YOUR ONESURVEY HOME REPORT

ADDRESS

Blairgorm Cottage Nethybridge PH25 3ED

PREPARED FOR

Neil Gordon

INSPECTION CARRIED OUT BY:

SELLING AGENT:



Highland Property Services

HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
Single Survey	Final	Allied Surveyors Scotland Plc	12/04/2022
Mortgage Certificate	Final	Allied Surveyors Scotland Plc	12/04/2022
Property Questionnaire	Final	Mr. Neil Gordon	07/04/2022
EPC	Final	Allied Surveyors Scotland Plc	11/04/2022

Important Notice:

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

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



SINGLE Survey

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



Single Survey

Survey report on:

Customer	Mr. Neil Gordon
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Date of Inspection	08/04/2022
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Prepared by	Tom Cruickshank, MRICS Allied Surveyors Scotland Plc
	Allied Surveyors Scotland Pic

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. ¹

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

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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.

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

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

1.9 PRECEDENCE

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

1.10 **DEFINITIONS**

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

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a traditionally-built one and a half storey detached House with single storey front Porch and single storey attached self-contained Annexe.
Accommodation	The accommodation may be summarised as follows:-
	Ground Floor - Front Entrance Porch leading to open plan Livingroom with stair to upper floor and Kitchen/Breakfast area.
	Upper Floor (coombed ceilings) - Landing, 2 Bedrooms, Bathroom (comprising bath with over bath electric shower, wash hand basin and WC).
	The ground floor attached self-contained Annexe comprises:-
	Livingroom, Bedroom and Showerroom (Showerroom fittings incomplete).
Gross internal floor area (m2)	88 m2 main house and 29m2 within the annexe.
Neighbourhood and location	The property is located in farmland/crofting land on the Eastern outskirts of Nethybridge with farm buildings to the rear. The local community of Nethybridge provides reasonable shop, school and transport services.
Age	We understand that the original structure is in excess of 120 years old and that the side extension/Annexe has been added in comparatively recent years.

Weather	Dry and reasonably bright at the time of inspection. It should be noted, however, that the property was partly snow- covered and our inspection was restricted accordingly. The report should be read within the context of these weather conditions.
Chimney stacks	There are two chimney stacks which are located at each gable apex and are of masonry construction with a rendered finish externally, terracotta chimney pots one with cowl fitted, and lead flashings to the roof slopes.
	Visually inspected with the aid of binoculars where required.
Roofing including roof space	The roof structure is of pitched design with two front facing flat roofed dormer projections and comprises timber rafters clad with concrete interlocking tiles and concrete ridge tiles on sarking. There is also a Velux rooflight.
	The Annexe extension roof is of pitched concrete tile clad design.
	The roof coverings over the front Porch appear to be heavy duty polythene.
	Our inspection of the roof structure internally was restricted to the apex only from the vicinity of the inspection hatch as the upper floor accommodation has been formed within the roof structure.
	Sloping roofs were visually inspected with the aid of binoculars where required.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.
Rainwater fittings	The rainwater fittings are predominantly of black uPVC manufacture, the gutters being half round in design and the downpipes round in cross section.
	Visually inspected with the aid of binoculars where required.
Main walls	The main outer walls of the original structure appear to be of solid stone construction with a rendered finish externally.
	The front Porch walls are timber with timber cladding externally.

	The Annexe extension walls appear to be of concrete block and load bearing timber framed cavity construction.
	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
Windows, external doors and joinery	The windows are of timber casement design fitted with sealed unit double glazing. The front entrance door is uPVC double glazed. There is also a Velux rooflight.
	Exposed external joinery timbers are formed in softwood.
	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.
External decorations	Exposed external joinery timbers have either been gloss painted or treated with a wood stain preservative fluid.
	Visually inspected.
Conservatories / porches	The front entrance Porch appears to be of single leaf timber framed and lined construction under a flat heavy duty polythene clad roof on timber decking.
	Visually inspected.
Communal areas	None, so far as known.
Garages and permanent outbuildings	There is no Garage, although ample parking is available on site.
outoundings	There are no permanent outbuildings, although there are several Sheds.
	Visually inspected.
Outside areas and boundaries	Garden ground, which lies to the front, sides and rear of the property, was considered to be of adequate size and was snow covered at the time of inspection.
	Boundaries are mainly formed in timber fencing.
	Visually inspected.
Ceilings	Ceilings appear to be formed in plaster on timber lathing or

