



Keith 9 miles  
Inverness 64 miles

Huntly 12 miles  
Aberdeen 50 miles

## LITTLE KNOCKBOG

**KEITH, MORAY**

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A spacious five bedroomed property with traditional stone steading, surrounded by grassland and commercial woodland, all enjoying spectacular views over open countryside.  
EPC - Band D (63).

Available as a whole or in separate lots, as follows:-

Lot 1 - 2.58 ha (6.38 ac)  
Lot 2 - 15.51 ha (38.33 ac)  
Lot 3 - 6.35 ha (15.68 ac)  
Lot 4 - 5.54 ha (13.70 ac)  
**Whole - 29.98 ha (74.09 ac)**

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Offers over £460,000 for the whole.

# BOWLTS

## DIRECTIONS

Travelling north east from Keith on the A95 towards Portsoy and Banff, turn left after seven miles, signposted Sillyearn/Edingight. Follow this road for one mile before taking the first right turn. Little Knockbog is the first property on the right hand side of the road.

## GENERAL OVERVIEW AND AMENITIES

Little Knockbog is in move-in condition and has been modernised and extended to a high standard. It benefits from double glazing, oil fired central heating and a private water supply with drainage to a septic tank system.

Little Knockbog is set in an elevated position on the south western edge of Knock Hill, enjoying far reaching uninterrupted views to the south over rural Banffshire into Aberdeenshire and west into Moray.

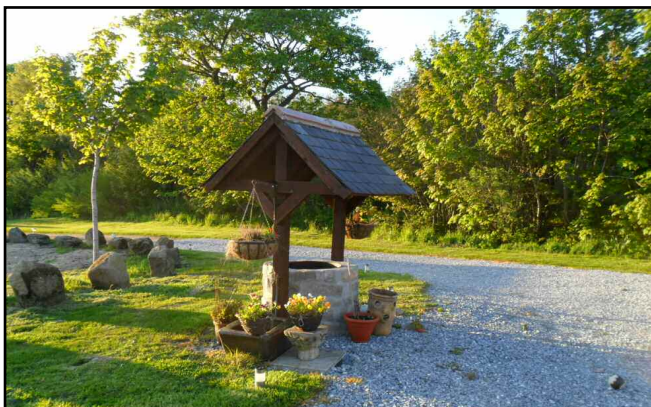
Little Knockbog lies to the north east of Keith and the north west of Huntly, both of which offer a wide range of services, schooling and other facilities. Inverness and Inverness Airport and Aberdeen and Aberdeen Airport are within easy reach.

The Moray Firth to the north is famous for its varied countryside, beautiful coastline and mild climate. The hills and moors offer delightful walks as well as traditional rural pursuits and there are excellent golf courses along the coast.

## GARDEN/OUTSIDE

Little Knockbog is surrounded by an area of garden ground and benefits from a polytunnel, garage and shed offering useful storage.

A traditional stone steading lies to the west of Little Knockbog and has been used for general storage in recent years. This building enjoys an open southerly aspect and has potential for residential/mixed use development, subject to obtaining all necessary consents.



Two IACS registered grass fields lie to the south of Little Knockbog offering useful sheltered grazing, suitable for horses or other livestock.

## WOODLAND

The majority of Little Knockbog Farm was planted as a farm woodland scheme, with a combination of mixed conifers, mixed broadleaves and areas of open ground in 2000/01.

These woodlands are now well established, outwith any grant schemes and provide excellent Roe deer stalking and rough shooting opportunities, with the prospect of timber sale revenue from thinning and felling in the future.

## PLANNING

The traditional farm steading has Planning Permission in Principle for change of use to residential unit, granted under an approval issued by The Moray Council (ref no: 11/00300/PPP, dated 15th July 2011). The Planning Permission in Principle is due to expire in July 2014.

Planning Consent for a house plot in Lot 3 has now lapsed.

## BOUNDARIES

The boundaries are all as shown approximately on the sale plan.

## ACCESS

Little Knockbog is accessed directly off the public road.

## ENERGY PERFORMANCE INDICATOR

The energy performance indicator for this building is Band D (63).

## POST CODE

AB55 6TE.

## ACCOMMODATION

The accommodation comprises:-

### GROUND FLOOR

- *Entrance Hall (5.76m x 3.50m max)*

Open quarry-tiled entrance hall with stairs to first floor and providing access to:-

- *Kitchen (5.79m x 4.11m)*

A very spacious fully fitted kitchen providing ample storage and worktop space, with a range of solid oak fronted units, quarry-tiled floor, six burner LPG stove with electric oven/grill and walk-in larder.

- *Utility Room (4.00m x 3.32m)*

Quarry-tiled floor, various floor mounted units with Belfast sink, washing machine and tumble drier points and large chest freezer space.

- *Boiler Room/Clothes Cupboard*

Compact room with Camray 5 oil combi-boiler and excellent drying, airing and storage space with hanging rails and shelving.

- *WC (1.68m x 0.96m)*

WC and wash hand basin.

- *Cloakroom Cupboard*

Double sided sliding doors with hanging rails.

