YOUR ONESURVEY HOME REPORT

ADDRESS

Broompark
Caulfield Road North
Cradlehall, Inverness
IV2 5NQ

PREPARED FOR

Edward Dougan

INSPECTION CARRIED OUT BY:



SELLING AGENT:



HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Graham & Sibbald LLP - Inverness	20/11/2024
Mortgage Certificate	Final	Graham & Sibbald LLP - Inverness	20/11/2024
Property Questionnaire	Final	Mr. Edward Dougan	04/11/2024
EPC	Final	Graham & Sibbald LLP - Inverness	20/11/2024

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 log onto 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:

Surveyor Reference	NC2024110015
Customer	Mr. Edward Dougan
Selling address	Broompark
	Caulfield Road North
	Cradlehall, Inverness
	IV2 5NQ
Date of Inspection	14/11/2024
Prepared by	Neil Cromarty Graham & Sibbald LLP - Inverness

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.

 $\overline{\Omega}$

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.

Description	The property comprises a part one and a half storey and part single storey detached dwelling house with attached single and double car garages and a number of various outbuildings.
Accommodation	The accommodation may be summarised as follows:_ Ground Floor - Entrance Hall, Family Room, Lounge with Sun Room off, Main hallway, Bedroom, Bathroom, Dining Room, Kitchen, Utility Room with WC and Study off. First Floor- Landing, 2 Bedrooms & Bathroom.
Gross internal floor area (m2)	230 or thereby.
Neighbourhood and location	The subjects are situated within an established, popular residential area fronting onto Caulfield Road north on the southern outskirts of Inverness city centre. Immediate surrounding properties comprise dwellings of a generally similar age and type whilst the property enjoys an outlook towards the Moray Firth to the front. All main facilities and amenities can be found within close proximity.
Age	Circa 1940.
Weather	Dry.
Chimney stacks	There are two individual chimney stacks of rendered brick/block construction forming part of the dwelling. Visually inspected with the aid of binoculars where required.

	,
Roofing including roof space	The main roof is of pitched and hip-ended design clad, with concrete tiles and incorporating a tiled ridge. The front and rear extensions roofs are also of lean-to and pitched design ands overlaid with concrete tiles. The side utility room extension is of pitched design and clad with slates.
	There are some flat roofed areas over bay windows.
	There was access gained to various roof void areas within both the main first floor landing and the ground floor Utility room. There was also access gained to the eaves areas. Fibreglass insulation has been laid between both the the ceiling joists and between the rafters.
	Sloping roofs were visually inspected with the aid of binoculars where required.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as bein
Rainwater fittings	The gutters and downpipes are of both painted cast iron and uPVC type.
	Visually inspected with the aid of binoculars where required.
Main walls	The main outer walls are consistent with being of cavity brick construction and wet harled externally. The side extension walls are consistent with being of cavity concrete block types and rendered externally. The front and rear extensions are consistent with being of modern cavity construction comprising a structural timber frame inner leaf and roughcasted concrete block outer leaf. There are also some areas of external timber cladding to the main walls.
	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
Windows, external doors and joinery	The windows are of mixed type, predominantly comprising replacement uPVC double glazed units together with some timber framed, double glazed Velux's and also some older style timber frame double glazed and single glazed units.
	The external roofline fascia's, eaves and soffits are formed in timber.
	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
External decorations	External decorations comprise painted finishes.
	Visually inspected.
Conservatories / porches	N/A

Communal areas	N/A
Garages and permanent outbuildings	There area a number of various outbuildings pertaining to the property. There is a detached double car garage to the rear of the site. The outer walls are of timber framed and timber clad type under a profiled metal clad roof. There are two electrical vehicle access doors to the front.
	There is a detached single car garage comprising roughcasted concrete block walls under a concrete tile clad roof.
	In addition there are also a number of various timber and felt garden sheds and an aluminium and glazed greenhouse.
	There is an attached timber summer house to the rear.
	Visually inspected.
Outside areas and boundaries	There are areas of surrounding garden ground pertaining to the property and from information obtained from an online mapping system the total site area appears to extend to approximately 0.75 acres or thereby. We would however emphasise that no site measurements were undertaken at the date of our inspection. The grounds themselves are predominantly laid with grass. Boundaries are formed in stone and block walling, timber fencing and hedging.
	There is a sloping driveway accessed directly off Caulfield Road North, subsequently leading to private off street car parking areas.
	Visually inspected.
Ceilings	The ceilings are plasterboard lined.
	Visually inspected from floor level.
Internal walls	The internal walls are of plasterboard and plaster on the hard type.
	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
Floors including sub floors	The flooring at both ground and first floor levels appear to be of suspended timber construction although we would emphasise that our inspection of floor surface areas was restricted due to the presence of fitted floor coverings.
	There was no access gained to any sub floor areas.
	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.

