HOME REPORT

34 CLACHNAHARRY COURT CLACHNAHARRY ROAD INVERNESS IV3 8LT



ENERGY PERFORMANCE CERTIFICATE





Energy Performance Certificate (EPC)

Scotland

Dwellings

34 CLACHNAHARRY COURT, CLACHNAHARRY ROAD, INVERNESS, IV3 8LT

Dwelling type:	Ground-floor flat
Date of assessment:	29 June 2023
Date of certificate:	29 June 2023
Total floor area:	69 m ²
Primary Energy Indicator:	274 kWh/m ² /year

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

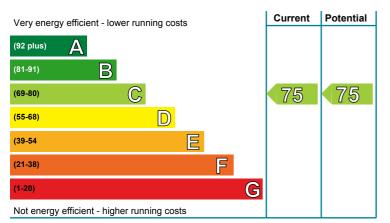
3517-2726-1000-0201-0226 RdSAP, existing dwelling Elmhurst Electric storage heaters

You can use this document to:

· Compare current ratings of properties to see which are more energy efficient and environmentally friendly

Estimated energy costs for your home for 3 years*

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



Current Potential Very environmentally friendly - lower CO₂ emissions (92 plus) A B (81-91) (69-80) 67 67 D (55-68) E (39-54 (21-38) F (1-20) G Not environmentally friendly - higher CO₂ emissions

Energy Efficiency Rating

£4,023

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 C (75)**. 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 D (67)**. 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

There are currently no improvement measures recommended for your home.

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

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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, insulated (assumed)	★★★ ☆	★★★★☆
Roof	(another dwelling above)	—	
Floor	Solid, insulated (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 78% 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 46 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.2 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

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Estimated energy costs for this home			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,412 over 3 years	£2,412 over 3 years	
Hot water	£1,107 over 3 years	£1,107 over 3 years	Niet en rijeskie
Lighting	£504 over 3 years	£504 over 3 years	Not applicable
Totals	£4,023	£4,023	

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

None

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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)	3,846	N/A	N/A	N/A
Water heating (kWh per year)	1,927			

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. Colin MacGregor EES/007937 D M Hall Chartered Surveyors LLP Hope House Castlehill Drive Cradlehall Business Park Inverness
Phone number:	IV2 5GH 0131 477 6000
Email address: Related party disclosure:	dmhall@dmhall.co.uk No related party
Related party disclosure.	NU Telateu party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

SINGLE SURVEY





survey report on:

Property address 34 CLACHNAHARRY COURT CLACHNAHARRY ROAD INVERNESS IV3 8LT
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Customer McCarthy & Stone

Customer address	Fourth Floor 100 Holdenhurst Road Bournemouth BH8 8AQ
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	Prepared by	DM Hall LLP
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Date of inspection	29th June 2023
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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 Property¹.

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

- 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. <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.
- 3. <u>Category 1:</u> No immediate action or repair is needed.

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" 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.

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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.

Ground floor flat in a three storey block of similar units.
Ground: Living/Dining Room, Kitchen, Two Bedrooms and Bathroom
69
The property forms part of an established residential block in the Clachnaharry area of Inverness. A range of typical local amenities can be found in Inverness City Centre.
20 years.
Dry and overcast.
There are no chimney stacks.
Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

Rainwater fittings	There are half round UPVC gutters in place, which connect to round UPVC downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The block is of cavity block construction with reconstituted stonework and rendered blockwork.

· · · ·	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The front access door is of timber panel design. The rear door is of PVC framed design with a double glazed insert. Windows are of PVC double glazed design.

External decorations	The external timbers are finished in a natural woodstain.
Conservatories / porches	There are no conservatories / porches.
Communal areas	There is a communal Hallway, stairwell and public rooms.
Garages and permanent outbuildings	There are no Garages or Permanent Outbuildings.
Outside areas and boundaries	Communal grounds are laid with grass and contain shrubbery. The driveway is laid with tarmacadam and lockblock.
Ceilings	Visually inspected from floor level.
	The ceilings are of plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls and partitions are of plaster on the hard and plasterboard construction.