- *Family Bathroom/Wet Room (3.23m x 2.03m)*

Luxurious wet room with tiled floor and walls with deep double ended bath, multi-head and body shower, WC and wash hand basin.

- *Living Room (6.68m x 4.01m)*

Spectacular room with solid oak floor, large stone fireplace with wooden mantle and wood burning stove, door to conservatory and views from south facing window.

- *Bedroom 4 (4.00m x 3.32m)*

Double bedroom with fitted carpet and built-in cupboard with shelves.



- *Conservatory (3.88m max x 3.74m max)*

Light room with triple aspect windows offering outstanding panoramic views, with tiled floor and double doors to outside.

### FIRST FLOOR

- *Landing/Study Area (4.72m max x 4.32m max)*

A light and spacious landing providing access to all upstairs bedrooms and attic, currently used as a study, with built-in desk space and shelving.

- *Master Bedroom (4.75m x 4.71m)*

Spacious room with large bay window with window seat looking west, laminate flooring and coombed ceiling.

- *En-suite Bathroom (4.69m x 2.20m)*

Large tiled bathroom with double ended bath, double size shower, WC and wash hand basin.



- *Bedroom 2 (4.42m x 3.62m)*

Large room with bay window to south, fitted carpet, coombed ceiling and gable window facing west.

- *Bedroom 3 (3.61m x 3.14m)*

Large room with bay window to south, fitted carpet, coombed ceiling and gable window facing east.



- *Bedroom 5 (2.36m x 2.00m)*

Single room with Velux window, fitted carpet and part coombed ceiling.

NB: all measurements are approximate.

## COUNCIL TAX

Little Knockbog is within Band C.

## LOCAL AUTHORITY

The Moray Council  
High Street  
ELGIN  
Moray  
IV30 1BX

Tel: 01343 543451.

## VIEWING

All interested parties may view the property by appointment with the sole selling agents, Messrs Bowlts, Chartered Surveyors, Barnhill, Pluscarden, By Elgin, Moray, IV30 8TZ. Telephone: 01343 890400. Fax: 01343 890222. Email: [mail@bowlts.com](mailto:mail@bowlts.com).

## ENTRY

Early entry with vacant possession is available following legal settlement and payment of the purchase price.

## THIRD PARTY RIGHTS AND SERVITUDES

The subjects are sold together with and subject to all existing rights of way, servitudes, wayleaves and others, whether contained in the Title Deeds or otherwise, and purchasers will be deemed to have satisfied themselves in respect of these.

## OFFERS

Offers over £460,000 (Four Hundred and Sixty Thousand Pounds) Sterling are sought.

All offers should be submitted in Scots legal form to Messrs Bowlts Chartered Surveyors, Barnhill, Pluscarden, By Elgin, Moray, IV30 8TZ. Telephone: 01343 890400. Fax: 01343 890222. Email: [mail@bowlts.com](mailto:mail@bowlts.com).

It should be noted that the vendors reserve the right to accept any offer at any time and prospective purchasers are therefore advised that they should register their interest in writing with the selling agents.

The vendors will not be bound to accept the highest or indeed any offer for this property.

## CLOSING DATE

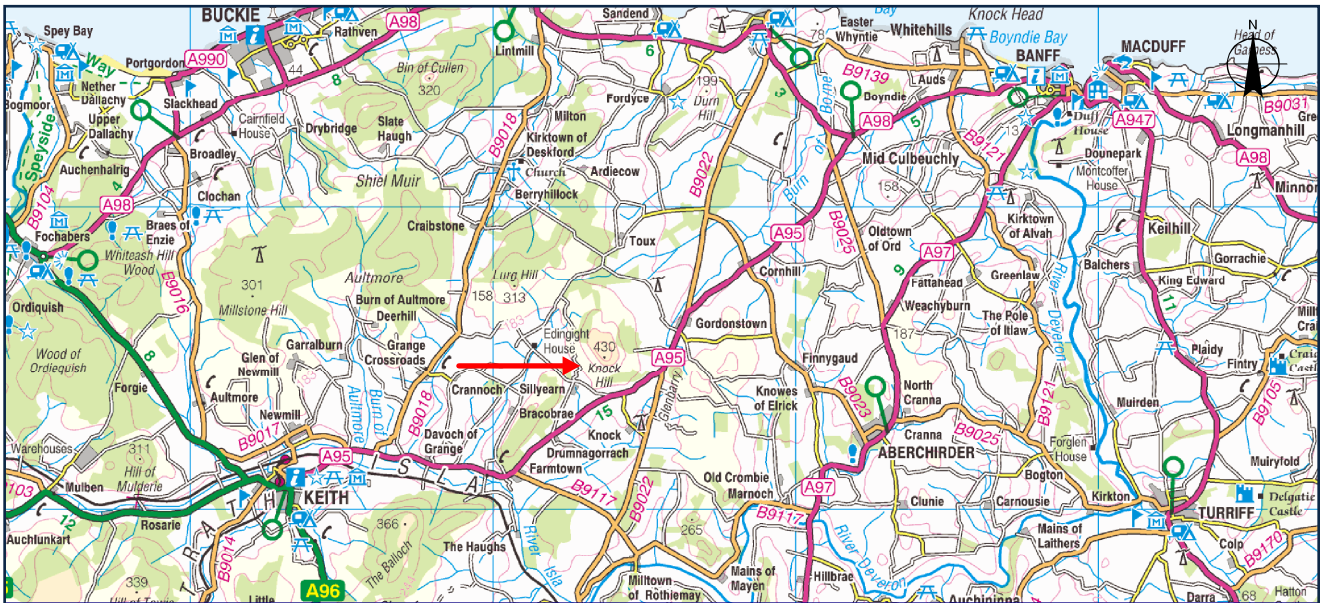
In the event of there being a closing date for the receipt of offers, we will use our best endeavours to inform all parties who have formally noted their interest with us.