	plasterboard. Upper floor ceilings are coombed.
	Visually inspected from floor level.
Internal walls	Internal walls are predominantly plasterboard lined, although there are some timber lining boards in some compartments.
	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
Floors including sub floors	The ground floor is of solid concrete construction and the upper floor is of suspended timber design.
	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
Internal joinery and kitchen fittings	Joinery timbers, which includes skirting boards and door surrounds, are formed in softwood. Internal pass doors are timber paneled design and also timber glazed.
	Kitchen fittings comprise slightly dated base and wall units and incorporate appliances and a sink unit.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	There is a fireplace in the Lounge which incorporates a solid fuel stove and is formed in timber, together with slabbed hearth and asbestos backing board.
	Visually inspected. No testing of the flues or fittings was carried out.
Internal decorations	Joinery timbers are either gloss painted or treated with a wood stain varnish. Walls and ceilings are papered or emulsion painted.
	Visually inspected.
Cellars	Not applicable.
Electricity	The property is connected to the mains electricity supply via residual circuit breaker units within the main Cottage and traditional fuses in the Annexe.
	The electric wiring, where seen, is formed in PVC sheathed

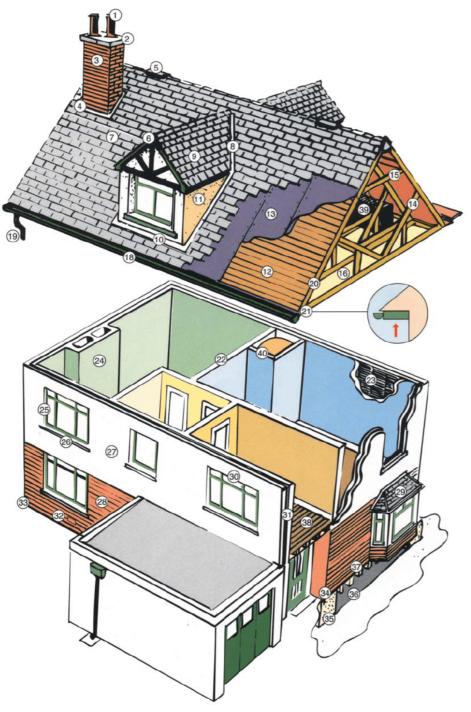
	cable with power point outlets being of the square pin 13 amp type.
	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.
Gas	There is no mains gas supply installed, or available.
Water, plumbing and bathroom fittings	We understand that the water supply is from a private source (spring-fed holding type tank on the hillside) and is shared with one other user.
	The plumbing installation, where seen, comprises copper distribution pipes, together with uPVC soil and waste pipes.
	Bathroom fittings are fairly basic/dated and the fittings have not been tested.
	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.
Heating and hot water	Central heating is provided by an oil fired regular boiler supplying hot water radiators throughout, together with domestic hot water. Space heating is also provided by the solid fuel stove in the Lounge. Domestic hot water is also provided by an electric immersion heater at the pre-insulated hot water cylinder.
	The Annexe has a solid fuel stove for heating and electric immersion for 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.
Drainage	We understand that drainage is to a private septic tank which is located within the garden area.
	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.

		
Fire, smoke and burglar alarms	No smoke or burglar alarms fitted. Smoke detectors fitted to ceilings.	
	Visually inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.	
Any additional limits to inspection	The property and garden area was partly snow-covered and our inspection was restricted accordingly.	
	Cupboards were all full of stored items thus limiting the inspection.	
	Furnishings restricted the inspection of internal walls and joinery.	
	There were floor coverings throughout which restricted the inspection of the flooring.	
	Stored items below the Kitchen sink blocked any view of the pipework.	
	We have not inspected the woodwork or other parts of the structure which were covered, unexposed or inaccessible and are, therefore, unable to report that such parts of the property are free from rot, beetle or other such defects.	
	No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns, then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.	