Floors including sub floors	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.
	Flooring is of suspended concrete design.

Internal joinery and kitchen fittings	Kitchen units were visually inspected excluding appliances.
	Interior doors are of lightweight timber panel design. One internal door has a glazed insert. The kitchen had a range of floor and wall mounted units.

Chimney breasts and fireplaces	There are no chimney breasts/fireplaces.

Internal decorations	Visually inspected.
	The internal walls and ceilings have a painted finish.

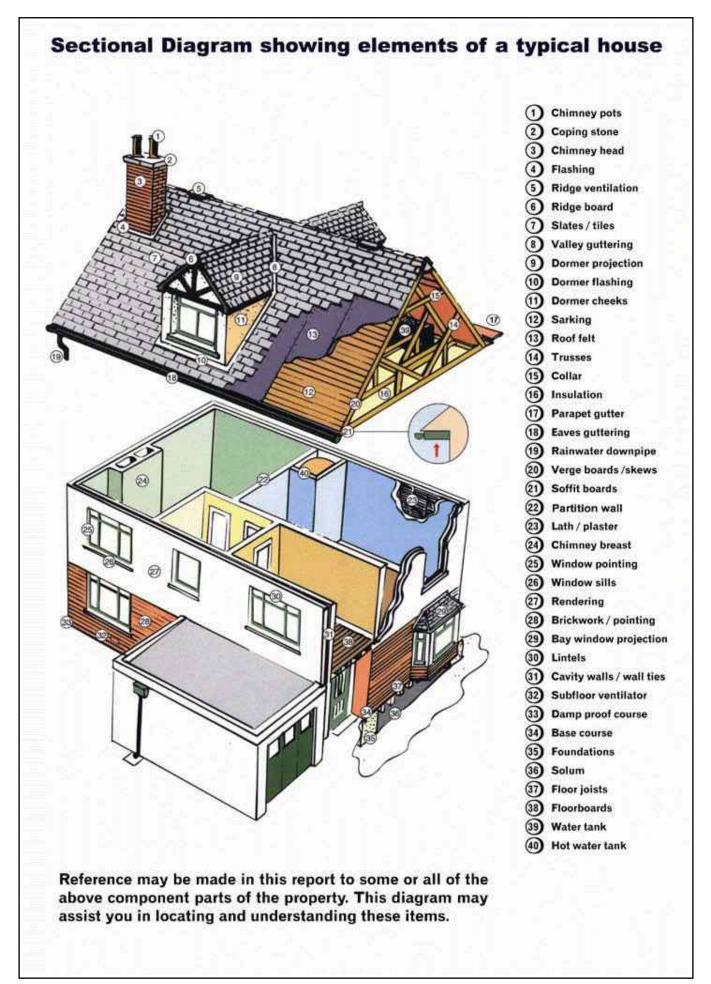
Cellars	There are no cellars.
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Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Main supply installed. The electricity consumer units and meter are located in the hall cupboard

Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Water is connected to the mains. All visible pipework is made with copper and PVC materials. There is a three piece suite comprising bath, WC and wash hand basin.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	The property is heated by means of electric storeage and panel heaters. There is a prelagged hot water tank which has an electric

	immersion heater.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is connected to the mains sewer.
Fire, smoke and burglar alarms	There are fire/smoke alarms installed in the property. There is a burglar alarm system installed. Legislation by the Scottish Government, which took effect from February 2022, requires residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.
Any additional limits to inspection	The property was vacant, and all floors were covered. Floor coverings restricted my inspection of flooring. Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties. The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects, particularly in cupboards. Floor coverings have not been moved. My inspection of the roof covering was restricted from ground level and some parts were not visible. The site topography partially blocked sight lines. I was not able to inspect the sub floor area as an access hatch was not found. Concealed areas beneath and around bath areas were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric. Services have been shut off or drained. Relevant trades should be on site when reintroducing services to identify and rectify all deficiencies. The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required. Where repairs are required at height compliance with Health and Safety legislation often requires the



2. Condition

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

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

Structural movement	
Repair category	1
Notes	No obvious evidence of significant movement noted within the limitations of my inspection.

