YOUR ONESURVEY HOME REPORT

ADDRESS

Corsemaul House Dufftown, Keith AB55 4EE

PREPARED FOR

Stephen Thompson

INSPECTION CARRIED OUT BY:



SELLING AGENT:



HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
Single Survey	Final	J & E Shepherd - Elgin	15/03/2022
Mortgage Certificate	Final	J & E Shepherd - Elgin	15/03/2022
Property Questionnaire	Final	Mr. Stephen Thompson	03/03/2022
EPC	File Uploaded	J & E Shepherd - Elgin	15/03/2022

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.

PART 1

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. Stephen Thompson
Selling address	Corsemaul House Dufftown, Keith AB55 4EE
Date of Inspection	14/03/2022
Prepared by	Olga MacGregor, MRICS J & E Shepherd - Elgin

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property. 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 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

The subjects comprise a detached, traditional dwelling house with two storey extension to the rear and single storey extension to the front elevation.	
The accommodation may be summarised as follows;	
Ground Floor:- Entrance Vestibule, Hall, Lounge, Bathroom, Kitchen, Dining Room and Sun Room.	
First Floor:- Landing, Three Bedrooms and Family Bathroom.	
Amounts to 253 square metres, or thereby. Including annexe and laundry.	
The subjects are located within the Auchindoun area of Dufftown where surrounding properties are of mixed design, vintage and character.	
The property has a rural location several miles from most main amenities.	
Erected circa 1900, extended circa 1995, 2009 and again 2019.	
The weather was dry at the time of inspection.	
Visually inspected with the aid of binoculars where required.	
There is one rendered chimney stack with lead flashings and two pointed stonework chimney stacks with cement	

	flashings.	
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required.	
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.	
	The roof is of a pitched, ridged design comprising timber trusses clad with slate over timber sarking boards.	
	Access to the roof void was from a ceiling hatch at the first floor landing.	
	The roof to the extensions are of a similar design with timber trusses clad with slates over timber sarking boards.	
	Access to the roof void was undertaken from eaves access hatches and a ceiling hatch within bedroom one.	
	There was no accessible roof void to the sun room.	
Rainwater fittings	Visually inspected.	
	Gutters and downpipes are of uPVC manufacture.	
Main walls	Visually inspected. Foundations and concealed parts were not exposed or inspected.	
	The main walls are of solid stone construction externally pointed (wall width 700mm).	
	The extension to the rear is consistent of rendered cavity blockwork (wall width 310mm).	
	The sun room extension is consistent with rendered cavity blockwork construction (wall width 430mm).	
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.	
	The windows are of a double glazed, sealed unit, uPVC design at ground floor with timber casement sealed unit 'Velux' skylights to the first floor accommodation.	

	The front door is of a solid timber manufacture (Hardwood). There is a double glazed, sealed unit door from the sun room. External joinery is a mix of softwood timber and uPVC manufacture.
	manufacture.
External decorations	Visually inspected.
	External décor is of a paintwork finish.
Conservatories / porches	Not applicable.
Communal areas	Not applicable.
Garages and permanent outbuildings	Visually inspected. There is a detached steading which has been part converted to provide a self contained unit and laundry room. In addition there is a storage area which contains the central heating boiler for the self contained unit, a garage and workshop. Tack Room Self contained unit; Accommodation comprises; GROUND FLOOR:- Open Plan Lounge, Bedroom and Kitchen and Shower Room. Gross internal floor area amounts to approximately 38 square metres, or thereby. Walls:- Solid stone (wall width 760mm). Roof:- Pitched and slate. Flooring:- Solid concrete construction. Windows:- Double glazed sealed unit timber casement design. Heating is by way of an oil fired underfloor central heating system, with hot water provided by the combination central heating boiler located within the adjacent store room. Laundry amounts to 18 square metres or thereby.
	In total the internal floor area of the steading amount to 210
	In total the internal floor area of the steading amount to 210

	square metres, or thereby.	
Outside areas and	Visually inspected.	
boundaries	There are garden grounds to the front, sides and rear of the property. Garden grounds are laid to grass with trees and shrubs. We understand that the grounds amount to approximately 0.61 hectares (1.5 acres) or thereby and include a paddock.	
	There is a gravel drive/off street parking facility.	
	Boundaries, where seen are defined with post and wire fencing.	
Ceilings	Visually inspected from floor level.	
	Ceiling linings are of a plasterboard design.	
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	Internal wall linings are of a plasterboard design.	
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.	
	The flooring is a mix of suspended timber and solid concrete construction.	
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.	
	Internal joinery is of a softwood pattern comprising moulded timber timber skirtings and door surrounds with timber panel and glazed panel internal pass doors.	
	There is a fitted kitchen with both floor and wall mounted units.	
	The stairs and handrail are of timber manufacture.	
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out.	
	There are wood burning stoves within the lounge, dining room and sun room.	