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Random testing for dampness was undertaken internally with the use of a moisture meter to walls, ceilings and flooring where considered appropriate.
The services, electrical circuits, plumbing installation, heating and drainage systems have not been specifically tested.
We do not carry out an inspection for Japanese Knotweed, which is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. We have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists, removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

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

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

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

Structural movement	
Repair category:	1
Notes:	At the time of our inspection there was no evidence of significant structural movement noted to affect the property within the limits of our inspection.

Dampness, rot and infestation	
Repair category:	2
Notes:	In view of the age of the original structure it is unlikely that a damp- proof course has been incorporated within the construction. There was no evidence found of significant dampness, rot or woodworm infestation within those areas of the property available for inspection. Evidence of mice infestation within the loft. In a property of this age and type it is possible that there may be defects which are presently concealed by floor coverings, plasterwork etc., and there may be defects in areas which are presently inaccessible.

Chimney stacks	
Repair category:	2
Notes:	Moss growth was noted on the left hand gable chimney stack and we note that surface damage has occurred to the render of the right hand chimney stack. The chimney pot is also slightly off level.

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.

Roofing including roof space	
Repair category:	3
Notes:	Heavy moss growth noted on roof coverings. The felt roof coverings over the dormer projection have a limited life
	expectancy and repairs/renewals can be anticipated at regular intervals.
	The polythene roof coverings over the front entrance Porch also have limited life expectancy and have been poorly fitted.
	Slight snow covering noted on roofs at time of inspection.

Rainwater fittings	3
Repair category:	3
Notes:	There are broken, missing and leaking sections of rainwater fittings.

Main walls	
Repair category:	
Notes:	The main outer walls of the property generally appeared in fair order consistent with age.

Windows, external doors and joinery	
Repair category:	3
	Condensation noted internally to window frames. The Lounge

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

Notes:	window is cracked. Windows are poorly fitted and gaps were noted externally around the openings.
	Exposed external joinery timbers are not adequately decorated and are generally in poor condition.

External decorations	
Repair category:	3
Notes:	The property is in need of complete external redecoration.

Conservatories / porches	
Repair category:	2
Notes:	The polythene roof coverings over the front entrance Porch are poorly fitted and have a limited life expectancy.

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings	
Repair category:	
Notes:	No significant defects noted.

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.

Outside areas and boundaries	
Repair category:	2
Notes:	It should be noted that the garden area was snow covered at the time of inspection.
	There is a tree which is touching the property and should be removed to prevent damage to the wall and roof of the structure.

Ceilings	
Repair category:	
Notes:	Cracking and blemishes have occurred and some plaster repairs may be required (during redecoration).

Internal walls	
Repair category:	
Notes:	Cracking and blemishes have occurred and some plaster repairs may be required (during redecoration).

Floors including sub-floors	
Repair category:	
Notes:	The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition.

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.

Internal joinery and kitchen fittings	
Repair category:	2
Notes:	Localised repairs are required to the joinery finishes internally.

Chimney breasts and fireplaces	
Repair category:	3
Notes:	We note that the lining to the rear of the solid fuel stove in the main Lounge is formed in asbestos. The informed opinion is that these materials offer no hazard to health whilst they remain intact and undisturbed. Specialist advice and appropriate precautions should be taken prior to disturbing any material which could potentially contain asbestos fibres which may be hazardous to health if released into the atmosphere.
	It is assumed that the stoves in the main Lounge and Annexe have been installed in accordance with the manufacturer's recommendations for fluing and ventilation and always utilises the correct type of fuel. The appliances have not been tested and are therefore presumed to be in good working order. The flues should be regularly swept.

Internal decorations	
Repair category:	2
Notes:	The property would benefit from internal redecoration.

Cellars	
---------	--

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

Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	2
Notes:	It should be noted that only the most recently built or rewired properties will have installations which fully comply with present IET regulations. It is a recommendation that electrical installations be tested at least every 10 years, or upon a change of ownership. If the installation has not been tested within the last 10 years and a satisfactory Test Certificate obtained, then it is advised that an NICEIC qualified electrician undertake a full check of the installation prior to concluding Missives and any necessary upgrading works be undertaken in accordance with their recommendations.

Gas	
Repair category:	
Notes:	Not applicable.

