Ne / Den't Knew
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.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	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:	
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?	Yes / No
	If you have answered yes, please give details:	
c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	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:	



perty Questionnaire



14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(ii)	Roofing	No	Yes	Den't know	With title deeds	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Den't knew	With title deeds	Lest	Cannot Answer*
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Den't know	With title deeds	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	<u>is</u> ', pleas ite(s):	e give de	etails of t	he work		
c.	Are there any outstanding claims under any o	of the gua	arantees	listed abo	ove?	Yes	-/ No
	If you have answered yes, please give details	:			771		
15.	Boundaries				=3)		
	So far as you are aware, has any boundary o last 10 years?	f your p	operty b	een move	ed in the		/ No / t know
	If you have answered yes, please give details:						
						L	





16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Den't knew
b.	that affects your property in some other way?	Yes / No / Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know
	If you have answered yes to any of a-c above, please give the notices to your so agent, including any notices which arrive at any time before the date of entry of the your property.	olicitor or estate he purchaser of

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):			
**			
22			
Date:			













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