Internal decorations	Visually inspected.	
	Internal décor is of paintwork finish 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.	
	Electricity is from the mains supply.	
	The consumer unit and electric meter are located within a high level cupboard within the kitchen.	
Gas	Accessible parts of the system 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.	
	Bottled propane gas is connected to the cooker.	
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Water is from a private spring located outwith the curtilage of the subjects. The plumbing installation, where seen, comprises copper distribution pipes together with uPVC wastenings.	
	distribution pipes together with uPVC wastepipes. Sanitary fittings are white and comprise a shower room at first floor level with shower unit, WC and wash hand basin and a bathroom at ground floor level with bath, WC and wash hand basin.	
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.	

	Heating is provided by way of an oil fired wet central heating system supplying radiators. There are no radiators within the sun room extension. Domestic hot water is provided by solar panels, the central heating system and supplemented by an electric immersion
	heater attached to the hot water cylinder which is located within a first floor landing cupboard.
	In addition to the central heating system there is an electric mat under tile heating system within the shower room and a 'Dimplex' electric hot air system within the sun room.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
	Drainage is to a private septic tank located within the curtilage of the subjects.
Fire, smoke and burglar alarms	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. There appears to be smoke detection equipment in place
	and although not tested, this may not fully comply with Scottish Government guidelines on Fire and Smoke alarms, effective from February 2022. Further checks should be made and the system upgraded as necessary.
Any additional limits to inspection	An inspection for Japanese Knotweed was not carried out. This 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. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. 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.

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. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.

Windows and external doors were not all fully opened or tested.

No access was available to any sub-floor areas.

Roof spaces are only entered where deemed safe and reasonable to do so. In keeping with health and safety legislation, roof voids are entered and inspected where secured flooring is provided, consequently a 'head and shoulders' inspection from the access hatch was undertaken in this instance. Our inspection was further restricted due to insulation material laid between the ceiling joists.

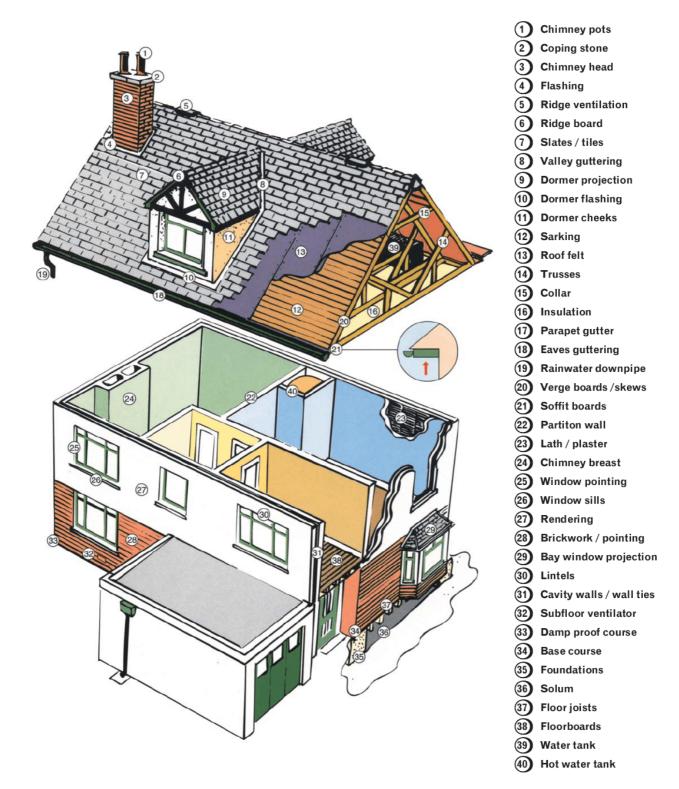
We did not fully inspect all areas of boundary fences.

Some areas of the external building fabric including some roof pitches and chimneys were not fully or closely inspectable from the surrounding ground level.

No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.