Water, plumbing and bathroom fittings	
Repair category:	3
Notes:	The sanitary fittings and plumbing installation within the Annexe is incomplete.
	Seals around the bath/shower areas are frequently troublesome

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.

and require regular maintenance. Failure to maintain seals can result in dampness and decay to adjoining and underlying areas. No inspection has been possible to the flooring or the timbers beneath, which are assumed to be in reasonable condition.
Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.
As this is a shared private water supply, prospective purchasers should satisfy themselves that the system complies with current legislative requirements, prior to making an offer.

Heating and hot water	
Repair category:	3
Notes:	There appears to be an oil leak at the external oil tank. The central heating system is dated. Informed opinion suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. Future repair or replacement should be anticipated. This should be checked by a suitably qualified registered tradesman.

Drainage	
Repair category:	
Notes:	No surface indication of any defect noted.
	As this is a private drainage system, prospective purchasers should satisfy themselves that the system is in good working order prior to making an offer.

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

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

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

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

1. Which floor(s) is the living accommodation on?	Ground and First
2. Are there three steps or fewer to a main entrance door of the property?	[x]YES []NO
3. Is there a lift to the main entrance door of the property?	[]YES [x]NO
4. Are all door openings greater than 750mm?	[]YES [x]NO
5. Is there a toilet on the same level as the living room and kitchen?	[x]YES []NO
6. Is there a toilet on the same level as a bedroom?	[x]YES []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?	[x]YES []NO

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

It is understood that there is a shared private water supply and it should be confirmed that the supply is fit for human consumption and the flow has been adequate and continuous for at least the last 10 years.

Drainage is to a private septic tank and it should be confirmed that the existing drainage arrangements meet with the current requirements of SEPA and have full certification where necessary.

It would appear that the internal layout of the original Cottage has been altered and that the side Annexe is undergoing internal refurbishment or conversion to habitable use. It should be confirmed that all alterations/changes comply with legislation and have full certification.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

As previously stated, there are asbestos panels around the Lounge fireplace and it should be noted that specialist advice/removal may be required.

Where category 2 or above items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

The subjects would provide adequate security for Lending Institutions loan purposes, subject to the specific Lending Institutions criteria. In this respect it should be noted that the property has a separate self-contained Annexe with separate electric switchgear, Kitchen and Showerroom. Some Lending Institutions may not regard this as a suitable for lending purposes due to the separately-accessed Annexe.

Estimated re-instatement cost (£) for insurance purposes

£445,000 (Four Hundred and Forty Five Thousand Pounds) The property should be insured for a sum of no less than ** Hundred and ** Thousand Pounds. Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit and the Pandemic. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

Valuation (£) and market comments

£275,000

The current Market Value of the heritable subjects, with the benefit of vacant possession would be fairly stated in a figure of Two Hundred and Seventy Five Thousand Pounds.

Our valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

Report author:	Tom Cruickshank, MRICS
Company name:	Allied Surveyors Scotland Plc
Address:	209 High Street Elgin IV30 1DJ
Signed:	Electronically Signed: 203326-D383A446-0CCB
Date of report:	12/04/2022

PART 2.

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





Mortgage Valuation Report

Property:	Blairgorm Cottage Nethybridge PH25 3ED	Client: Mr. Nei Tenure: Scotti	
Date of Inspection:	08/04/2022	Reference:	TPC/JMB/37969

This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0	LOCATION			
The property is located in farmland/crofting land on the Eastern outskirts of Nethybridge with farm buildings to the rear. The local community of Nethybridge provides reasonable shops, school and transport services.				
2.0	DESCRIPTION	2.1 Age:	We understand that the original structure is in excess of 120 years old and that the side extension/Annexe has been added in comparatively recent years.	
The subjects comprise a traditionally-built one and a half storey detached House with single storey front Porch and single storey attached self-contained Annexe.				
3.0	CONSTRUCTION			
The property is of solid stone construction under a pitched concrete tiled roof.				
The Annexe extension appears to be of concrete block and load bearing timber framed cavity construction under a pitched concrete tiled roof.				
Internally floors are solid concrete and suspended timber design. Internal partition wall and ceiling finishes are plastered on timber, or plasterboard lined. Upper floor ceilings are coombed.				
Windows are predominantly timber casement double glazed.				
4.0	ACCOMMODATION			
The accommo	The accommodation may be summarised as follows:-			

Blairgorm Cottage, Nethybridge, PH25 3ED

Ground Floor - Front Entrance Porch leading to open plan Livingroom with stair to upper floor and Kitchen/Breakfast area.