It is strongly recommended that interested purchasers register their interest in this property by letter or by telephone – rather than relying on email.



# BOWLTS





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**Seafield of Raigmore**  
**Inverness, IV2 7PA**  
**Tel 01463 235753**  
**Fax 01463 235838**



**Barnhill, Pluscarden**  
**By Elgin, Moray, IV30 8TZ**  
**Tel 01343 890400**  
**Fax 01343 890222**



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- Farm, Estate and Forestry Management • Planning and Development • Architectural and Building Services •
- Land Survey and Mapping Services • Environmental and Conservation Services • Valuations •

**IMPORTANT NOTICE**

Bowls for themselves and for the Vendors or Lessors of this property, whose agents they are, give notice that:

- a) the particulars are set out as a general outline only for the guidance of intending purchasers or lessees and do not constitute, nor constitute part of, an offer or contract;
- b) all descriptions, dimensions, references to condition and necessary permissions for use and occupation and other details are given without responsibility and any intending purchasers or tenants should not rely on them as statements or representations of fact but must satisfy themselves, by inspection or otherwise, as to the correctness of each of them;
- c) no person in the employment of Bowls has any authority to make or give any representation or warranty whatever in relation to this property nor is any such representation or warranty given whether by Bowls or the Vendors or the Lessors of this property.

It is the responsibility of any intending purchaser to satisfy himself as to the accuracy of any information upon which he relies in making an offer. The making of any offer for this property will be taken as an admission by the intending purchaser that he has relied solely upon his own personally verified information, inspection and enquiries.

**REQUIREMENTS OF WRITING (SCOTLAND) ACT 1995**

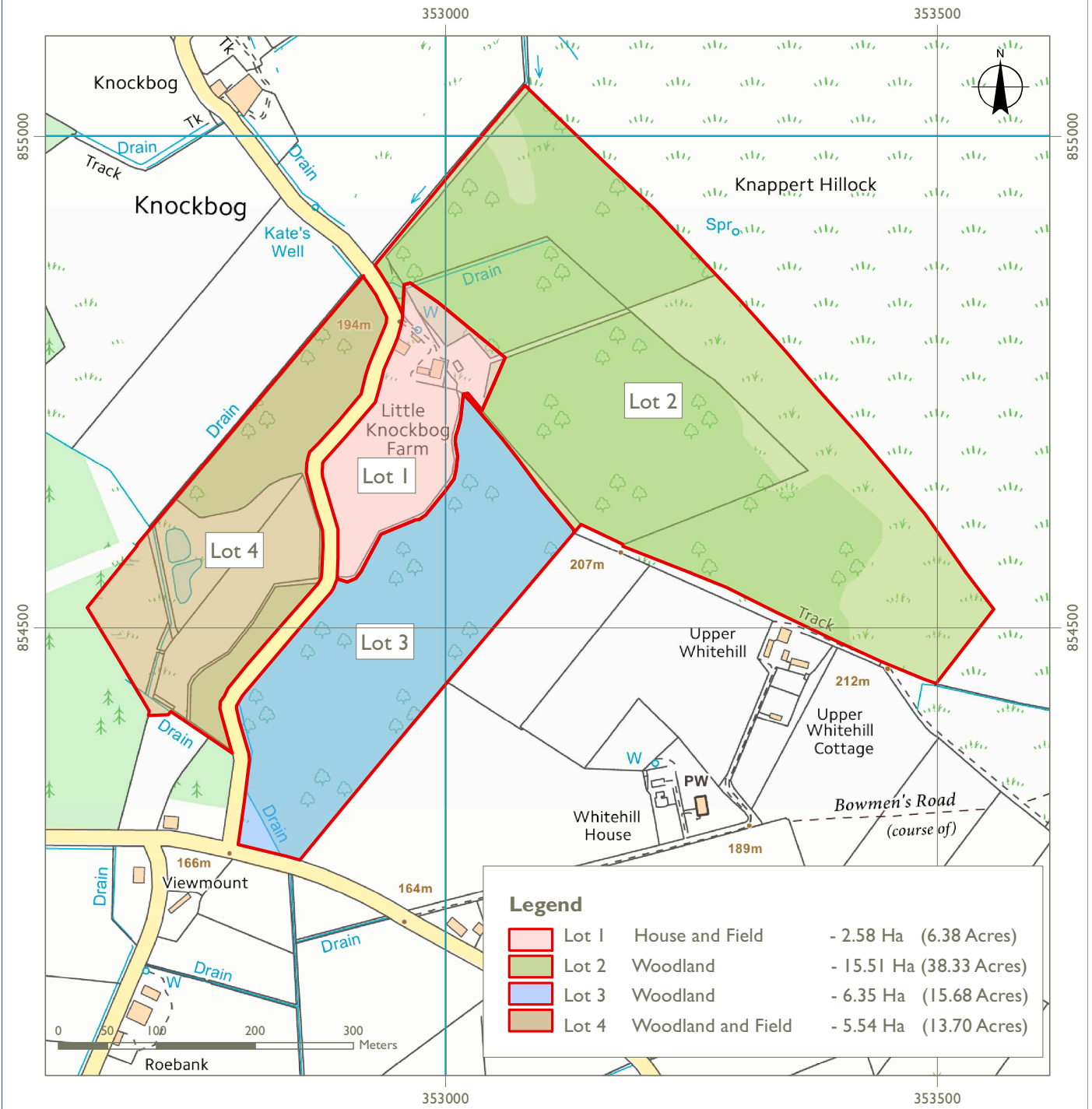
These particulars and any representations made by either Messrs Bowls or the Vendors shall not be binding on Messrs Bowls or the Vendors whether acted on or otherwise, unless the same satisfies the requirements of Section 3 of the Requirements of Writing (Scotland) Act 1995.