Internal joinery and kitchen	The internal skirtings and architraves are of both painted and varnished
fittings	timber finish whilst internal doors are of timber and timber/glazed type.
	The kitchen comprise a range of wall mounted cabinets and worktop surfaces.
	There is a gas fired Aga within the kitchen.
	There is a timber staircase connecting the ground and first floors.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	There is a fireplace with tiled surround within the ground floor family room although we would recommend that confirmation be sought as to whether this is still in use as at the date of inspection there was an electrical fireplace within this.
	There is a modern stove within the lounge.
	Visually inspected. No testing of the flues or fittings was carried out.
Internal decorations	Internal decorations comprise wallpaper and painted finishes.
	Visually inspected.
Cellars	N/A
Electricity	Mains supply. The electrical installation comprises 13 amp power points whilst the cable where visible is of pvc clad type.
	The electrical consumer unit is contained within a cupboard in the ground floor WC.
	There is an external electrical meter box.
	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.
Gas	Mains supply. There is an external gas meter box.
	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.

	· · · · · · · · · · · · · · · · · · ·
Water, plumbing and bathroom fittings	Mains supply. The visible plumbing installation is in copper and plastic pipework where seen.
	The sanitary fittings within the ground floor bathroom comprises a four piece suite with there being a WC, wash hand basin, bath and electrical shower in tray. There is also a separate WC.
	The first floor bathroom comprises a four piece suite with there being a WC, wash hand basin, bidet and bath.
	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
Heating and hot water	Fixed heating is provided by a range of electrical storage and panel heaters. There is also a radiator within a ground floor WC which is assumed to be supplied by the gas fired Aga within the kitchen.
	Domestic hot water is provided by an electric immersion heater and contained within a modern pre-insulated hot water cylinder which is within a cupboard off the first floor bedroom.
	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
Drainage	Mains sewer.
	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
Fire, smoke and burglar alarms	There does not appear to be a compliant smoke and heat alarm system within the property.
	Visually inspected.
	No test whatsoever were carried out to any systems or appliances.
	There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring 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 requires 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 etc. a carbon monoxide detector is also required.
	The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.

Any additional limits to inspection

At the date of inspection, the property was unoccupied and unfurnished although the floors were covered.

There was no access gained to any sub floor areas.

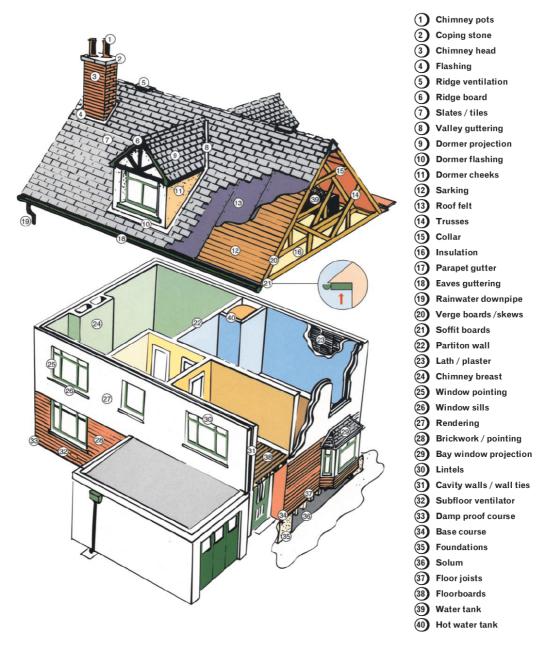
Not all windows were tested during the course of our inspection.

It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

Insulation has been laid over the roof joists and accordingly a head and shoulders inspection of the roof space was possible only.

