# **HOME REPORT**

#### 4 BURNSIDE THURSO KW14 7UG



# ENERGY PERFORMANCE CERTIFICATE



# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### 4 BURNSIDE, THURSO, KW14 7UG

**Dwelling type: Detached house** Date of assessment: 17 May 2023 Date of certificate: 24 May 2023

**Total floor area:** 287 m<sup>2</sup>

**Primary Energy Indicator:** 159 kWh/m<sup>2</sup>/year Reference number: 5017-5725-0200-0653-3296 RdSAP, existing dwelling

Type of assessment: Approved Organisation: **Elmhurst** 

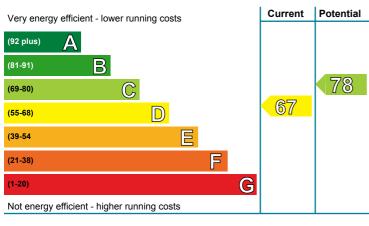
Main heating and fuel: Boiler and radiators, oil

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£14,625	See your recommendations
Over 3 years you could save*	£3,417	report for more information

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

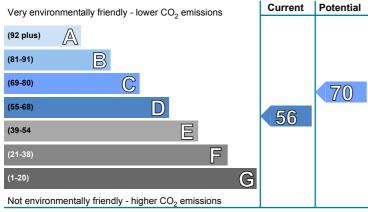


#### **Energy Efficiency Rating**

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 (67). The average rating for EPCs in Scotland is band D (61).

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



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

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

Your current rating is band D (56). The average rating for EPCs in Scotland is band D (59).

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£2811.00
2 Floor insulation (solid floor)	£4,000 - £6,000	£603.00

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

#### 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	Cavity wall, filled cavity	***	***
Roof	Pitched, 150 mm loft insulation Roof room(s), no insulation (assumed) Roof room(s), insulated (assumed)	**** ***** ***	**** *****
Floor	Solid, no insulation (assumed) Solid, limited insulation (assumed) Suspended, insulated (assumed)	_ _ _	_ _ _
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, oil	***	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	From main system	***	***
Lighting	Low energy lighting in 93% of fixed outlets	****	****

#### The energy efficiency rating of your home

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

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

#### The impact of your home on the environment

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

The calculated emissions for your home are 45 kg CO<sub>2</sub>/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 13 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.7 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	£12,642 over 3 years	£9,225 over 3 years	
Hot water	£1,104 over 3 years	£1,104 over 3 years	You could
Lighting	£879 over 3 years	£879 over 3 years	save £3,417
Total	£14,625	£11,208	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.

December ded massives	Indicative cost	Typical saving	Rating after i	mprovement
Recommended measures	Indicative cost	per year	Energy	Environment
1 Room-in-roof insulation	£1,500 - £2,700	£937	C 76	D 67
2 Floor insulation (solid floor)	£4,000 - £6,000	£201	C 78	C 70

#### 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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

#### 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.

#### 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:

Solar photovoltaics

#### 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)	39,348	(1,819)	N/A	N/A
Water heating (kWh per year)	3,570			

#### **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: Mrs. Lesley Coghill

Assessor membership number: EES/009546

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

Hope House Castlehill Drive Cradlehall Business Park

Inverness IV2 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



# survey report on:

Property address	4 BURNSIDE THURSO KW14 7UG
Customer	Pollard Property & Mortgages Ltd
Customer address	2 Princes Street Thurso KW14 7BQ
Prepared by	DM Hall LLP
Date of inspection	31st January 2024



#### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

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



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

#### 1.2 THE REPORT

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

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

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

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

<sup>&</sup>lt;sup>1</sup> 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 <sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