**PROPERTY MISDESCRIPTIONS ACT**

Whilst we use our best endeavours to make our particulars of sale reliable, if there is any point which is of particular interest and importance to you, please contact this office. We can check the information for you, particularly if you are contemplating travelling some distance to view the property.

**TMC/JS 3095 - Date Prepared 9th June 2014**

# Land at Little Knockbog



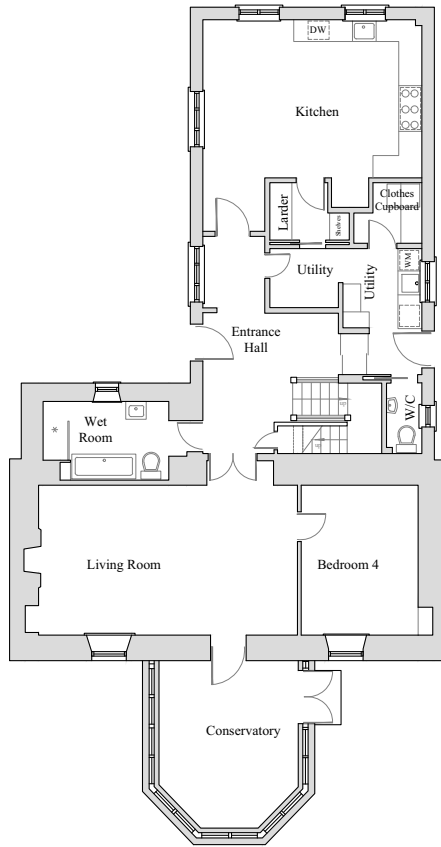
Site Area (Approx): **29.99 Ha (74.10 Acres)<sup>2</sup>**

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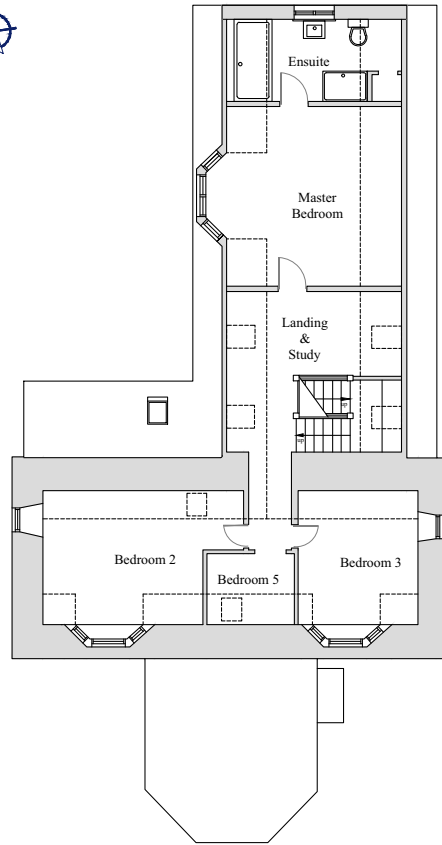
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**DO NOT SCALE FROM THIS PLAN**

# Little Knockbog Floor Plan



Ground Floor



First Floor

This plan is published for the convenience of the purchaser only.  
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**DO NOT SCALE FROM THIS PLAN**





# Single Survey

survey report on:

<b>Property address</b>	LITTLE KNOCKBOG FARM GRANGE KEITH AB55 6TE
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<b>Customer</b>	Mr S Coghill
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<b>Customer address</b>	Little Knockbog Grange Keith AB55 6TE
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<b>Prepared by</b>	DM Hall LLP
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<b>Date of inspection</b>	26th March 2014
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chartered surveyors

