

32 Seafield Street,  
Cullen,  
Moray,  
AB56 4SH



# Home Report



**DM HALL**

32 Seafield Street,  
Cullen,  
Moray,  
AB56 4SH

# Single Survey



**DM HALL**

## Survey Report on:

<b>Property Address</b>	32 Seafield Street, Cullen, Moray, AB56 4SH
<b>Reference</b>	1546300
<b>Customer Name</b>	Phillipa Currie & John Currie
<b>Date of Inspection</b>	1st May 2026
<b>Surveyor's name, qualifications and office</b>	Stuart McDonald  DM Hall LLP Chartered Surveyors 27 High Street Elgin IV30 1EE  Tel: 01343 548501  email: elginresidential@dmhall.co.uk
<b>Prepared By</b>	DM Hall LLP

## SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's 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.

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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

## 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.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party, they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

## 1.3 LIABILITY

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

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

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

- the professional advisers of any of these.

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

## **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

## **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

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

## **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.

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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

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 an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where 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.

- 2.3.1 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.
- 2.3.2 Category 2:** Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 Category 1:** No immediate action or repair is needed.

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, they 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 reinstatement cost, as defined below.

*“Market value” The estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm’s length transaction,*

*after proper marketing and where 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.

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

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

## 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

<b>Description</b>	The property is a three storey end-terraced house.
<b>Accommodation</b>	Ground Floor: Entrance Vestibule, Hallway, WC and Sitting Room. Ground floor annexe - Living Room, Kitchen, Bedroom and Shower Room. First Floor: Landing, Open plan Living/Dining/Kitchen area and Bedroom with Ensuite Shower Room. Second Floor: Half Landing Shower Room, Landing and Two Bedrooms.
<b>Gross Internal Floor Area (m2)</b>	Approximately 213m <sup>2</sup> .
<b>Neighbourhood and Location</b>	The property forms part of a mixed residential and commercial area in the village of Cullen. The surrounding properties in the immediate vicinity are generally of a similar age and style. A range of typical local amenities can be found nearby. A wider range of facilities can be found in the town of Buckie within reasonable commuting distance.  The property is located within a conservation area and is Grade B listed.
<b>Age</b>	Built around 1820.
<b>Weather</b>	It was overcast and dry, following a period of mixed weather conditions.
<b>Chimney Stacks</b>	<b>Visually inspected with the aid of binoculars where</b>

appropriate.

There are multiple chimney stacks of stone construction, externally pointed.

The flashings are of cement and metal.

## Roofing including Roof Space

**Sloping roofs were visually inspected with the aid of binoculars where appropriate.**

**Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.**

**Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.**

**If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.**

The roof is pitched and clad in slates.

There are dormer windows to the front having pitched roofs, overlaid in natural slates. Flashings are of metal.

The dormer roof to the shower room is flat and appears to be covered in rubber.

The ridges and hips are formed in metal and tile.

Valleys are lined with lead materials.

The rear extension roofs are flat and finished with rubber sheeting.

There is eaves space access and visible areas were found to be insulated.

The upper level is incorporated within the roof structure and accordingly only restricted access was gained to the roof timbers.

## Rainwater Fittings

**Visually inspected with the aid of binoculars where appropriate.**

Gutters and downpipes are of PVC.

## Main Walls

**Visually inspected with the aid of binoculars where**

	<p>appropriate.</p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The property is of traditional solid stone construction with an external pointed finish.</p> <p>The rear extensions appear to be of solid stone, brick or concrete block construction with an external render finish.</p>
<b>Windows, External Doors and Joinery</b>	<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>The windows are of a mixed style consisting of double glazed UPVC and timber units.</p> <p>Some windows are traditional timber framed sash and case units.</p> <p>There are some double glazed roof light windows.</p> <p>The access doors are of a timber panelled and flush design.</p> <p>The fascias are formed in UPVC.</p>
<b>External Decorations</b>	<p><b>Visually inspected.</b></p> <p>The doors and windows have painted finishes.</p>
<b>Conservatories and Porches</b>	<p>There are no conservatories or porches.</p>
<b>Communal Areas</b>	<p>There are no communal areas.</p>
<b>Garages and Permanent Outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is a workshop/office.</p> <p>This is of timber construction, beneath a metal sheet roof. There are UPVC double glazed windows and door.</p> <p>There is light and power.</p> <p>There is an electric heater.</p>