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 proper

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 above 3 categories:

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

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

Dampness, rot and infestation	
Repair category:	
Notes:	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.

Chimney stacks	
Repair category:	2
Notes:	Weathering was noted to the chimney stacks. It should appreciated that they are of an age where on-going maintenance will be required, particularly to flashing details to ensure water tightness.

Roofing including roof space	
Repair category:	2
Notes:	General maintenance, overhaul and repair of the roof coverings is now necessary and it should be appreciated that this type of roof covering, due to its age, will require ongoing maintenance in the future.
	It should be appreciated that flat roof coverings have a limited life only and require above average maintenance. Any information as to its last renewal date should be obtained, if available.

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Rainwater fittings	
Repair category:	
Notes:	At the time of our inspection there was no evidence of damp staining/water staining on wall surfaces which would indicate leakage. It should be noted that it was not raining at the time of our inspection.

Main walls	
Repair category:	2
Notes:	Some damage and weathering was noted to the outer walls.

Windows, external doors and joinery	
Repair category:	2
Notes:	These generally appeared in fair condition consistent with age.
	Windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance/ repair will be required as part of an ongoing maintenance programme.
	Double glazed windows may be prone to misting/interstitial condensation which can be more evident and can change in certain temperatures/weather conditions.

External decorations	
Repair category:	2
Notes:	The external decoration is weathered/decayed and an overhaul should be expected.

Conservatories / porches	
Repair category:	
Notes:	N/A

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Communal areas	
Repair category:	
Notes:	N/A

Garages and permanent outbuildings	
Repair category:	2
Notes:	The garage and outbuilding structures will require ongoing maintenance and repairs.

Outside areas and boundaries	
Repair category:	2
Notes:	You should verify with your conveyancer the extent of the boundaries attaching to the property.
	Outside areas including boundaries will require ongoing repairs and maintenance.

Ceilings	
Repair category:	
Notes:	Within the limits of our inspection these generally appeared in fair condition consistent with age.

Internal walls	
Repair category:	
Notes:	Within the limits of our inspection these generally appeared in fair condition consistent with age.

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Floors including sub-floors		
Repair category:	2	
Notes:	No significant defects noted within the limitations of the inspection.	
	No access to the sub-floor chamber was possible at the time of our visit to the property. Within the limitations of our inspection there was no indication to suggest significant defects in this area. It will, however be appreciated that the area was not inspected and therefore no guarantees can be provided in this regard.	
	There was some localised damage noted to floor tiles.	

Internal joinery and kitchen fittings		
Repair category:		
Notes:	The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age.	
The kitchen units are of a generally modern type and appeared in fair condition for their age and purpose.		

Chimney breasts and fireplaces		
Repair category:	1	
Notes:	Some of the original fireplaces appear to have been removed/blocked and we assume adequately vented.	
	It is assumed that the wood/multi fuel apparatus has been installed in accordance with the manufacturer's recommendations in particular regard to flueing and ventilation. The appliance was not tested.	

Internal decorations	
Repair category:	
Notes:	The property appears in fair decorative order.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Cellars	
Repair category:	
Notes:	N/A

Electricity		
Repair category:	2	
Notes:	The electrical system is on semi modern/mixed lines and as such we recommend that it be checked and upgraded as necessary by an NICEIC/SELECT registered Electrical Contractor.	
	The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten 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	
Repair category:	
Notes:	In the interest of safety all gas appliances should be checked by a Gas Safe Registered Engineer.

Water, plumbing and bathroom fittings		
Repair category:		
Notes:	The plumbing and fittings appear of copper/pvc piping where seen and appeared in serviceable condition but was not tested.	
	The sanitary fittings appeared in fair order consistent with age.	

Heating and hot wat	er
Repair category:	
Notes:	There is an electric heating system provided. This was not tested.

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Drainage	
Repair category:	
Notes:	The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking.

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	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	2
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	1
Drainage	1

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

1. Which floor(s) is the living accommodation on?	Ground & First Floor
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 valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include the addition of the front, rear and side extensions together with the car garages.

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

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

It is recommended that where repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

Estimated re-instatement cost (£) for insurance purposes

£750,000

SEVEN HUNDRED AND FIFTY THOUSAND POUNDS STERLING.