Upper Floor (coombed ceilings) - Landing, 2 Bedrooms, Bathroom (comprising bath with over bath electric shower, wash hand basin and WC).

The ground floor attached self-contained Annexe comprises:-

Livingroom, Bedroom and Showerroom (Showerroom fittings incomplete).

5.0	SERVICES	(No tests have l	peen applied to	any of the se	ervices)		
Water:	Private shared supply	Electricity:	Mains	Gas:	None available	Drainage:	Private septic tanł
Central He	eating:	Oil fired boiler	supplying hot v	vater radiators	and domestic h	ot water.	
6.0	OUTBUILD	INGS	s				
Garage:		None, althoug	None, although ample off-street parking is available.				
Others:		Garden sheds	З.				
7.0	of any wood The report of defects, par Where defe accurate es	CONDITION - A f dwork, services of cannot therefore of ticularly involving cts exist and whe timates and costi Generally we will r on.	r other parts of t confirm that suc u water penetrat ere remedial wo ngs from approp	the property wh h parts of the p ion may result rk is necessary priate Contract	nich were covere property are free in further and m , prospective pu ors or Specialist	ed, unexposed of from defect. Fa ore serious defe irchasers are ac is before procee	or inaccessil ilure to rect ects arising. lvised to see ding with th
	rty has been negl he overall conditio						We have
8.0	ESSENTIA property)	L REPAIR WOR	K (as a condition	n of any mortga	age or, to preser	ve the conditior	of the
None.			1				
8.1 Retent	tion recommend	ed:	Not applicable	9			
9.0	ROADS &F	OOTPATHS					
Made and	adopted by the L	ocal Authority.					
10.0	BUILDINGS (£):	S INSURANCE	445,000	GROSS EXT FLOOR ARE		102m2. (main Cottage).	Square metres
						35m2. (Annexe)	
	should be in property in i allowance h	s an opinion of ar sured against tot ts existing design as been included as been made fo dvised.	al destruction of and materials. for inflation dur	n a re-instatem Furnishings an ing the insuran	ent basis assun d fittings have n ice period or dui	(Annexe) ubstantial outbuning reconstruct ot been include ing re-construct	ion of the d. No tion and no

Drainage is to a private septic tank and it should be confirmed that the existing drainage arrangements meet with the current requirements of SEPA and have full certification where necessary.

It would appear that the internal layout of the original Cottage has been altered and that the side Annexe is undergoing internal refurbishment or conversion to habitable use. It should be confirmed that all alterations/changes comply with legislation and have full certification.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

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As previously stated, there are asbestos panels around the Lounge fireplace and it should be noted that specialist advice/removal may be required.

Where category 2 or above items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

The subjects would provide adequate security for Lending Institutions loan purposes, subject to the specific Lending Institutions criteria. In this respect it should be noted that the property has a separate self-contained Annexe with separate electric switchgear, Kitchen and Showerroom. Some Lending Institutions may not regard this as a suitable for lending purposes due to the separately-accessed Annexe.

12.0	VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.					
12.1	Market Value in present condition (£):		£275,000	(Two Hundred and Seventy Five Thousand Pounds)		Pounds)
12.2	Market Value on completion of essential works (£):		Not applicable.			
12.3	Suitable security for normal mortgage purposes?		Yes			
12.4	Date of Valuation: 08/04/2022		08/04/2022			
Signature:	Electronically Signed: 203326-D383A446-0CCB					
Surveyor:	r: Tom Cruickshank		MRICS		Date:	12/04/2022
Allied Surveyors Scotland Plc						
Office:	209 High Street Elgin IV30 1DJ		Tel: 01343 547 481 Fax: email: elgin@alliedsurveyo	orsscotland.co	m	



ENERGY **Report**

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	Blairgorm Cottage Nethybridge PH25 3ED
------------------	--