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

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

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

- 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	A SUBSTANTIAL DETACHED TWO STOREY SIX BEDROOM DWELLINGHOUSE.
Accommodation	Ground Floor: Entrance Vestibule, Two Halls, Living Room, Study, Kitchen/Dining Room, Sun Room, Studio/Snug, Two Bedrooms, Shower Room, Utility Room, open plan Living Room and Kitchen (Currently used as Games Room/Family Room).  First Floor: Landing, Master Bedroom with en-suite Shower Room, Three Bedrooms and Bathroom with Sauna.
Gross internal floor area (m²)	287 sq m or thereby.
Neighbourhood and location	The property is situated in a well established cul-de-sac of similar style detached private residential properties. The subjects enjoy uninterrupted, panoramic sea views over Thurso Bay and Scrabster Harbour. It is well positioned for access to all main amenities.
Age	Circa 1975 and understood to have been subsequently extended in 1988 and 2006. I understand that the previous garage was converted over recent years to form additional living accommodation.
Weather	Windy following a period of strong winds and snow.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimneys are of concrete blockwork construction, externally roughcast.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	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 roofs of a traditional pitched, timber framed design and clad in concrete tiles with tiled ridges.
	Access to the main roof space is via a ceiling hatch within a bedroom cupboard. There is further access via eaves cupboards, which is largely boarded for storage.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The reinwater goods are of DVC manufacture
	The rainwater goods are of PVC manufacture.
Main walls	Visually inspected with the aid of binoculars where appropriate.
Main walls	Visually inspected with the aid of binoculars where
Main walls	Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or
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 blockwork construction, externally roughcast and incorporating synthetic stone features. It is
Main walls  Windows, external doors and joinery	Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or inspected.  The property is of cavity blockwork construction, externally roughcast and incorporating synthetic stone features. It is
	Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or inspected.  The property is of cavity blockwork construction, externally roughcast and incorporating synthetic stone features. It is understood that cavity wall insulation has been installed in the past.  Internal and external doors were opened and closed where
	Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or inspected.  The property is of cavity blockwork construction, externally roughcast and incorporating synthetic stone features. It is understood that cavity wall insulation has been installed in the past.  Internal and external doors were opened and closed where keys were available.
	Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or inspected.  The property is of cavity blockwork construction, externally roughcast and incorporating synthetic stone features. It is understood that cavity wall insulation has been installed in the past.  Internal and external doors were opened and closed where keys were available.  Random windows were opened and closed where possible.
	Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or inspected.  The property is of cavity blockwork construction, externally roughcast and incorporating synthetic stone features. It is understood that cavity wall insulation has been installed in the past.  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 windows are of a uPVC or timber frame design equipped with double glazed sealed units. There are uPVC double glazed
	Visually inspected with the aid of binoculars where appropriate.  Foundations and concealed parts were not exposed or inspected.  The property is of cavity blockwork construction, externally roughcast and incorporating synthetic stone features. It is understood that cavity wall insulation has been installed in the past.  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 windows are of a uPVC or timber frame design equipped with double glazed sealed units. There are uPVC double glazed

Conservatories / porches	Not applicable.
0	
Communal areas	Circulation areas visually inspected.
	Not applicable.
Garages and permanent outbuildings	Visually inspected.
	There is a garden store built into the rear garden grounds. This appears to be of traditional construction.
	Non permanent outbuildings fall out with the scope of the Home Report.
Outside areas and boundaries	Visually inspected.
	The property occupies a large sized coastal site with garden grounds surrounding the dwelling. Boundaries are mainly formed in walls/fences. The garden is mainly laid to grass with paved and decked areas. There is an off-road parking area laid to tarmac.
	There is a hot tub within the garden grounds, however this falls out with the scope of the Home Report.
Ceilings	Visually inspected from floor level.
	Plasterboard design with decorative finishes.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are of timber stud construction, lined in plasterboard with decorative finishes.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The flooring of mixed solid concrete and suspended timber construction, assumed to be overlaid on timber joists. Floors were mostly covered.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal joinery finishes are of a traditional timber design. There is an open riser timber staircase linking ground and first floor accommodation. The kitchen fittings comprise floor and wall mounted units incorporating a composite sink unit and integral appliances.
	There are modern kitchen fittings within the games room/family room incorporating a stainless steel sink unit and integral appliances.
	There are fitted units incorporating a stainless steel sink unit within the utility room.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is an enclosed multi-fuel stove within the living room.
Internal decorations	Visually inspected.
	Mainly paintwork finishes throughout.
Cellars	Not applicable.
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.
	Mains supply. The meter and fuse box are located within the hall cupboard.
	There are sixteen ground mounted PV panels to the rear garden.
Gas	No mains supply.
	по папо зарру.
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.

	wash-hand basin. Ground floor shower room fittings comprise a
	shower cubicle, wc and wash-hand basin.
<u> </u>	
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.
	Space heating is provided by means of a full oil fired central heating system to radiators. This is fired from the 'Worcester' combination boiler which is located within the utility room. This system also serves the hot water supply. The oil storage tank is located with the garden grounds.
	There is an enclosed multi fuel stove within the living room.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is connected to the main public sewer.
Fire, smoke and burglar alarms	
Fire, smoke and burglar alarms	Drainage is connected to the main public sewer.