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

Chimney stacks	
Repair category	-
Notes	Not Applicable.

Roofing including roof space	
Repair category	2
Notes	The hidden valleys and flat roof detailing requires regular maintenance and monitoring as these area can fail without notice at any time without warning. Some loose cement, along with moss is visible in a valley. There are wasps at the verge. There us the possibility of an active byke in the attic.

Rainwater fittings	
Repair category	2
Notes	There is evidence of some leakage from rainwater fittings and affected sections should be repaired or replaced.

Main walls	
Repair category	1
Notes	No significant defects evident.

Windows, external doors and joinery	
Repair category	1
Notes	There are possible failed sealed units.

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	-
Notes	Not Applicable.

Communal areas	
Repair category	2
Notes	The textured finishes may contain asbestos based material. There is shrinkage cracking. See information on Asbestos in the Limitations of Inspection section above.

Garages and permanent outbuildings	
Repair category	-
Notes	Not Applicable.

Outside areas and boundaries	
Repair category	1
Notes	There is high voltage electrical supply apparatus within close proximity of the property. Some lenders will require additional comment on this when reporting to them.

Ceilings	
Repair category	2
Notes	The textured finishes may contain asbestos based material. There is shrinkage cracking. See information on Asbestos in the Limitations of Inspection section above.

Internal walls	
Repair category	1
Notes	No significant defects evident.

Floors including sub-floors	
Repair category	1
Notes	No significant defects evident. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category	2
Notes	Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards.

Chimney breasts and fireplaces	
Repair category	-
Notes	Not Applicable.

Internal decorations	
Repair category	2
Notes	Decorative finishes are worn and marked.

Cellars	
Repair category	-
Notes	Not Applicable.

Electricity	
Repair category	1
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	Staining is evident to grouting and sealant.

Heating and hot water	
Repair category	1
Notes	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.

Drainage		
Repair category	1	
Notes	No significant defects evident.	

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	First floor	
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X	
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?	Yes X No	
6. Is there a toilet on the same level as a bedroom?	Yes X No	
7. Are all rooms on the same level with no internal steps or stairs?	Yes X No	
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No	

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The Building factor should be asked to confirm that there are no planned or outstanding repair schemes for the building containing the flat. The flat may have a common building reinstatement policy. The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed. It is understood there are factoring arrangements in place in respect of the maintenance and upkeep of communal areas. There is a manager on site. The block is age restricted. This should be verified by the completing conveyancer.

Estimated reinstatement cost for insurance purposes

£150,000 (One hundred and fifty thousand pounds). It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

£130,000 (One hundred and thirty thousand pounds). Against a backdrop of changing economic circumstances and increasing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

Signed	Security Print Code [468008 = 6942]O Electronically signed
Report author	Colin MacGregor
Company name	DM Hall LLP
Address	Hope House, Castlehill Drive, Cradlehall Business Park, Inverness, IV2 5GH
Date of report	30th June 2023

Mortgage Valuation Report



Property Address			
Address Seller's Name Date of Inspection	34 CLACHNAHARRY COURT, CLACHNAHARRY ROAD, INVERNESS, IV3 8LT McCarthy & Stone 29th June 2023		
Property Details			
Property Type	House Bungalow Purpose built maisonette Converted maisonette X 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 X Low rise block Other (specify in General Remarks)		
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No ilitary, police?		
Flats/Maisonettes only Approximate Year of	No. of units in block 49		
Tenure			
X Absolute Ownership	Leasehold Ground rent £ Unexpired years		
Accommodation			
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)		
Gross Floor Area (excluding garages and outbuildings) 69 m ² (Internal) 78 m ² (External) Residential Element (greater than 40%) X Yes No			
Garage / Parking /	Outbuildings		
Single garage Available on site? Permanent outbuilding	Double garage Parking space X No garage / garage space / parking space Yes No gs: Ves		
No permanent outbu	ildings.		