The garage vehicular door was not fully opened or tested.

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.

2. CONDITION

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

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

Structural movement		
Repair category:		
Notes:	Evidence of settlement/movement has affected the building reflected by off level flooring. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.	

Dampness, rot and infestation		
Repair category:	3	
Notes:	Traces of wood bore infestation were noted to timbers within the property. In the absence of valid guarantees for previous timber specialist treatment works, a reputable timber specialist should carry out a full and thorough inspection of all timbers within the property and provide estimates for any recommended remedial works. Timber treatment works were carried out in circa 1988 at which time a 25 year guarantee was put in place. This guarantee has now lapsed. The Vendor advises that timber treatment works were undertaken to the Steading circa 2019 at which time a 25 year guarantee was put in place. We understand that a Timber specialist is to carry out necessary timber treatment works before point of sale following an inspection on 18/03/2022. Works undertaken should be confirmed and guarantees obtained.	

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.

Chimney stacks	
Repair category:	2
Notes:	Our inspection of chimneys was limited but they are of an age and style where a degree of regular ongoing maintenance should be anticipated.

Roofing including roof space	
Repair category:	2
Notes:	Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. Roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight.

Rainwater fittings	
Repair category:	1
Notes:	Within the limitations of our inspection rainwater goods were seen to be free from significant defect.
	We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.

Main walls	
Repair category:	1
	Within the limitations of our inspection, no significant defects were

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:	noted, however normal levels of maintenance are recommended.
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Windows, external doors and joinery	
Repair category:	2
Notes:	Windows to the sun room are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms.
	The Vendor advises that windows to the main dwelling and rear extension were replaced in 2019.

External decorations	
Repair category:	1
Notes:	Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories / porches	
Repair category:	
Notes:	Not applicable.

Communal areas	
Repair category:	
Notes:	Not applicable.

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

Garages and permanent outbuildings	
Repair category:	1
Notes:	A normal level of maintenance will be required to the garage and outbuildings.
	Aspects of the workshop construction may have a limited life span including timber walls. Some patch repair and regular ongoing maintenance should be anticipated.

Outside areas and boundaries	
Repair category:	1
Notes:	Boundary walls and fences should be regularly checked and maintained as necessary.
	Mature trees within the grounds of the property will require future ongoing professional maintenance by an experienced contractor.
	There are retaining walls to the rear of the property. Evidence of movement has affected the wall reflected by cracking. It is not possible to say that further movement will not occur. While further movement would seem unlikely. The wall appears to be in sound condition at present but should be regularly checked and maintained to prevent landslip.
	The subjects have an area of timber decking. Timber decked structures will have a limited lifespan and require regular maintenance and this liability should be considered. It should be appreciated that the concealed structural components have not been inspected nor have we moved items on the deck surface and we would highlight that defects may only become evident once such items are removed or the decking boards lifted.

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.

Ceilings	
Repair category:	
Notes:	Some cracked ceiling plaster was noted and some repairs may be required at the time of re-decoration or disturbance.

Internal walls	
Repair category:	
Notes:	Within the limitations of our inspection no significant defects were noted.

Floors including sub-floors	
Repair category:	1
Notes:	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

Internal joinery and kitchen fittings	
Repair category:	
Notes:	Within the limitations of our inspection no significant defects were noted.

Chimney breasts and fireplaces	
Repair category:	

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

	1
Notes:	It is assumed that the stoves have been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliances have not been tested by ourselves and are therefore presumed in full, safe working order. The flues should be regularly swept.

Internal decorations	
Repair category:	
Notes:	The property is in good decorative order.

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	2
Notes:	The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every 5 years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas

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

Repair category:	1
Notes:	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings		
Repair category:	1	
Notes:	The property is understood to have a private water supply from outwith the curtilage of the subjects. This source is assumed to be reliable. Neither the reliability nor purity of the supply have been tested and any purchaser should fully satisfy themselves in these respects prior to conclusion of missives.	
	No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.	

Heating and hot water		
Repair category:	2	
Notes:	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system. The location of the oil storage tank does not comply with current	

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.

regulations which state that an oil storage tank should be sited 760mm away from non fire rated boundaries (i.e. wooden fence).

Drainage	
Repair category:	
Notes:	There are understood to be private drainage arrangements located within the curtilage of the subjects. The maintenance liability, rights of access and SEPA consents should be confirmed.

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	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
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	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	2
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

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.