Valuation (£) and market comments

£480,000 (FOUR HUNDRED AND EIGHTY THOUSAND POUNDS STERLING)

Market Value assuming vacant possession is £480,000 (FOUR HUNDRED AND EIGHTY THOUSAND POUNDS)

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

Report author:	Neil Cromarty			
Company name:	Graham & Sibbald LLP - Inverness			
Address:	4 Ardross Street Inverness IV3 5NN			
Signed:	Electronically Signed: 272977-4B4EA96D-F72B			

Date of report:	20/11/2024

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.





Mortgage Valuation Report					
Property:	Broompark Caulfield Road North Cradlehall, Inverness IV2 5NQ		dward Dougan lute ownership.		
Date of Inspection:	14/11/2024	Reference:	NC		

This report has been prepared as part of the seller's 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 a potential 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 situated within an established, popular residential area fronting onto Caulfield Road north on the southern outskirts of Inverness city centre. Immediate surrounding properties comprise dwellings of a generally similar age and type whilst the property enjoys an outlook towards the Moray Firth to the front. All main facilities and amenities can be found within close proximity.

2.0 DESCRIPTION 2.1 Age: Circa 1940.

The property comprises a part one and a half storey and part single storey detached dwelling house with detached single and double car garages and a number of various outbuildings.

3.0 CONSTRUCTION

The main outer walls are consistent with being of cavity brick construction and wet harled externally. The side extension walls are consistent with being of cavity concrete block type. The front and rear extensions are consistent with being of modern cavity construction comprising a structural timber frame inner leaf and roughcasted concrete block outer leaf. There are also some areas of external timber cladding to the main walls.

The main roof is of pitched, hip-ended design clad with concrete tiles and incorporating a tiled ridge. The front and rear extensions roofs are also of lean-to and pitched design ands overlaid with concrete tiles. The side utility room extension is of pitched design and clad with slates.

4.0 ACCOMMODATION

The accommodation may be summarised as follows:

Ground Floor - Entrance Hall, Family Room, Lounge with Sun Room off, Main hallway, Bedroom, Bathroom, Dining Room, Kitchen, Utility Room with WC and Study off.

First Floor- Landing, 2 Bedrooms & Bathroom.

5.0	SERVICES (No tests have been applied to any of the services)						
Water:	Mains.	Electricity:	Mains	Gas:	Mains	Drainage:	Mains

Central Heat	ing:	None				
6.0	OUTBUILDINGS					
Garage:	There are detached single and double car garages					
Others: Additional out		tbuildings com	orise various sheds/stores, a	greenhouse ar	nd attached	
		summer hous	se.			
At the date of	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.					
	inspection, the lediate repairs			generally fair order consiste	it with age and	type, there
8.0	ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)					
In our opinion	there are no e	ssential repair	works conside	red necessary for mortgage	purposes.	
8.1 Retention	n recommend	ed:	0			
9.0	ROADS & FO	OOTPATHS				
The adjacent	roads and foot	paths are mad	le up and adop	ted by the local authority.		
10.0	· ·				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 wi your insurers is advised.					struction of n included. construction
11.0	GENERAL R	EMARKS				

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include the addition of the front, rear and side extensions together with the car garages.

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

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

It is recommended that where repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

12.0VALUATION 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 (£):		£480,000	FOUR HUNDRED AND EIG STERLING.	HTY THOU	SAND POUNDS
12.2	Market Value completion (works (£):	-				
12.3	Suitable security for normal mortgage purposes?		Yes			
12.4	Date of Valuation:		14/11/2024			
Signature:		Electronically	Signed: 2729	77-4B4EA96D-F72B		
Surveyor:	Neil Cromarty	/			Date:	20/11/2024
Graham & S	Graham & Sibbald LLP - Inverness					
Office:	4 Ardross Street			Tel: 01463 236 977		
	Inverness			Fax:		
	IV3 5NN			email: inverness@g-s.co.u	uk	

PART 3

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	Broompark Caulfield Road North Cradlehall, Inverness IV2 5NQ
Customer	Mr. Edward Dougan
Customer address	Broompark
	Caulfield Road North
	Cradlehall, Inverness
	IV2 5NQ
Prepared by	Neil Cromarty
	Graham & Sibbald LLP - Inverness