Mortgage Valuation Report

Construction							
Walls	X Brick	Stone	Concrete	Timber frame	Other	(specify in Gen	eral Remarks)
Roof	X Tile	Slate	Asphalt	Felt	Other	(specify in Gen	eral Remarks)
Special Risks							
Has the property s	suffered strue	ctural moveme	nt?			Yes	X No
If Yes, is this rece	nt or progres	sive?				Yes	No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the Yes X No immediate vicinity?				X No			
If Yes to any of th	e above, pro	vide details in	General Remark	S.			
Service Connec	tions						
Based on visual ir of the supply in G			ces appear to be	e non-mains, pleas	se comment o	on the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description c	of Central He	ating:					
Heating fuel: Ele	ctric Heating	type: Storage					
Site							
Apparent legal iss	ues to be ve	rified by the co	nyovancor Plo	aco provido a brio	f description	in Conoral P	omarks
Rights of way	_	ives / access	_	amenities on separate		red service conn	
Ill-defined boundar		_	ural land included wi			er (specify in Gei	
Location							
X Residential suburb	Re	esidential within to	wn / city 🗌 Mixe	ed residential / comme	rcial 🗌 Main	ly commercial	
Commuter village	Re	emote village	Sola	ted rural property	Othe	er (specify in Gei	neral Remarks)
Planning Issues	5						
Has the property I	been extende	ed / converted	/ altered?	Yes X No			
If Yes provide det	ails in Gener	al Remarks.					
Roads							
X Made up road	Unmade ro	ad Partly	completed new road	Pedestrian a	iccess only	Adopted	Unadopted

General Remarks

The property forms part of an established residential block in the Clachnaharry area of Inverness. A range of typical local amenities can be found in Inverness City Centre. Decorations are worn and marked. The Building factor should be asked to confirm that there are no planned or outstanding repair schemes for the building containing the flat. The flat may have a common building reinstatement policy. The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed. It is understood there are factoring arrangements in place in respect of the maintenance and upkeep of communal areas. There is a manager on site. The block is age restricted. This should be verified by the completing conveyancer. The block is age restricted. Details should be confirmed by your conveyancer.

Essential Repairs

None required for mortgage purposes.

Estimated cost of essential repairs £ [

Retention recommended? Yes X

X No Amount £

Mortgage Valuation Report

Comment on Mortgageability

Subject to individual lending requirements, we would confirm that the property forms suitable securi mortgage loan purposes.	ty for normal
Valuations	
Market value in present condition	£ 130,000
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)	£ 150,000
Is a reinspection necessary?	Yes X 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 [468008 = 6942]O Electronically signed by:-
Surveyor's name	Colin MacGregor
Professional qualifications	MRICS
Company name	DM Hall LLP
Address	Hope House, Castlehill Drive, Cradlehall Business Park, Inverness, IV2 5GH
Telephone	01463 241077
Fax	01463 233627
Report date	30th June 2023

PROPERTY QUESTIONNAIRE





Property Address	34 Clachnaharry Court Clachnaharry Road Inverness IV3 8LT	
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Seller(s)	McCarthy & Stone Retirement Lifestyles Ltd
Completion date of Property Questionnaire	

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of Ownership	
	How long have you owned t 2009	the property?
2.	Council Tax	
	Which Council Tax band is	your property in?
	A B C D E F G H	
3.	Parking	
0.	What are the arrangements for parking at your property?	
	(Please tick all that apply)	
	Garage	
	Allocated parking space	
	Driveway	
	On street	
	Resident Permit	
	Metered parking	
	Shared parking	\boxtimes
	Other (please specify)	