#### Any additional limits to inspection

#### For flats / maisonettes

ensure compliance.

Only the subject flat and internal communal areas giving access to the flat were inspected.

Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

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.

The property was unoccupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.

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.

No roof space inspection due to the position of furniture/shelving.

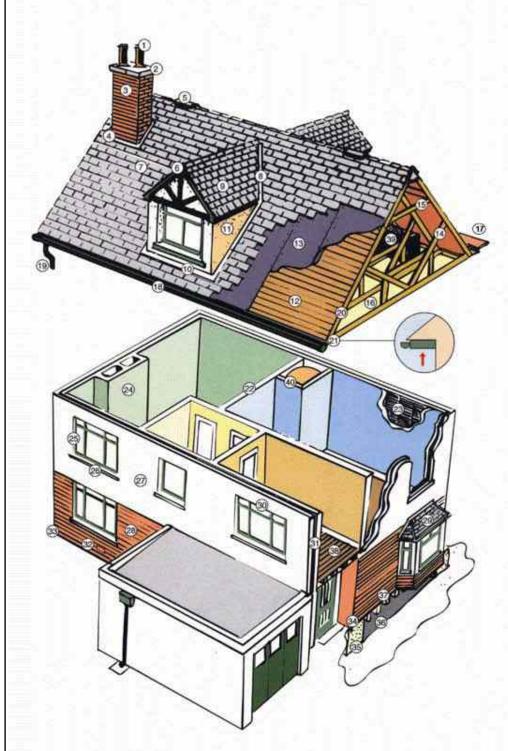
I was not able to inspect the sub floor area.

Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

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

#### 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
- O Verge boards /skews
- 21) Soffit boards
- 22) Partition 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
- 9) 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 three categories:

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	

Structural movement	
Repair category	2
Notes	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing. Roughcast and render cracking evident.  Cracking evident to window surrounds of a first floor rear bedroom and the sun room. This may be indicative of lintel issues. A building contractor should be consulted for advice on repairs required.

Dampness, rot and infestation	
Repair category	1
Notes	No obvious evidence of significant dampness, rot or wood boring insect infestation.

Chimney stacks	
Repair category	2
Notes	Render cracking evident to the chimney stacks. A building contractor can advise on repair works required.

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/replacement costs.  Weathering evident including cracked filleting at roof verge and moss growth to tiles.

The flat felt roof coverings have a limited life expectancy and can fail without
warning. Inspection at close quarters may reveal further deterioration/damage to
roofing materials, especially where these are original. A reputable roofing
contractor will be able to provide further advice.
· ·

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.

Main walls	
Repair category	2
Notes	Roughcast and render cracking evident however this appears to be longstanding.  Cracking/bossing evident to window surrounds of a first floor rear bedroom and the sun room. This may be indicative of lintel issues. A building contractor should be consulted for advice on repairs required.

Windows, external doors and joinery	
Repair category	2
Notes	Corrosion/weathering evident to some window mechanisms.
	Weathering noted to fascias. Wear and tear noted to timber window frames.
	Misting evident to several glazed units which is indicative of seal failure.

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	No significant defects evident.

Outside areas and boundaries	
Repair category	1
Notes	Cracking evident to boundary walls. Minor misalignment to boundary fences. Loose paving stones. The growth of trees should be monitored to ensure no damage is caused to the property, boundaries or services.

Ceilings	
Repair category	1
Notes	The Seller has advised that textured ceiling/wall surfaces have been tested for asbestos content and results were found to be negative.

Internal walls	
Repair category	1
Notes	Hairline plasterboard cracking noted.

Floors including sub-floors	
Repair category	1
Notes	Areas of loose and uneven flooring noted.

Internal joinery and kitchen fittings	
Repair category	1
Notes	Wear and tear evident. Hairline crack to kitchen sink unit.

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

Internal decorations	
Repair category	1
Notes	Typical wear and tear evident.

Cellars	
Repair category	-
Notes	Not applicable.

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 IET regulations.

Gas	
Repair category	-
Notes	Not applicable.

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

Heating and hot water	
Repair category	1
Notes	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.
	Boilers and central heating systems should be tested and serviced by an Oftec oil registered engineer on an annual basis to ensure their safe and efficient operation.
	Rust noted to some radiators. This should be monitored.

Drainage	
Repair category	1
Notes	No significant defects evident.