Customer address	Blairgorm Cottage Nethybridge PH25 3ED

Prepared by	Tom Cruickshank, MRICS Allied Surveyors Scotland Plc

Energy Performance Certificate (EPC)

Scotland

Dwellings

BLAIRGORM CROFT, NETHY BRIDGE, PH25 3ED

Dwelling type:	Detached house
Date of assessment:	08 April 2022
Date of certificate:	11 April 2022
Total floor area:	117 m²
Primary Energy Indicator:	342 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel:

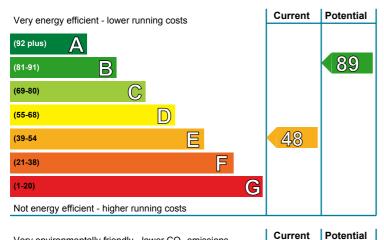
0480-1020-3204-1422-7200 RdSAP, existing dwelling Elmhurst Boiler and radiators, oil

You can use this document to:

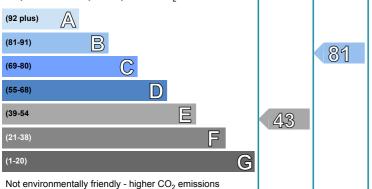
- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£5,187	See your recommendations
Over 3 years you could save*	£1,401	report for more information

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



Very environmentally friendly - lower CO₂ emissions



Energy Efficiency Rating

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

Your current rating is **band E (48)**. 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 (43)**. 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	£504.00
2 Floor insulation (solid floor)	£4,000 - £6,000	£444.00
3 Low energy lighting	£30	£84.00

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**

Blairgorm Cottage, Nethybridge, PH25 3ED

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)	★★☆☆☆	*****
	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, limited insulation (assumed) Roof room(s), insulated	★★☆☆☆ ★★★★☆	★★☆☆☆ ★★★★☆
Floor	Solid, no insulation (assumed)	—	_
Windows	Fully double glazed	★★★ ☆☆	★★★☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, electric	—	_
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 63% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 84 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 9.8 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 5.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

BLAIRGORM CROFT, NETHY BRIDGE, PH25 3ED 11 April 2022 RRN: 0480-1020-3204-1422-7200

Estimated energy costs for this home

Estimated chergy costs for this nome			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,383 over 3 years	£3,285 over 3 years	
Hot water	£441 over 3 years	£237 over 3 years	You could
Lighting	£363 over 3 years	£264 over 3 years	save £1,401
	Totals £5,187	£3,786	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.

De		Indicative cost	Typical saving	Rating after improvement	
Recommended measures		indicative cost	per year	Energy	Environment
1	Internal or external wall insulation	£4,000 - £14,000	£168	E 54	E 47
2	Floor insulation (solid floor)	£4,000 - £6,000	£148	D 58	E 52
3	Low energy lighting for all fixed outlets	£30	£28	D 59	E 52
4	Replace boiler with new condensing boiler	£2,200 - £3,000	£86	D 62	D 55
5	Solar water heating	£4,000 - £6,000	£37	D 64	D 58
6	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£302	C 72	D 65
7	Wind turbine	£15,000 - £25,000	£695	B 89	B 81

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 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 longlasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

2 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. 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.

3 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).

4 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.

5 Solar water heating

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

6 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.

7 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)	22,981	(2,034)	N/A	(2,815)
Water heating (kWh per year)	2,958			

Addendum

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

About this document

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

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

Assessor's name: Assessor membership number: Company name/trading name:	Mr. Tom Cruickshank EES/008217 Allied Surveyors Scotland Plc
Address:	Lyle House, Pavilion 1 Fairways Business Park Invernesshire
	Inverness
	IV2 6AA
Phone number:	01463 239 494
Email address:	inverness@alliedsurveyorsscotland.com
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 greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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





PART 4.