<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 & 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

The assumed tenure is Absolute Ownership (formerly Feudal).

The full extent of the garden grounds and position of the boundaries should be ascertained by reference to the Title Deeds.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and assumed to be adopted by the Local Authority.

Access to the subjects is via a part made track. Rights of access and any maintenance liability should be confirmed.

The subjects have been extended circa 1995, 2009 and more recently in 2019 with the conversion of parts of the steading to provided a residential annexe and laundry room. It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

There are understood to be private drainage arrangements to a septic tank located within the curtilage of the subjects. The maintenance liability, rights of access for maintenance purposes and availability of SEPA consents should be confirmed.

There is low voltage electricity supply equipment within the grounds.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Timber treatment works were carried out in circa 1988 at which time a 25 year guarantee was put

in place. This guarantee has now lapsed. The property should be inspected by a timber/damp specialist prior to purchase. Our valuation is subject to reports/estimates.

Estimated re-instatement cost (£) for insurance purposes

1.470.000

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than ONE MILLION, FOUR HUNDRED AND SEVENTY THOUSAND POUNDS STERLING. This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation (£) and market comments

465,000

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of FOUR HUNDRED AND SIXTY FIVE THOUSAND POUNDS STERLING.

The valuation figure is on the assumption that the cost of Category 3 repairs are not substantial. It should be appreciated that this is not an indication of costs and detailed reports and estimates should be obtained from all appropriate contractors and specialists to establish the full extent of the works.

The property may not form suitable security for normal mortgage lending due to steading conversion to a lettable unit and the availability of finance should be fully confirmed prior to purchase.

Reports are required from a Timber and Damp specialist. Detailed reports and estimates should be obtained from suitable tradesmen prior to purchase.

Report author:	Olga MacGregor, MRICS
Company name:	J & E Shepherd - Elgin
Address:	Park House South Street Elgin IV30 1JB
Signed:	Electronically Signed: 201093-19509E9D-1987
Date of report:	15/03/2022

P A R T 2.

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





Property: Corsemaul House Dufftown, Keith AB55 4EE Client: Mr. Stephen Thompson Tenure: Absolute Ownership (formerly Feudal). Reference: 3V842623

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

1.0 LOCATION

The subjects are located within the Auchindoun area of Dufftown where surrounding properties are of mixed design, vintage and character.

The property has a rural location several miles from most main amenities.

2.0 DESCRIPTION	2.1 Age:	Erected circa 1900, extended circa 1995, 2009 and again 2019.	
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The subjects comprise a detached, traditional dwelling house with two storey extension to the rear and single storey extension to the front elevation.

3.0 CONSTRUCTION

The roof is of a pitched, ridged design comprising timber trusses clad with slate over timber sarking boards.

Access to the roof void was from a ceiling hatch at the first floor landing.

The roof to the extensions are of a similar design with timber trusses clad with slates over timber sarking boards.

Access to the roof void was undertaken from eaves access hatches and a ceiling hatch within Bedroom one.

There was no accessible roof void to the sun room.

The main walls are of solid stone construction externally pointed (wall width 700mm).

The extension to the rear is consistent of rendered cavity blockwork (wall width 310mm).

The sun room	extension is co	nsistent with rei	ndered cavity bi	ockwork constr	ruction (wall wid	ith 430mm).	
4.0	ACCOMMOD	ATION					
The accommodation may be summarised as follows;							
Ground Floor:	Ground Floor:- Entrance Vestibule, Hall, Lounge, Bathroom, Kitchen, Dining Room and Sun Room.						
First Floor:- La	anding, Three B	edrooms and Fa	amily Bathroom				
5.0	SERVICES (N	No tests have b	een applied to	any of the se	rvices)		
Water:	Private	Electricity:	Mains	Gas:	Private	Drainage:	Private
Central Heati	ng:	Oil fired wet ce	entral heating sy	ystem.			
6.0	OUTBUILDIN	IGS					
Garage:		Single car gar	age contained v	vithin the detac	hed steading.		
Others:		In addition the	re is a lettable ι	unit, laundry roc	om, storage are	a and workshop).
7.0	GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.						
		property was fou of repair and ma			lly consistent wi	ith its age and ty	ype of
8.0	ESSENTIAL I property)	SSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the roperty)					
Reports are rec tradesmen prio	•	mber and Damp	specialist. Det	ailed reports ar	nd estimates sh	ould be obtained	d from suitable
8.1 Retention	recommended	d:	Nil				
9.0	ROADS &FO	OTPATHS					
Access from the liability should	•	nighway to the s	subjects is via a	n partly made ti	rack. Rights of a	access and any	maintenance
10.0	BUILDINGS I (£):	NSURANCE	1,470,000	GROSS EXT FLOOR ARE		295	Square metres
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.						
11.0	GENERAL REMARKS						
The assumed tenure is Absolute Ownership (formerly Feudal).							