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

### 1.2 THE REPORT

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

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

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

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

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

# Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

# Terms and Conditions

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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

# Single Survey

## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	Traditional detached and extended one and a half storey farmhouse.
<b>Accommodation</b>	Ground floor: entrance hallway and stairway, lounge, family room/kitchen, sun lounge, bedroom, bathroom/wet room, utility room and toilet with w.c.,  First floor: landing/study area, master bedroom with ensuite bathroom, two bedrooms and boxroom.
<b>Gross internal floor area (m<sup>2</sup>)</b>	200
<b>Neighbourhood and location</b>	The property is located in a rural situation in a woodland setting enjoying an elevated position with open south facing views over the surrounding countryside. Facilities in the immediate locality are restricted with the main amenities being available in Keith which is about 7 or 8 miles distant.
<b>Age</b>	The property would appear to have been originally built around 1900 but has been extensively refurbished and extended within the past 15 years mainly from 2004.
<b>Weather</b>	It was dry and sunny at the time of my inspection following a period of generally settled weather.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There are two chimney stacks to the property of stone construction externally pointed. One of the chimneys has been capped.



<p><b>Roofing including roof space</b></p>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The original roof is pitched and slated with old style slated dormer windows and fireclay ridge tiles. The main extension is also timber framed, pitched and clad in concrete tiles with dormer windows and the roof to the sun lounge is timber framed, pitched, hipped and clad in slates.</p> <p>Access to the roof space was obtained by means of a hatch and folding ladder above the landing. The roof to the main extension is timber framed with plywood sarking sheets. There is evidence of underslate felt and there is insulation laid between the ceiling joists. A limited inspection was also carried out to the roof over the original part of the property and this is timber framed with close board timber sarking. There is no evidence of underslate felt. The loft area is insulated between the ceiling joists.</p>
<p><b>Rainwater fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The gutters are of pvc half round design with pvc round downpipes.</p>
<p><b>Main walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main external walls are formed in solid stonework externally pointed. The main extension and conservatory extension are of cavity construction with a timber framed load bearing inner leaf and rendered concrete block outer leaf.</p>
<p><b>Windows, external doors and joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Windows are of a double glazed hardwood or upvc type supplemented by Velux roof windows. The front and rear entrance doors are of solid timber with double glazed inserts. Double glazed upvc French doors are installed within the sun lounge.</p>

# Single Survey

	The soffits and fascia boards are formed in timber.
<b>External decorations</b>	<b>Visually inspected.</b> External woodwork is finished in a modern woodstain. There is no requirement for redecoration to upvc replacement windows, doors or Velux roof windows.
<b>Conservatories / porches</b>	<b>Visually inspected.</b>
<b>Communal areas</b>	There are no communal areas.
<b>Garages and permanent outbuildings</b>	<b>Visually inspected.</b> There is a semi-derelict stone/slate farm steading building with a more recently added section constructed in concrete blockwork under a timber framed and pitched roof clad in corrugated asbestos sheeting. Adjacent to the house there is a building of timber weatherboarding construction under a pitched timber roof clad in corrugated iron. This building incorporates a workshop/woodshed and deer larder and is fitted with electric light, power, running water and drainage. To the rear of the property there is a polytunnel with running water.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b> I understand that the property is to be marketed in two separate lots with the house and approximately 5 acres of ground comprising one lot and the remaining land, which is mainly spruce woodland would be sold as a separate lot. The area of ground incorporated within the 5 acres is in the form of a grass paddock with areas of amenity woodland. Boundaries are defined by timber post and wire fencing. Access to the property off the single track public road is by a hard bottomed track which leads to a large stone chipped car parking area.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b> Ceilings are formed in plasterboard throughout.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b> <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b> Internal walls are of timber stud construction with plasterboard finishes.

<p><b>Floors including sub floors</b></p>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b></p> <p><b>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.</b></p> <p>Flooring at ground floor level is of solid concrete construction incorporating insulation and damp proofing measures and is overlaid with timber battens and applied floor finishes. The flooring at first floor level is of suspended timber joists overlaid with flooring grade chipboard. All floors were covered.</p>
<p><b>Internal joinery and kitchen fittings</b></p>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Internal joinery finishes are of timber comprising pine panelled or pine panelled/glazed doors with some flush veneer doors at first floor level. Skirtings and door facings are also finished in pine.</p> <p>The kitchen is fitted with a range of modern base and wall wooden storage units with ample worktop surfaces and incorporates a LPG gas range cooker with electric oven.</p> <p>A pine internal stairway links the ground floor hallway to the first floor landing.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>Within the lounge there is a wood burning stove set within a stone fireplace with a slate hearth.</p>
<p><b>Internal decorations</b></p>	<p><b>Visually inspected.</b></p> <p>Internal walls and ceilings have been painted throughout.</p>
<p><b>Cellars</b></p>	<p>There are no cellars.</p>
<p><b>Electricity</b></p>	<p><b>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.</b></p> <p>Mains supply with the meter located in the steading building and the consumer unit contained within one of the first floor bedrooms. Visible wiring is in pvc coated cabling with 13 amp sockets.</p>