<b>Outside Areas and Boundaries</b>	<p><b>Visually inspected.</b></p> <p>The property has garden areas to the rear. The garden areas are surfaced in chip stones, paving, planting and shrubbery.</p> <p>The boundaries are formed in stone walls.</p> <p>There are block retaining walls.</p> <p>There is a timber shed with felt roof.</p> <p>There are mature trees on site.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>The ceilings are a mixture of lath and plaster and plasterboard.</p> <p>There are traditional cornice features in place in some rooms.</p>
<b>Internal Walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls are a mixture of lath and plaster construction and plasterboard lined.</p>
<b>Floors including Sub-floors</b>	<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>The ground floors are of solid concrete construction. The upper floors are of suspended timber construction.</p>
<b>Internal Joinery and Kitchen Fittings</b>	<p><b>Built-in cupboards were looked into, but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding</b></p>

	<p><b>appliances.</b></p> <p>The internal doors consist of a timber panel and flush timber type.</p> <p>There are glazed inserts to some interior doors.</p> <p>The door facings and skirting boards are of a moulded style.</p> <p>The kitchens are fitted with a range of base and wall mounted units with compatible worktops.</p> <p>The stairs are formed in timber with a timber balustrade.</p>
<b>Chimney Breasts and Fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>A wood burning stove is fitted in the living room.</p> <p>All other original fireplace openings have been removed.</p>
<b>Internal Decorations</b>	<p><b>Visually inspected.</b></p> <p>The internal walls and ceilings have a papered and painted finish.</p> <p>The internal joinery is finished in paint and varnish.</p>
<b>Cellars</b>	<p>There are no cellars.</p>
<b>Electricity</b>	<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 installed.</p> <p>The electricity consumer unit is located in the main entrance vestibule.</p> <p>The electricity meter is located adjacent.</p>
<b>Gas</b>	<p>There is no gas supply.</p>
<b>Water, Plumbing and Bathroom Fittings</b>	<p><b>Visual inspection of the accessible pipework, water</b></p>

	<p>tanks, cylinders and fittings without removing any insulation.</p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Water is presumed to be connected to the mains supply.</p> <p>Visible pipework is made with copper and PVC materials.</p> <p>The Bathroom and Shower Rooms are fitted with white suites.</p> <p>There is a toilet fitted with a WC.</p> <p>Composite sink units are fitted within the main and annexe kitchens.</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>Heating is provided by instantaneous electric heaters. The heaters have individual appliance controls.</p> <p>Hot water is provided by hot water cylinders, fitted with an electric immersion heater located in the second floor bedroom and annexe kitchen.</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 connected to the main sewer.</p>
<b>Fire, Smoke and Burglar Alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There are smoke detectors fitted within the property.</p> <p>We are advised by the seller that inter-linked smoke alarms, carbon monoxide detectors and heat detectors have been installed to comply with Scottish Government legislation. It is outwith the scope of this report to check the compliance or functionality of such appliances and systems.</p>

## Any Additional Limits to Inspection

The property was occupied, fully furnished and all floors were covered. Consequently, the inspection of the flooring and other elements was restricted.

In accordance with Health and Safety Guidelines, we have not disturbed insulation or furniture and floor coverings have not been moved. Where present, personal effects within cupboards and wardrobes have not been moved, therefore limiting the inspection.

We were unable to inspect the sub floor area as no suitable access hatch was available.

The physical inspection of the roof void area was restricted due to the limited size of the space. As a result, the roof void area was only viewed from the access hatch.

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

We have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation we 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.