Energy Performance Certificate (EPC)

Dwellings

Scotland

BROOMPARK, CAULFIELD ROAD NORTH, CRADLEHALL, INVERNESS, IV2 5NQ

Dwelling type: Detached house
Date of assessment: 14 November 2024
Date of certificate: 20 November 2024

Total floor area: 230 m²

Primary Energy Indicator: 514 kWh/m²/year

Reference number: 9714-5729-3109-0444-3296 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

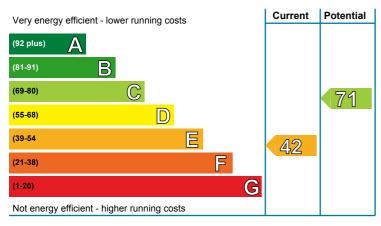
Main heating and fuel: Electric storage heaters

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*	£18,318	See your recommendations
Over 3 years you could save*	£7,473	report for more information

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

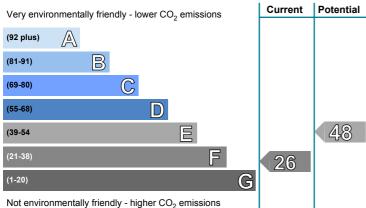


Energy Efficiency Rating

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 E (42)**. 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 F (26)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£501.00
2 Flat roof or sloping ceiling insulation	£850 - £1,500	£546.00
3 Cavity wall insulation	£500 - £1,500	£609.00

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, as built, no insulation (assumed) Timber frame, as built, insulated (assumed) Cavity wall, as built, insulated (assumed)	**** **** ***	**** **** ***
Roof	Pitched, 150 mm loft insulation Pitched, 100 mm loft insulation Roof room(s), insulated	**** **** ***	**** **** ***
Floor	Suspended, no insulation (assumed) Suspended, limited insulation (assumed)	_ _	_ _
Windows	Fully double glazed	****	****
Main heating	Electric storage heaters	***	****
Main heating controls	Manual charge control	***	***
Secondary heating	Room heaters, electric	_	_
Hot water	Electric immersion, off-peak	***	***
Lighting	Low energy lighting in 48% 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 87 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 20 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 8 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	£15,948 over 3 years	£9,681 over 3 years	
Hot water	£1,506 over 3 years	£594 over 3 years	You could
Lighting	£864 over 3 years	£570 over 3 years	save £7,473
Totals	£18,318	£10,845	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.

Recommended measures		Indicative cost	Typical saving	Rating after improvement		
Recommended measures		indicative cost	per year	Energy	Environment	
1	Increase loft insulation to 270 mm	£100 - £350	£167	E 44	F 27	
2	Flat roof or sloping ceiling insulation	£850 - £1,500	£182	E 45	F 28	
3	Cavity wall insulation	£500 - £1,500	£203	E 47	F 30	
4	Floor insulation (suspended floor)	£800 - £1,200	£613	E 53	F 35	
5	Low energy lighting for all fixed outlets	£65	£67	E 54	F 35	
6	High heat retention storage heaters and dual immersion cylinder	£2,800 - £4,200	£1159	D 65	E 43	
7	Solar water heating	£4,000 - £6,000	£99	D 66	E 44	
8	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£427	C 71	E 48	

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

Choosing the right improvement package

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



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

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

1 Loft insulation

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

2 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof 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 with your local authority building standards department.

3 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

4 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.

5 Low energy lighting

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

6 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

BROOMPARK, CAULFIELD ROAD NORTH, CRADLEHALL, INVERNESS, IV2 5NQ 20 November 2024 RRN: 9714-5729-3109-0444-3296 **Recommendations Report**

7 Solar water heating

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

8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	35,294	(1,111)	(1,340)	N/A
Water heating (kWh per year)	2,139			

Addendum

BROOMPARK, CAULFIELD ROAD NORTH, CRADLEHALL, INVERNESS, IV2 5NQ 20 November 2024 RRN: 9714-5729-3109-0444-3296 Recommendations Report

About this document

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

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

Assessor's name:
Assessor membership number:
Company name/trading name:
Address:

Mr. Neil Cromarty
EES/009427
Graham & Sibbald
4 Ardross Street
Inverness

Phone number: 01463 236977
Email address: inverness@g-s.co.uk
Related party disclosure: No related party

IV3 5NN

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.