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

	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes
	If you have answered yes or partial - what kind of central heating is there?	
	Electric storage heating	
	(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	First built	
	(ii) Do you have a maintenance contract for the central heating system?	Please select
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate, which is less than 10 years old?	Yes
).	Issues that may have affected your property	
э.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Please select
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Please select
b .	Are you aware of the existence of asbestos in your property?	Please select
	If you have answered yes, please give details:	

a.	Please tick which services are connected to your property and give details of the supplier:		
	Services	Connected Supplier	
	Gas or liquid petroleum gas		
	Water mains or private water supply		
	Electricity		
	Mains drainage		
	Telephone		
	Cable TV or satellite		
	Broadband		
b.	Is there a septic tank system at your p		No
	If you have answered yes, please answe		
	(i) Do you have appropriate consents for the discharge from your septic tank?		N/A
	(ii) Do you have a maintenance contract	for your septic tank?	N/A
	If you have answered yes, please give d have a maintenance contract:	etails of the company with which you	

11.	Responsibilities for shared or common areas	
а.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	Yes
	If you have answered yes, please give details:	
	Monthly factor fee payable to First Port	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes
	As above (11a)	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Please select
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? If you have answered yes, please give details:	No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? <u>If you have answered yes</u> , please give details:	Νο

f.	As far as you are aware, is there a public right of way across any part of your property (public right of way is a way over privately-owned)? <u>If you have answered yes</u> , please give details:	Νο
12.	Charges associated with your property	
а.	Is there a factor or property manager for your property? <u>If you have answered yes</u> , please provide the name and address, and give details of any deposit held and approximate charges:	Yes
b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes Yes
С.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	

13.	Specialist works	0
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:	Please select
b.	As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property? If you have answered yes, please give details:	Please select
C.	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 <u>please write below who has these documents</u> 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:	Please select

14.	Guarante	9es	
a.	Are there	any guarantees or warranties for any of the following:	
	(i)	Electrical work	Please select
	(ii)	Roofing	Please select
	(iii)	Central heating	Please select
	(iv)	National House Building Council (NHBC)	Please select
	(v)	Damp course	Please select
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	Please select
b.		ve answered yes or 'with title deeds', please give details of the work or ons to which the guarantee(s) relate(s):	
C.	ae: 10	any outstanding claims under any of the guarantees listed above?	Please select
15.	Boundar	ies	
	last 10 ye	you are aware, has any boundary of your property been moved in the ears? <u>/e answered yes</u> , please give details:	No

16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Please select
b.	that affects your property in some other way?	Please select
C.	that requires you to do any maintenance, repairs or improvements to your property?	Please select
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s):

Date:



ABERDEEN aberdeen_residential@ dmhall.co.uk 01224 594172

AYR ayr@dmhall.co.uk 01292 286974

DUMFRIES dumfries@dmhall.co.uk 01387 254318

DUNDEE dundee@dmhall.co.uk 01382 873100

DUNFERMLINE dunfermline@dmhall.co.uk 01383 621262

EDINBURGH edinburghresidential@ dmhall.co.uk 0131 624 6600

ELGIN elgin@dmhall.co.uk 01343 548501

FALKIRK falkirk@dmhall.co.uk 01324 628321

GALASHIELS galashiels@dmhall.co.uk 01896 752009 GLASGOW (Residential) glasgowresidential@ dmhall.co.uk 0141 636 4141

HAMILTON hamilton@dmhall.co.uk 01698 284939

INVERNESS inverness@dmhall.co.uk 01463 241077

INVERURIE inverurie@dmhall.co.uk 01467 624393

IRVINE irvine@dmhall.co.uk 01294 311070

KIRKCALDY kirkcaldy@dmhall.co.uk 01592 598200

LIVINGSTON livingston@dmhall.co.uk 01506 490404 OBAN oban-admin@dmhall. co.uk 01631 564225

PAISLEY Enquiries are now dealt with at our Glasgow Hub.

PERTH perth@dmhall.co.uk 01738 562100

PETERHEAD peterhead@dmhall.co.uk 01779 470220

ST ANDREWS standrews@dmhall.co.uk 01334 844826

STIRLING stirling@dmhall.co.uk 01786 475785