Concealed areas beneath and around sanitary fittings were not visible. Due to the presence of water, there is an inherent risk of leakage and resultant damage to concealed areas which may only become apparent when the building fabric is opened up for examination.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is outwith the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

## Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

## 2. CONDITION

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

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

Structural Movement	
Repair Category	1
Notes	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, Rot and Infestation	
Repair Category	1
Notes	<p>I am informed that previous timber treatment works have taken place. Copies of any relevant guarantees can be transferred and retained with the Title Deeds.</p> <p>Damp meter tests were carried out where accessible and moisture levels were found to be within an acceptable range.</p>

Chimney Stacks	
Repair Category	2
Notes	The pointing is dislodged and a competent builder can be asked to inspect and implement all required repairs.

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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.

Roofing including Roof Space	
Repair Category	2
Notes	<p>There are some slipped and uneven slates. A reputable roofing contractor can be asked to investigate and implement all required repairs. Inspection at close quarters may reveal more extensive deterioration, especially where materials are original.</p> <p>Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and workmanship. Slates deteriorate over time; nail fixings corrode and loosen resulting in on-going maintenance requirements. Close quarter inspection may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated.</p> <p>There are valley gutters. These can be problematic especially within older buildings and maintenance should be undertaken regularly.</p> <p>Parapet walls are susceptible to water ingress and these areas should be monitored.</p> <p>The roofs of the extensions are of flat design and clad with a material which is known to have a limited lifespan. Careful maintenance will be required as this type of roof covering can fail without warning. Periodic renewal of the roofing material is likely to be necessary. A roofing contractor can advise further.</p>

Rainwater Fittings	
Repair Category	1
Notes	<p>No significant defects evident.</p> <p>Heavy rainfall can often reveal localised leakage and the need for maintenance attention.</p>

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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.

Main Walls	
Repair Category	2
Notes	<p>The pointing is cracked and loose in places. A building contractor or stone mason can be asked to inspect and provide cost estimates for all required work.</p> <p>Cement repointing has been carried out to some areas, which is not advised building practise.</p>

Windows, External Doors and Joinery	
Repair Category	2
Notes	<p>The seals of the double glazed unit to the landing have failed, resulting in condensation between the panes of glass. External mastic seals round some windows are split. These units can be repaired/replaced by a glazing contractor.</p> <p>Some of the units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather / daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions.</p> <p>It should be appreciated sash and casement windows typically require regular and ongoing repair and maintenance, particularly to the frames and opening mechanisms.</p> <p>Doors and random windows are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fittings are functional.</p>

# Single Survey

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

External Decorations	
Repair Category	1
Notes	No significant defects evident.

Conservatories and Porches	
Repair Category	N/A
Notes	Not applicable.

Communal Areas	
Repair Category	N/A
Notes	Not applicable.

Garages and Permanent Outbuildings	
Repair Category	1
Notes	No significant defects evident.

# Single Survey

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

## Outside Areas and Boundaries

Repair Category	1
Notes	Garden retaining and boundary walls will require ongoing maintenance and repair of these can often prove expensive.  There are mature trees growing within influencing distance of the boundary walls. A tree surgeon will be able to provide further advice.

## Ceilings

Repair Category	1
Notes	There is plaster cracking to ceilings in the annexe.

## Internal Walls

Repair Category	1
Notes	There is cracking to plaster in the annexe.

## Floors including Sub-floors

Repair Category	1
Notes	Sections of flooring are creaky and off level.  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.

# Single Survey

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

## Internal Joinery and Kitchen Fittings

Repair Category	<b>2</b>
Notes	<p>Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised safety standards.</p> <p>The kitchen units have previously been upgraded and we noted no significant defects.</p>

## Chimney Breasts and Fireplaces

Repair Category	<b>1</b>
Notes	<p>It is assumed that the solid fuel stove has been installed in accordance with good practice by an appropriately accredited contractor, and complied with building regulations current at the time. A copy of relevant verifying documentation in this regard should be obtained.</p> <p>Flues should ideally be swept and tested on an annual basis.</p> <p>Where fireplaces have been removed there is limited provision for ventilation. Unventilated chimney breasts can result in condensation.</p>

## Internal Decorations

Repair Category	<b>1</b>
Notes	<p>The property was generally well presented at the time of our inspection.</p>

# Single Survey

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

Cellars	
Repair Category	N/A
Notes	Not applicable.