The full extent of the garden grounds and position of the boundaries should be ascertained by reference to the Title Deeds.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and assumed to be adopted by the Local Authority.

Access to the subjects is via a part made track. Rights of access and any maintenance liability should be confirmed.

The subjects have been extended circa 1995, 2009 and more recently in 2019 with the conversion of parts of the steading to provided a residential annexe and laundry room. It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

There are understood to be private drainage arrangements to a septic tank located within the curtilage of the subjects. The maintenance liability, rights of access for maintenance purposes and availability of SEPA consents should be confirmed.

There is low voltage electricity supply equipment within the grounds.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Timber treatment works were carried out in circa 1988 at which time a 25 year guarantee was put in place. This guarantee has now lapsed. The property should be inspected by a Timber and Damp specialist prior to purchase. Our valuation is subject to reports/estimates.

valuation is subject to reports/estimates.						
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 (£):		465,000	FOUR HUNDRED AND SIXTY FIVE THOUSAND POUNDS STERLING.		
12.2	Market Value on completion of essential works (£):					
12.3	Suitable security for normal mortgage purposes?		Yes			
12.4	Date of Valuation:		14/03/2022			
Signature: Electronically		Signed: 201093-19509E9D-1987				
Surveyor:	Olga MacGregor		MRICS		Date:	15/03/2022
J & E Shepherd - Elgin						
Office:	Park House South Street Elgin IV30 1JB			Tel: 01343 553 939 Fax: email: elgin@shepherd.co.uk		

P A R T 3 .

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	Corsemaul House Dufftown, Keith AB55 4EE
Customer	Mr. Stephen Thompson
Customer address	Corsemaul House Dufftown, Keith AB55 4EE
Prepared by	Olga MacGregor, MRICS J & E Shepherd - Elgin

Energy Performance Certificate (EPC)

Dwellings

Scotland

Corsemaul House, Auchindoun, Dufftown, Keith, AB55 4EE

Dwelling type: Detached house
Date of assessment: 14 March 2022
Date of certificate: 15 March 2022

Total floor area: 199 m²

Primary Energy Indicator: 238 kWh/m²/year

Reference number: 9443-1048-5237-1582-7220 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

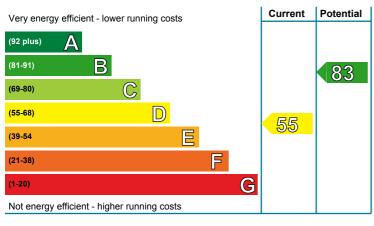
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£5,700	See your recommendations
Over 3 years you could save*	£1,383	report for more information

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

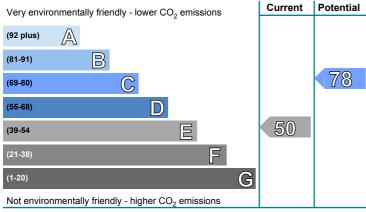


Energy Efficiency Rating

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

Your current rating is **band D (55)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band E (50)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£885.00
2 Internal or external wall insulation	£4,000 - £14,000	£219.00
3 Floor insulation (suspended floor)	£800 - £1,200	£276.00

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	Sandstone or limestone, as built, no insulation (assumed)	***	***
	Cavity wall, as built, insulated (assumed)	★★★ ☆	★★★ ☆
Roof	Pitched, insulated (assumed) Roof room(s), ceiling insulated Roof room(s), insulated	**** *****	**** *****
Floor	Suspended, no insulation (assumed) Suspended, limited insulation (assumed) Solid, insulated (assumed)	_ _ _	_ _ _
Windows	Fully double glazed	★★★★☆	★★★ ☆
Main heating	Boiler and radiators, oil	***	★★★ ☆
Main heating controls	Programmer, TRVs and bypass	***	***
Secondary heating	Room heaters, wood logs	_	_
Hot water	From main system, plus solar, no cylinder thermostat	***	***
Lighting	Low energy lighting in 86% 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 56 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 11 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 5.4 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	£4,872 over 3 years	£3,489 over 3 years	
Hot water	£420 over 3 years	£420 over 3 years	You could
Lighting	£408 over 3 years	£408 over 3 years	save £1,383
Totals	£5,700	£4,317	over 3 years