# Single Survey

	Modern trip switches are incorporated.
<b>Gas</b>	<p><b>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.</b></p> <p>There is no mains gas supply to the property. There is a LPG bottled gas supply to the cooker.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Shared private water supply which I understand is gravity fed from a spring and that there is a servitude for the line of supply. There is a direct cold water feed with no cold water storage vessel.</p> <p>The ground floor bathroom or wetroom contains a modern white suite with low flush wc, pedestal wash hand basin, bath and shower area with mixer shower. The toilet contains a white suite with wc and wash hand basin. The ensuite bathroom contains traditional Heritage fittings with low flush wc, pedestal wash hand basin, bath and double shower cubicle with mixer shower. There is a standard stainless steel sink unit and drainer in the kitchen and a Belfast sink within the utility room.</p> <p>All visible pipework is formed in copper and pvc materials.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is a Camray 5 Boulter Buderus oil fired floor standing combination boiler within the utility room and this supplies steel panel radiators which are fitted with thermostatic valves and also provides domestic hot water.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is understood to be to a septic tank located within the curtilage of the property. Drains could not be inspected or tested and covers have not been lifted.</p>

# Single Survey

<b>Fire, smoke and burglar alarms</b>	<b>Visually inspected.</b> <b>No tests whatsoever were carried out to the system or appliances.</b> There are several linked smoke alarms fitted throughout the property. These were not tested.
<b>Any additional limits to inspection</b>	The property was fully furnished, occupied and all floors were covered. My visual inspection of the roof areas was restricted by insulation material.  I have not disturbed insulation in accordance with Health and Safety guidelines and furniture, personal effects (particularly in cupboards) and floor coverings have not been moved.  No access available to sub floor timbers as the ground floors are formed in solid concrete.  I have not carried out an inspection for Japanese knotweed and unless otherwise stated, for the purposes of the valuation, I have assumed there is no Japanese knotweed within the boundaries of the property or in neighbouring properties.

## 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.

# Single Survey

## 2. Condition

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

Category 3	Category 2	Category 1
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

<b>Repair category</b>	1
<b>Notes</b>	No obvious evidence of movement noted within the limitations of my inspection.



### Dampness, rot and infestation

<b>Repair category</b>	1
<b>Notes</b>	There is no evidence of any significant timber defects. I understand that woodworm treatment was carried out to retained timbers by Timberwise and is covered under a 25 year guarantee effective from 1999. The property was tested with an electronic moisture meter and no significantly high readings were obtained.



### Chimney stacks

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



### Roofing including roof space

<b>Repair category</b>	1
<b>Notes</b>	There are some cracked and broken roof slates which can be replaced.



### Rainwater fittings

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.

# Single Survey



## Main walls

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	N/a



## Communal areas

<b>Repair category</b>	-
<b>Notes</b>	N/a



## Garages and permanent outbuildings

<b>Repair category</b>	2
<b>Notes</b>	The modern purpose built building close to the house is in good condition. The former farm steading building could be termed as being semi-derelict but I understand that outline planning permission has been granted for the conversion of this building to a house.



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



# Single Survey



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	It is not known whether glazing to internal doors is of plate glass or safety glass but safety glass should be used.



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects. It is important that the chimney serving the wood burning stove is swept on a regular basis.



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	Internal decoration is in good condition throughout.



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	N/a

# Single Survey



## Electricity

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects. It is recommended that all electrical installations be checked every five years to keep up to date with frequent changes in safety regulations. Further advice will be available from a qualified NICEIC registered contractor.



## Gas

<b>Repair category</b>	-
<b>Notes</b>	N/a



## Water, plumbing and bathroom fittings

<b>Repair category</b>	1
<b>Notes</b>	I have assumed that the private water supply to the property is both wholesome and reliable. It is generally recommended that the water is tested by the Local Authority to confirm this point.



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects. It is important that the central heating system is regularly maintained in order that it operates efficiently and safely. It would not be unreasonable to anticipate an incoming purchaser having the system tested prior to occupation.



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	There was no surface evidence of leakage or chokeage.

# Single Survey

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

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

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

# Single Survey

## 3. Accessibility information

### Guidance notes on accessibility information

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

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

*Unrestricted parking within 25 metres:*

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

1. Which floor(s) is the living accommodation on?	ground and first
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

The property has been extensively refurbished and extended over the past 15 years. The report assumes that all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it has been assumed they meet the standards required by the Building Regulations or are exempt.

The timber specialist guarantee from Timberwise should be retained and transferred with the Title Deeds.

I understand that the septic tank is registered with SEPA.

I understand that outline planning permission has been granted for the conversion of the steading building to a single dwellinghouse.

### Estimated reinstatement cost for insurance purposes

£415,000 (FOUR HUNDRED AND FIFTEEN THOUSAND POUNDS). Please note that this figure is in respect of the house and modern outbuildings only and specifically excludes the cost of reinstating the farm steading building which should be insured under separate cover.

### Valuation and market comments

The market value as at 26 March 2014 of the non feudal interest in the property to include the house, outbuildings and approximately 5 acres of land with vacant possession can be fairly stated at a figure of £375,000 (THREE HUNDRED AND SEVENTY FIVE THOUSAND POUNDS).