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

Gas	
Repair Category	N/A
Notes	Not applicable.

Water, Plumbing and Bathroom Fittings	
Repair Category	1
Notes	<p>No significant defects evident.</p> <p>To prevent damage to concealed areas, the seal and grout around sanitary fittings should be regularly checked, maintained, and renewed.</p> <p>The sanitary fittings appear in serviceable condition from our visual inspection although no tests were carried out.</p>

# Single Survey

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

Heating and Hot Water	
Repair Category	1
Notes	<p>It is assumed that the heating and hot water systems have been installed in accordance with all relevant regulations and thereafter maintained on a regular basis. A copy of any relevant documentation in this regard should be obtained.</p> <p>The hot water system in the annexe is of an older style. A plumbing contractor can advise further.</p> <p>I am advised that the hot water tanks have recently been tested. Any guarantees should be passed on.</p>

Drainage	
Repair Category	1
Notes	No significant surface defects evident.

# 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 comments above for detailed information.

Structural Movement	1
Dampness, Rot and Infestation	1
Chimney Stacks	2
Roofing including Roof Space	2
Rainwater Fittings	1
Main Walls	2
Windows, External Doors and Joinery	2
External Decorations	1
Conservatories and Porches	N/A
Communal Areas	N/A
Garages and Permanent Outbuildings	1
Outside Areas and Boundaries	1
Ceilings	1
Internal Walls	1
Floors including Sub-floors	1
Internal Joinery and Kitchen Fittings	2
Chimney Breasts and Fireplaces	1
Internal Decorations	1
Cellars	N/A
Electricity	1
Gas	N/A
Water, Plumbing and Bathroom Fittings	1
Heating and Hot Water	1
Drainage	1

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

## 3. ACCESSIBILITY INFORMATION

### Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair.

The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

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

1. Which floor(s) is the living accommodation on?	Ground floor.
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

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Alterations include conversion of commercial space to residential space. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that 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.

Other alterations noted include extensions to the rear. Within the limitations of our inspection these works appear to be historic, having taken place in excess of twenty years ago.

The property is a listed building and located in a conservation area and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland.

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

All ownership and maintenance liabilities over the boundaries should be clarified.

We are unaware of any adverse planning proposals affecting the subjects although this can be confirmed by obtaining a property enquiry certificate from the local authority.

### Estimated Reinstatement Cost (£) for Insurance Purposes

One Million, One Hundred Thousand Pounds:  
£1,100,000

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

Three Hundred Thousand Pounds:  
£300,000

The stated market valuation reflects prevailing market conditions and recent sales evidence.

**Report author:** Stuart McDonald

**Company name:** DM Hall LLP

# Single Survey

<b>Address:</b>	DM Hall LLP Chartered Surveyors 27 High Street Elgin IV30 1EE  Tel: 01343 548501  email: elginresidential@dmhall.co.uk
<b>Signed:</b>	
<b>Date of report:</b>	1st May 2026

32 Seafield Street, Cullen,  
Moray, AB56 4SH

# Mortgage Valuation Report



**DM HALL**

# Mortgage Valuation Report

Property Address: 32 Seafield Street, Cullen, Moray, AB56 4SH

Date of Inspection: 1st May 2026

Reference: 1546300

## Location & Description

### 1. Location:

The property forms part of a mixed residential and commercial area in the village of Cullen. The surrounding properties in the immediate vicinity are generally of a similar age and style. A range of typical local amenities can be found nearby. A wider range of facilities can be found in the town of Buckie within reasonable commuting distance.