BROOMPARK, CAULFIELD ROAD NORTH, CRADLEHALL, INVERNESS, IV2 5NQ 20 November 2024 RRN: 9714-5729-3109-0444-3296 Recommendations Report

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



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	Broompark
	Caulfield Road North
	Cradlehall, Inverness
	IV2 5NQ
Seller(s)	Edward Dougan
Completion date of property questionnaire	04/11/2024

Note for sellers

1.	Length of ownership		
	How long have you owned the property?		
	July 2024		
2.	Council tax		
	Which Council Tax band is your property	in? (Please circle)	
	[]A []B []C []D []E [x]F []G []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):		

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of	[]YES [x]NO
	special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[]Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[]YES [x]NO
6.	Alterations/additions/extensions	
а	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	[]YES [x]NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES[]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[]YES [x]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?	[]YES[]NO
	(ii) Did this work involve any changes to the window or door openings?	[]YES[]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (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).	
	electric storage heating / Gas AGA	
	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	
8.	Energy Performance Certificate Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Does your property have an Energy Performance Certificate which is	[x]YES []NO
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your	
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim?	[]YES [x]NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any	[]YES [x]NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim?	[]YES [x]NO []YES []NO []YES [x]NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim? Are you aware of the existence of asbestos in your property?	[]YES [x]NO []YES []NO []YES [x]NO

а	Please tick which services are connected to your property and give details of the supplier:				
	Services	Connected	Su	pplier	
	Gas or liquid petroleum gas	Υ	EDF Energy		
	Water mains or private water supply	Υ	Sc	Scottish Water	
	Electricity	Υ	ED	EDF Energy	
	Mains drainage	Υ	Sc	Scottish Water	
	Telephone	Υ	PΙι	Plus net	
	Cable TV or satellite	N			
	Broadband	Υ	PΙι	us net	
b	Is there a septic tank system at your property?			[]YES [x]NO	
	If you have answered yes, please answer the two o	uestions below:			
	(i) Do you have appropriate consents for the discha	arge from your sep	tic	[]YES[]NO	
	tank?		[]Don't know		
	(ii) Do you have a maintenance contract for your septic tank?		[]YES[]NO		
	If you have answered yes, please give details of the company with which you have a maintenance contract:				
11.	Responsibilities for shared or common areas				
а	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?				
			[]Don't know		
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?)	[]YES [x]NO	
	If you have answered yes, please give details:			[]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?		of	[]YES [x]NO	
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries?		for	[]YES [x]NO	
	If you have answered yes, please give details:				
е	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?		[]YES [x]NO		
	If you have answered yes, please give details:				

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.)	[]YES [x]NO
If you have answered yes, please give details:	
Charges associated with your property	
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
le there a common buildings incurance policy?	[]YES [x]NO
is there a common buildings insurance policy?	[]Don't know
If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
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.	
Specialist works	
As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	[]YES [x]NO
If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	[]YES [x]NO
If you have answered yes, please give details:	
If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[]YES[]NO
If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	
	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: Charges associated with your property 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: Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges? 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. Specialist works 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. As far as you are 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: If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

14.	Guarantees		
а	Are there any guarantees or warranties for any of the following:		
(i)	Electrical work []NO []YES [x]Don't know []With title deeds []Lost		
(ii)	Roofing	[]NO []YES [x]Don't know []With title deeds []Lost	
(iii)	Central heating	[]NO []YES [x]Don't know []With title deeds []Lost	
(iv)	National House Building Council(NHBC)	[]NO []YES [x]Don't know []With title deeds []Lost	
(v)	Damp course []NO []YES [x]Don't know []With title deeds []Lost		
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[]NO []YES [x]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	[]YES [x]NO	
	moved in the last 10 years?	[]Don't know	
	If you have answered yes, please give details:		
16.	Notices that affect your property		
In th	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): Edward Dougan		
Capacity:	[x]Owner	
Сараску.	[]Legally Appointed Agent for Owner	
Date: 04/11/2024		