<b>Signed</b>	Security Print Code [412785 = 6828 ] Electronically signed
<b>Report author</b>	Brian A Findlay
<b>Company name</b>	DM Hall LLP
<b>Address</b>	27 High Street, Elgin, IV30 1EE
<b>Date of report</b>	3rd April 2014

# Mortgage Valuation Report

## DM HALL

chartered surveyors

### Property Address

Address LITTLE KNOCKBOG FARM GRANGE, KEITH, AB55 6TE  
Seller's Name Mr S Coghill  
Date of Inspection 26th March 2014

### Property Details

Property Type  House  Bungalow  Purpose built maisonette  Converted maisonette  
 Purpose built flat  Converted flat  Tenement flat  Flat over non-residential use  
 Other (specify in General Remarks)

Property Style  Detached  Semi detached  Mid terrace  End terrace  
 Back to back  High rise block  Low rise block  Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?  Yes  No

Flats/Maisonettes only Floor(s) on which located  No. of floors in block  Lift provided?  Yes  No  
No. of units in block

Approximate Year of Construction

### Tenure

Absolute Ownership  Leasehold Ground rent £  Unexpired years

### Accommodation

Number of Rooms  Living room(s)  Bedroom(s)  Kitchen(s)  
 Bathroom(s)  WC(s)  Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%)  Yes  No

### Garage / Parking / Outbuildings

Single garage  Double garage  Parking space  No garage / garage space / parking space  
Available on site?  Yes  No

Permanent outbuildings:

Four.

# Mortgage Valuation Report

## Construction

Walls  Brick  Stone  Concrete  Timber frame  Other (specify in General Remarks)  
Roof  Tile  Slate  Asphalt  Felt  Other (specify in General Remarks)

## Special Risks

Has the property suffered structural movement?  Yes  No

If Yes, is this recent or progressive?  Yes  No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?  Yes  No

If Yes to any of the above, provide details in General Remarks.

## Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage  Mains  Private  None  
Electricity  Mains  Private  None  
Central Heating  Yes  Partial  None  
Water  Mains  Private  None  
Gas  Mains  Private  None

Brief description of Central Heating:

Oil fired radiator system.

## Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way  Shared drives / access  Garage or other amenities on separate site  Shared service connections  
 Ill-defined boundaries  Agricultural land included with property  Other (specify in General Remarks)

## Location

Residential suburb  Residential within town / city  Mixed residential / commercial  Mainly commercial  
 Commuter village  Remote village  Isolated rural property  Other (specify in General Remarks)

## Planning Issues

Has the property been extended / converted / altered?  Yes  No

If Yes provide details in General Remarks.

## Roads

Made up road  Unmade road  Partly completed new road  Pedestrian access only  Adopted  Unadopted

# Mortgage Valuation Report

## General Remarks

The property was found to be in a sound state of repair both internally and externally and in good decorative order having been fully refurbished and extended within the past 15 years. The report assumes that all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it has been assumed they meet the standards required by the Building Regulations or are exempt.

The property is served by a private water supply which I have assumed to be both wholesome and reliable. Drainage is to a septic tank located within the property and we understand that the septic tank is registered with SEPA.

There is a timber specialist guarantee for woodworm treatment carried out by Timberwise in 1999 and effective for 25 years.

The former farm steading building has outline planning consent for conversion to provide one dwellinghouse.

Please note that the fire insurance figure stated specifically excludes the cost of reinstating the stone/slate steading building which should be insured under separate cover as the cost of reinstatement would be unrealistic in relation to its value.

The property also includes a utility room and boxroom.

## Essential Repairs

None.

Estimated cost of essential repairs £  Retention recommended?  Yes  No Amount £



# Mortgage Valuation Report

## Comment on Mortgageability

The property is suitable for mortgage loan purposes but any development value attributable to the steading building requires to be excluded from the mortgage valuation as most lenders will only provide finance on one security.

The valuation below is in respect of the house and outbuildings and approximately 5 acres of land which we would assume will be sold with vacant possession.

There may be certain mortgage lenders who would be unwilling to grant finance on properties with agricultural land and this should be verified before proceeding with an offer of purchase.

## Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £   
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary?  Yes  No

## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type?  Yes  No

## Declaration

Signed Security Print Code [412785 = 6828 ]  
Electronically signed by:-

Surveyor's name Brian A Findlay

Professional qualifications BSc(Agric) MRICS

Company name DM Hall LLP

Address 27 High Street, Elgin, IV30 1EE

Telephone 01343 548501

Fax 01343 548501

Report date 3rd April 2014

# Energy Performance Certificate (EPC)

**LITTLE KNOCKBOG FARM, GRANGE, KEITH, AB55 6TE**

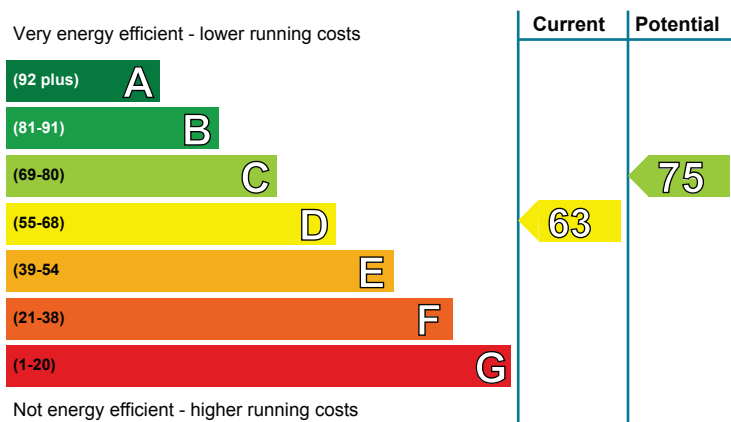
<b>Dwelling type:</b>	Detached house	<b>Reference number:</b>	6714-8827-3430-2406-7926
<b>Date of assessment:</b>	26 March 2014	<b>Type of assessment:</b>	RdSAP, existing dwelling
<b>Date of certificate:</b>	27 March 2014	<b>Primary Energy Indicator:</b>	203 kWh/m <sup>2</sup> /year
<b>Total floor area:</b>	200 m <sup>2</sup>	<b>Main heating and fuel:</b>	Boiler and radiators, oil

## You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£6,591</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£870</b>	

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

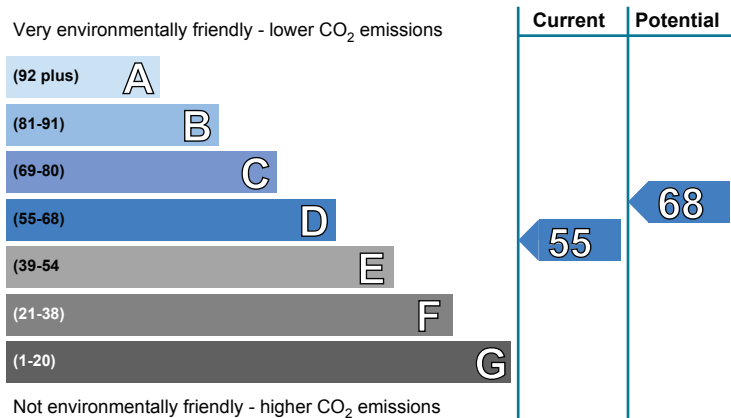


## Energy Efficiency Rating

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 (63)**. The average rating for a home in Scotland is **band D (61)**.

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



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

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

Your current rating is **band D (55)**. The average rating for a home 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	Available with Green Deal
1 Low energy lighting	£190	£123	
2 Heating controls (room thermostat)	£350 - £450	£327	✓
3 Condensing boiler	£2,200 - £3,000	£420	✓

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

**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	Granite or whinstone, with internal insulation	★★★★☆	★★★★☆
	Timber frame, with additional insulation	★★★★☆	★★★★☆
Roof	Pitched, insulated (assumed)	★★★★☆	★★★★☆
	Roof room(s), ceiling insulated	★★★☆☆	★★★☆☆
Floor	Solid, insulated	—	—
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	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 34% of fixed outlets	★★★☆☆	★★★☆☆

## The energy efficiency rating of your home

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


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

## The impact of your home on the environment

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

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 9.1 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 2.4 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	£5,640 over 3 years	£4,968 over 3 years	
Hot water	£522 over 3 years	£495 over 3 years	
Lighting	£429 over 3 years	£258 over 3 years	
<b>Totals</b>	<b>£6,591</b>	<b>£5,721</b>	

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 per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Low energy lighting for all fixed outlets	£190	£41	D 64	D 56	
2 Upgrade heating controls	£350 - £450	£109	D 66	D 58	✓
3 Replace boiler with new condensing boiler	£2,200 - £3,000	£140	D 68	D 61	✓
4 Solar photovoltaic panels, 2.5 kWp	£9,000 - £14,000	£214	C 73	D 66	✓
5 Wind turbine	£1,500 - £4,000	£86	C 75	D 68	✓

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✓ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit [www.greenerscotland.org](http://www.greenerscotland.org) or contact the Home Energy Scotland hotline on 0808 808 2282.

### 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.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump
- Micro CHP

## 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](http://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 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

### 2 Heating controls (room thermostat)

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

### 3 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

### 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 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 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](http://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](http://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:

- Biomass secondary heating

## Your home's heat demand

For most homes, the vast majority of energy costs come from heating the home. Where applicable to your home, the table below shows the energy that could be saved by insulating the attic and walls, based upon the typical energy use for this building. Numbers shown in brackets are the reduction in energy use possible from each improvement measure.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	24,334	(718)	N/A	N/A
Water heating (kWh per year)	2,351			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

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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

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting [www.scottishepcregister.org.uk](http://www.scottishepcregister.org.uk) and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at [www.scotland.gov.uk/epc](http://www.scotland.gov.uk/epc).

## **Opportunity to benefit from a Green Deal on this property**

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit [www.greenerscotland.org](http://www.greenerscotland.org) or call 0808 808 2282.