The property is located within a conservation area and is Grade B listed.

### 2. Description:

The property is a three storey end-terraced house.

### 3. Age:

Built around 1820.

### 4. Main Construction:

Walls: Solid stone.

Roof: Pitched and slated.

### 5. Accommodation:

Ground Floor: Entrance Vestibule, Hallway, WC and Sitting Room. Ground floor annexe - Living Room, Kitchen, Bedroom and Shower Room.

First Floor: Landing, Open plan Living/Dining/Kitchen area and Bedroom with Ensuite Shower Room.

Second Floor: Half Landing Shower Room, Landing and Two Bedrooms.

### 6. Floor Area - excluding garages and outbuildings:

Gross internal floor area: 213

Gross external floor area: 260

### 7. Garage and Outbuildings:

Workshop/office.

# Mortgage Valuation Report

## Services / Roads

### 8 Main Service:

Water: Yes:  No:

Electricity: Yes:  No:

Gas: Yes:  No:

Drainage: Yes:  No:

For comments on non-mains services, see section 15.

### 8a. Heating:

Electric heaters.

### 9. Roads - assumed adopted (If no see section 15. General Remarks)

Yes:  No:

## General Condition

### 10. Essential Repairs - comments confined to defects which would materially affect the property and/or value/suitably for mortgage purposes.

No essential repairs are required for mortgage purposes.

Retention: Yes:  No:

Retention amount:

### 11. Subsidence, Settlement and Landslip:

The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

### 12. General Condition:

Defects noted are common in properties of this age and type and as far as possible we have reflected the general condition of the property in our valuation.

## Legal & Other Matters

### 13. Alterations: Has the property been extended/converted/altered? (If yes, see section 15)

Yes:  No:

# Mortgage Valuation Report

## 14. Tenure - assumed ownership with marketable title (If no, see section 15)

Yes:

No:

## 15. General Remarks:

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Alterations include conversion of commercial space to residential space. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that 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.

Other alterations noted include extensions to the rear. Within the limitations of our inspection these works appear to be historic, having taken place in excess of twenty years ago.

The property is a listed building and located in a conservation area and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland.

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

All ownership and maintenance liabilities over the boundaries should be clarified.

We are unaware of any adverse planning proposals affecting the subjects although this can be confirmed by obtaining a property enquiry certificate from the local authority.

## 16. Comments on Mortgageability:

The property has an annexe. The policies of mortgage lenders vary and a number of lenders do not accept such properties. The availability of mortgage finance should be confirmed before purchase.

## Valuation & Insurance

### 17.1 Valuation in present condition (words and figures):

Three Hundred Thousand Pounds: £300,000

### 17.2 Valuation upon completion of any works required under section 9 (words and figures):

### 17.3 Insurance reinstatement: Approximate current reinstatement cost including site clearance and professional fees, excluding VAT except on fees. (words and figures):

One Million, One Hundred Thousand Pounds: £1,100,000

# Mortgage Valuation Report

## 18. Declaration:

Signed:



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Valuer's name and Qualifications: Stuart McDonald 6740132

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Date: 6th May 2026

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Office Address: DM Hall LLP Chartered Surveyors  
27 High Street  
Elgin  
IV30 1EE

Tel: 01343 548501

email: [elginresidential@dmhall.co.uk](mailto:elginresidential@dmhall.co.uk)

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DM Hall LLP, a Limited Liability Partnership registered in Scotland with Registration number SO301144

A full list of members can be obtained from the head office, 17 Corstorphine Road, Edinburgh EH12 6DD. 0131 477 6000

DM Hall has a network of offices across Scotland and offices in Carlisle, Kendal and Cornwall

Regulated by RICS



**RICS**<sup>®</sup>

Registered  
valuer

32 Seafield Street,  
Cullen, Moray, AB56  
4SH

# Property Questionnaire

# Property Questionnaire

**Property Address:**

32 Seafield Street, Cullen, Moray, AB56 4SH

**Seller(s):**

Philippa Currie and John Currie

**Completion Date of Property Questionnaire:** 20/04/2026

**Note for sellers.**

- **Please complete this form carefully. It is important that 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 your solicitor or estate agent immediately.**