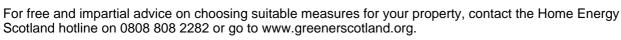
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The 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 and management		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	Indicative cost	per year	Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£295	D 62	D 58
2	Internal or external wall insulation	£4,000 - £14,000	£73	D 64	D 60
3	Floor insulation (suspended floor)	£800 - £1,200	£92	D 67	D 63
4	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£306	C 72	D 68
5	Wind turbine	£15,000 - £25,000	£695	B 83	C 78

Choosing the right improvement package





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 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). 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.

3 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

4 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.

5 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.

Recommendations Report

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:

- · Biomass secondary heating
- Solar water heating

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	31,187	(983)	N/A	(1,365)
Water heating (kWh per year)	3,696			

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: Miss Olga MacGregor

Assessor membership number: EES/014056
Company name/trading name: J & E Shepherd
Address: 13 Albert Square

Dundee DD1 1XA

Phone number: 01382 200454

Email address: dundee@shepherd.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.

Corsemaul House, Dufftown, Keith, AB55 4EE

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



P A R T 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 Address	Corsemaul House Dufftown, Keith AB55 4EE
Seller(s)	Stephen Thompson
Completion date of property questionnaire	03/03/2022

Note for sellers

1.	Length of ownership		
	How long have you owned th 5 years	e property?	
2.	Council tax		
	Which Council Tax band is you	our property in? (Please circle)]H	
3.	Parking		
	What are the arrangements for parking at your property? (Please tick all that apply)		
	Garage	[x]	
	Allocated parking space	[]	
	Driveway	[x]	
	Shared parking	[]	
	On street	[]	
	Resident permit	[]	
	Metered parking	[]	
	Other (please specify):		

Conservation area		

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)?	[]YES [x]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)?	[x]YES []NO
	If you have answered yes, please describe below the changes which you have made:	
	Converted part of stable block into holiday accommodation.	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[x]YES []NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES []NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[x]YES []NO
	(ii) Did this work involve any changes to the window or door openings?	[]YES [x]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
	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	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed? Don't know	
	(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 your property and gi supplier:	ve details of the

	Services	Connected	Supplier
	Gas or liquid petroleum gas	N	
	Water mains or private water supply	Υ	Private supply
	Electricity	Υ	
	Mains drainage	N	
	Telephone	N	
	Cable TV or satellite	Υ	Sky
	Broadband	N	
b	Is there a septic tank system at your property	?	[x]YES []NO
	If you have answered yes, please answer the below:	two questions	
	(i) Do you have appropriate consents for the your septic tank?	discharge from	[x]YES []NO []Don't know
	(ii) Do you have a maintenance contract for y	our septic tank?	[]YES [x]NO
	If you have answered yes, please give details with which you have a maintenance contract:		
11.	Responsibilities for shared or common areas		
а	Are you aware of any responsibility to contrib anything used jointly, such as the repair of a private road, boundary, or garden area? If you have answered yes, please give details	shared drive,	[]YES [x]NO []Don't know
b	TOURE FOOL COMMON STAIRWEILOLOINEL COMMON ALEASY		[]YES [x]NO []N/A
С	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		[]YES [x]NO
d	Do you have the right to walk over any of you property- for example to put out your rubbish your boundaries? If you have answered yes, please give details	bin or to maintain	[]YES [x]NO
е	As far as you are aware, do any of your neight right to walk over your property, for example rubbish bin or to maintain their boundaries?		[]YES [x]NO

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	If you have answered yes, please give details:	
f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is 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	A - f	
a	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	[x]YES []NO
	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.	[x]YES []NO
a	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	[x]YES []NO
a b	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.	[x]YES []NO
	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. Outbuildings sprayed for woodworm 2018. As far as you are aware, has any preventative work for dry 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. Outbuildings sprayed for woodworm 2018. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	

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	
In the past three years have you ever received a notice:		
а	advising that the owner of a neighbouring property has made a planning application?	[]YES [x]NO
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):	S Thompson	
Capacity:	[x]Owner []Legally Appointed Agent for Owner	
Date:	03/03/2022	