PROPERTY QUESTIONNAIRE

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



Property Questionnaire

Property Address

Blairgorm Cottage Nethybridge PH25 3ED

Seller(s)

Neil Gordon

Completion date of property questionnaire

07/04/2022

Note for sellers

Length of ownership		
How long have you owned the Around 20 years	How long have you owned the property? Around 20 years	
Council tax		
Which Council Tax band is your property in? (Please circle) []A []B []C []D [x]E []F []G []H		
Parking		
What are the arrangements for parking at your property? (Please tick all that apply)		
Garage	[]	
Allocated parking space	[]	
Driveway	[x]	
Shared parking	[]	
On street	[]	
Resident permit	[]	
Metered parking	[]	
Other (please specify):		
	How long have you owned the Around 20 years Council tax Which Council Tax band is you []A []B []C []D [x]E []F []G []H Parking What are the arrangements for (Please tick all that apply) Garage Allocated parking space Driveway Shared parking On street Resident permit Metered parking	

Conservation area

property questionnaire

4.		
	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)?	[x]YES []NO []Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[]YES [x]NO
6.	Alterations/additions/extensions	
а	(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)?	[]YES [x]NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES []NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES []NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[x]YES []NO
	(ii) Did this work involve any changes to the window or door openings?	[]YES [x]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
	Single glazed wooden windows were replaced with double glazed wooden windows around 2003	
	Please give any guarantees which you received for this work to	

	your solicitor or estate agent.	
7.	Central heating	
а	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).	[x]YES []NO []Partial
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	Oil central heating and electric economy heater in flat plus solid fuel stoves in both	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	Around 2003	
	(ii) Do you have a maintenance contract for the central heating system?	[]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Issues that may have affected your property	
а	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[]YES [x]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 [x]NO []Don't know
	If you have answered yes, please give details:	
10.	Services	

а	Please tick which services are connected to supplier:	your property and	l give details of the
	Services	Connected	Supplier
	Gas or liquid petroleum gas	Y	Private
	Water mains or private water supply	Y	Scottish power
	Electricity	Y	Septic tank
	Mains drainage	N	Bt
	Telephone	Y	Satellite
	Cable TV or satellite	Y	Bt
	Broadband	Ν	
b	Is there a septic tank system at your proper	ty?	[x]YES []NO
	If you have answered yes, please answer the two questions below:		
	(i) Do you have appropriate consents for the your septic tank?	[]YES []NO [x]Don't know	
	(ii) Do you have a maintenance contract for	[x]YES []NO	
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
	Scottish water		
11.	Responsibilities for shared or common areas		
а	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 [x]NO If you have answered yes, please give details: []Don't know		
b	Is there a responsibility to contribute to repa of the roof, common stairwell or other comm If you have answered yes, please give detai	^{;e} []YES [x]NO []N/A	
С	Has there been any major repair or replacer the roof during the time you have owned the	f []YES [x]NO	
d	Do you have the right to walk over any of you property- for example to put out your rubbish your boundaries? If you have answered yes, please give detail	ⁿ []YES [x]NO	

е	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? If you have answered yes, please give details:	[]YES [x]NO
f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.) If you have answered yes, please give details:	[]YES [x]NO
12.	Charges associated with your property	
а	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[]YES [x]NO
b	Is there a common buildings insurance policy?	[]YES [x]NO []Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
С	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	
а	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 [x]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 [x]NO
	If you have answered yes, please give details:	
с	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:

14.	Guarantees		
а	Are there any guarantees or warranties for any of the following:		
(i)	Electrical work	[x]NO []YES []Don't know []With title deeds []Lost	
(ii)	Roofing	[x]NO []YES []Don't know []With title deeds []Lost	
(iii)	Central heating	[x]NO []YES []Don't know []With title deeds []Lost	
(iv)	National House Building Council(NHBC)	[x]NO []YES []Don't know []With title deeds []Lost	
(v)	Damp course	[x]NO []YES []Don't know []With title deeds []Lost	
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[x]NO []YES []Don't know []With title deeds []Lost	
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):		
с	Are there any outstanding claims under any of the guarantees listed above?	[]YES [x]NO	
	If you have answered yes, please give details:		

15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[]YES [x]NO []Don't know
	If you have answered yes, please give details:	
16.	Notices that affect your property	
	Notices that affect your property e past three years have you ever received a notice:	

b	that affects your property in some other way?	[]YES [x]NO
с	that requires you to do any maintenance, repairs or improvements to your property?	[]YES [x]NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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):	Neil Gordon	
Capacity:	[x]Owner []Legally Appointed Agent for Owner	
Date:	07/04/2022	