# Property Questionnaire

## 1. Length of ownership

How long have you owned the property? 4 years

## 2. Council Tax

Which Council Tax band is your property in? E

## 3. Parking

What are the arrangements for parking at your property? (Please indicate all that apply)

Garage	No	Allocated parking space	No	Driveway	No
Shared parking	No	On street	Yes	Resident permit	No
Metered parking	No	Other:	N/A		

## 4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)? Yes

## 5. Listed Building

Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)? Yes

## 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)?** No

If you have answered yes, please describe the changes which you have made:

**(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?**

If you have answered yes, the relevant documents will be needed by the purchaser, and you should give them to your solicitor as soon as possible for checking.

If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.

**B. Have you had replacement windows, doors, patio doors or double glazing installed in your property?** No

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced?

(ii) Did this work involve any changes to the window or door openings?

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

**Please give any guarantees which you received for this work to your solicitor or estate agent.**

## 7. Central Heating

**A. Is there a central heating system in your property?**

No

(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).

**If you, have answered yes/partial – what kind of central heating is there?** (Examples: gas-fired, solid fuel, electric storage heating, gas warm air)

**If you have answered yes, please answer the 3 questions below:**

**B. When was your central heating system or partial central heating system installed?**

**C. Do you have a maintenance contract for the central heating system?**

If you have answered yes, please give details of the company with which you have a maintenance agreement:

**D. When was your maintenance agreement last renewed?** (Please provide the month and year).

# Property Questionnaire

## 8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old? Yes

## 9. Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it? No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. Are you aware of the existence of asbestos in your property? No

If you have answered yes, please give details:

## 10. Services

a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas/liquid petroleum gas	No	
Water mains/private water supply	No	
Electricity	Yes	Scottish Gas
Mains Drainage	Don't know	
Telephone	Don't know	
Cable TV/Satellite	No	
Broadband	Yes	Vodafone

# Property Questionnaire

- b. **Is there a septic tank system at your property?** No

If you have answered yes, please answer the two questions below:

- c. **Do you have appropriate consents for the discharge from your septic tank?**
- d. **Do you have a maintenance contract for your septic tank?**

If you have answered yes, please give details of the company with which you have a maintenance contract:

## 11. Responsibilities for a Shared or Common Areas

- a. **Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?** No

If you have answered yes, please give details:

- b. **Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?** No

If you have answered yes, please give details:

- c. **Has there been any major repair or replacement of any part of the roof during the time you have owned the property?** Yes

- 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?** No

# Property Questionnaire

If you have answered yes, please give details:

- 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?** No

If you have answered yes, please give details:

- f. **As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)** No

If you have answered yes, please give details:

## 12. Charges associated with your property

- a. **Is there a factor or property manager for your property?** No

If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:

- b. **Is there a common buildings insurance policy?** No

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

- c. **Please give details of any other charges you must pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.** None

# Property Questionnaire

## 13. Specialist Works

- a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? Yes

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.

Before we bought the property, timber treatment was completed in March 2019, with 20 year guarantee. Certification provided

- b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? No

If you have answered yes, please give details.

- c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? Yes

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

### Guarantees are held by:

We have a copy of all certification provided

## 14. Guarantees

A.	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	Yes
(ii)	Roofing	No
(iii)	Central heating	No
(iv)	NHBC	No
(v)	Damp course	No

# Property Questionnaire

(vi)	<b>Any other work or installations?</b> (for example, cavity wall insulation, underpinning, indemnity policy)	No
------	--	----

If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

N/A

**B. Are there any outstanding claims under any of the guarantees listed above?**

No

If you have answered yes, please give details:

## 15. Boundaries

**So far as you are aware, has any boundary of your property been moved in the last 10 years?**

No

If you have answered yes, please give details:

## 16. Notices that affect your property

**In the past 3 years have you ever received a notice:**

- a. **Advising that the owner of a neighbouring property has made a planning application?** Yes
- b. **That affects your property in some other way.** No
- c. **That requires you to do any maintenance, repairs, or improvements to your property.** No

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.