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	2
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
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	-
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

#### **Category 3**

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

#### 3. Accessibility information

#### Guidance notes on accessibility information

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

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

#### Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground and First.
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 No X
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

Rights and responsibilities for all mutual parts should be confirmed.

The property has been extended and altered. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The property is fitted with solar/photovoltaic panels. All documentation relating to the system should be obtained in order that transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.

Rights and responsibilities for mutual parts should be confirmed.

This is a replacement Single Survey based upon our original inspection of 17 May 2023.

#### Estimated reinstatement cost for insurance purposes

£637,000 (SIX HUNDRED AND THIRTY SEVEN 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

£370,000 (THREE HUNDRED AND SEVENTY 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 [592763 = 8818 ] Electronically signed
Report author	Lesley Coghill
Company name	DM Hall LLP
Address	Hope House, Castlehill Drive, Cradlehall Business Park, Inverness,
Addiooo	IV2 5GH

Date of report	31st January 2024
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# Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	4 BURNSIDE, THURSO, KW14 7UG Pollard Property & Mortgages Ltd 31st January 2024
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 be e.g. local authority, m	elieve that the property was built for the public sector, Yes X No nilitary, police?
Flats/Maisonettes onl Approximate Year of	No. of units in block
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	4 Living room(s) 6 Bedroom(s) 2 Kitchen(s) 3 Bathroom(s) 0 WC(s) 1 Other (Specify in General remarks)
•	cluding garages and outbuildings) 287 m² (Internal) m² (External)
Residential Element (	(greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	□ Double garage       X       Parking space       □ No garage / garage space / parking space         X       Yes       □ No
Permanent outbuildin	igs:
Garden store.	

### Mortgage Valuation Report

Construction							
Walls	X Brick	Stone	Concrete	Timber frame	Othe	er (specify in Gen	eral Remarks)
Roof	X Tile	Slate	Asphalt	Felt	Othe	er (specify in Gen	eral Remarks)
Special Risks							
Has the property	suffered struc	tural movem	ent?			X Yes	No
If Yes, is this rece	ent or progres	sive?				Yes	X No
Is there evidence, immediate vicinity		ason to antic	cipate subsidenc	e, heave, landslip o	or flood in the	e Yes	X No
If Yes to any of th	e above, prov	vide details ir	General Remar	ks.			
Service Connec	ctions						
Based on visual ir of the supply in G			rices appear to b	e non-mains, pleas	se comment	on the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Hea	ating:					
Oil fired wet syst	tem.						
Site							
Apparent legal iss	sues to be ver	rified by the o	onvevancer. Ple	ease provide a brie	ef description	in General R	emarks.
Rights of way		ves / access		r amenities on separate	Ċ	red service conn	
Ill-defined boundar	ries	Agricu	ltural land included v	·		er (specify in Ge	neral Remarks)
Location							
Residential suburb	X Re	sidential within t	own / city	ed residential / comme	ercial Mai	nly commercial	
Commuter village	Re	mote village	Iso	lated rural property	Oth	er (specify in Ge	neral Remarks)
Planning Issues	S						
Has the property I	been extende	d / converted	d / altered?	Yes No			
If Yes provide det	ails in Genera	al Remarks.					
Roads							
X Made up road	Unmade roa	ıd Partly	completed new roa	d Pedestrian a	access only	Adopted	Unadopted

### Mortgage Valuation Report

General Remarks
The property was found to be in an order generally consistent with age, type and location. Items requiring attention should be capable of remedy during the course of normal routine maintenance.
Rights and responsibilities for all mutual parts should be confirmed.
The property has been extended/altered. It is assumed all necessary Local Authority and other consents have
been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.
The property is fitted with solar/photovoltaic panels. All documentation relating to the system should be obtained in order that transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.
Rights and responsibilities for mutual parts should be confirmed.
Other Accommodation: Utility Room.
Ecceptical Demoires
Essential Repairs
Not applicable.

Retention recommended? Yes

Estimated cost of essential repairs £

X No

Amount £

### Mortgage Valuation Report

Comment on Mortgagea	bility				
	equate security for mortgage purposes, subject to individual lender criterial two kitchens within the property may affect mortgage-ability with some le				
Valuations					
Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total is a reinspection necessary	of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 370,000 £ £ 637,000			
Buy To Let Cases					
What is the reasonable rangementh Short Assured Tenan	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£			
Is the property in an area w	here there is a steady demand for rented accommodation of this type?	Yes No			
Declaration					
Signed Surveyor's name	Security Print Code [592763 = 8818 ] Electronically signed by:- Lesley Coghill				
Professional qualifications	BSc (Hons) MRICS				
Company name	DM Hall LLP				
Address Hope House, Castlehill Drive, Cradlehall Business Park, Inverness, IV2 5GH					
Telephone	Telephone 01463 241077				
Fax 01463 233627					
Report date	Report date 31st January 2024				

# PROPERTY QUESTIONNAIRE





Property Address	4 Burnside Thurso Scrabster KW147UG
Seller(s)	Martin and Lisa Bridge
Completion date of Property Questionnaire	26/05/2023

#### **Note for sellers**

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

Information to be given to prospective buyer(s)

1.	Length of Ownership	
	How long have you owned that years 4 months	he property?
2.	Council Tax	
	Which Council Tax band is y	our property in?
	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	
	On street	
	Resident Permit	
	Metered parking	
	Shared parking	
	Other (please specify)	

4.	Conservation area	
71	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No
6.	Alterations/Additions/Extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example provision of an extra bath/shower room, toilet or bedroom)?  If you have answered yes, please describe below the changes which you have made:	No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them.	N/A
b.	Have you had replacement windows, doors, patio doors or double-glazing installed in your property? If you have answered yes, please answer the three questions below:	No
	(i) Were the replacements the same shape and type as the ones you replaced?	N/A
	(ii) Did this work involve any changes to the window or door openings?	N/A
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
7.	Central heating	

10.	Services	
	If you have answered yes, please give details:	
b.	Are you aware of the existence of asbestos in your property?	No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	N/A
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	No
9.	Issues that may have affected your property	No
	Does your property have an Energy Performance Certificate, which is less than 10 years old?	Yes
8.	Energy Performance Certificate	
	Annual maintenance - completed November 2022	
	(Please provide the month and year).	
	(iii) When was your maintenance agreement last renewed?	
	Simpsons and Oag	
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	(ii) Do you have a maintenance contract for the central heating system?	Yes
	2017	
	(i) When was your central heating system or partial central heating system installed?	
	If you have answered yes, please answer the three questions below:	
	(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).	
	Oil-fired	
	If you have answered yes or partial – what kind of central heating is there?	
	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

a.	Please tick which services are connected supplier:			
	Services	Connected	Supplier	
	Gas or liquid petroleum gas			
	Water mains - Scottish Water			
	Water mains or private water supply	$\boxtimes$		
	Electicity - Octopus			
	Electricity	$\boxtimes$		
	Yes - mains dranage			
	Mains drainage	$\boxtimes$		
	Yes - BT			
	Telephone			
	TV			
	Cable TV or satellite	$\boxtimes$		
	Broadband - BT			
	Broadband	$\boxtimes$		
b.	Is there a septic tank system at your p	roperty?		No
	If you have answered yes, please answe	r the two quest	ions below:	
	(i) Do you have appropriate consents for	the discharge	from your septic tank?	No
	(ii) Do you have a maintenance contract for your septic tank?			N/A
	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?  If you have answered yes, please give details:	No
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:	No
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?  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?	No No
	If you have answered yes, please give details:	N-
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?  If you have answered yes, please give details:	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 privately-owned)?  If you have answered yes, please give details:	No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?  If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No
b.	Is there a common buildings insurance policy?  If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	No N/A
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?  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:	No
b.	As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property?  If you have answered yes, please give details:	No
C.	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:	N/A

14.	Guarantees				
a.	Are there				
	(i)	No			
	(ii)	Roofing	No		
	(iii)	Central heating	No		
	(iv)	National House Building Council (NHBC)	No		
	(v)	Damp course	No		
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	Don't Know		
b.		ve answered yes or 'with title deeds', please give details of the work or one to which the guarantee(s) relate(s):			
C.		any outstanding claims under any of the guarantees listed above?  ve answered yes, please give details:	No		
15.	Boundar				
	last 10 ye	you are aware, has any boundary of your property been moved in the ears?  ye answered yes, please give details:	No		

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



#### **ABERDEEN**

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#### **GALASHIELS**

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#### **GLASGOW** (Residential)

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#### **INVERNESS**

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#### **INVERURIE**

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#### LIVINGSTON

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#### **OBAN**

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#### **PAISLEY**

Enquiries are now dealt with at our Glasgow Hub.

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