# Energy Performance Certificate



**DM HALL**

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

32 SEAFIELD STREET, CULLEN, BUCKIE, AB56 4SH

**Dwelling type:** End-terrace house  
**Date of assessment:** 01 May 2026  
**Date of certificate:** 06 May 2026  
**Total floor area:** 213 m<sup>2</sup>  
**Primary Energy Indicator:** 292 kWh/m<sup>2</sup>/year

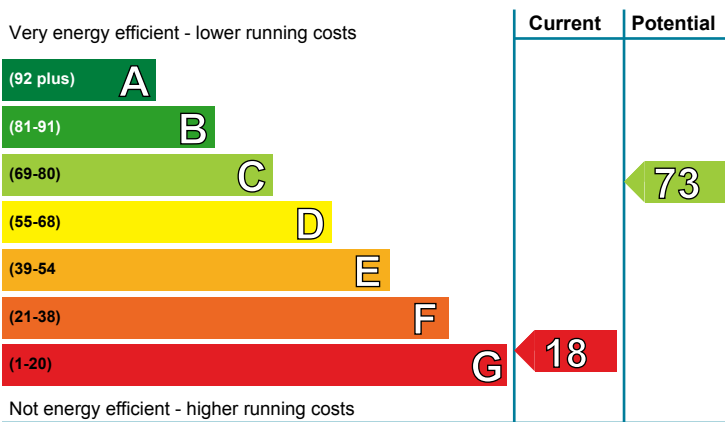
**Reference number:** 0162-2789-0453-2606-5931  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Room heaters, electric

## 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>£29,244</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£16,584</b>	

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

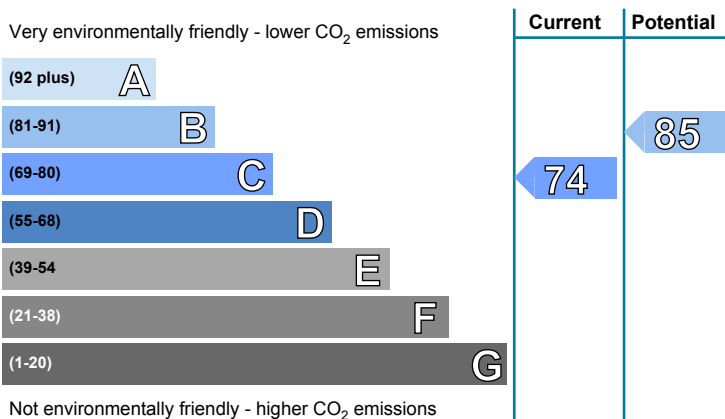


## Energy Efficiency Rating

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 G (18)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

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

Your current rating is **band C (74)**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Flat roof or sloping ceiling insulation	£900 - £1,200	£819.00
2 Room-in-roof insulation	£900 - £1,200	£2604.00
3 Internal wall insulation	£7,500 - £11,000	£4458.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit [greenerscotland.org](http://greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

**THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE**

## Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Flat, no insulation	★☆☆☆☆	★☆☆☆☆
	Roof room(s), insulated	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Room heaters, electric	★☆☆☆☆	★★★★★
Main heating controls	Programmer and appliance thermostats	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	Electric immersion, standard tariff	★☆☆☆☆	★★★★★
Lighting	Good lighting efficiency	★★★★☆	★★★★☆

## The energy efficiency rating of your home

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

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


## The impact of your home on the environment

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

The calculated emissions for your home are 27 kg CO<sub>2</sub>/m<sup>2</sup>/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 5.9 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.






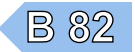

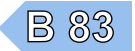

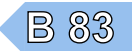

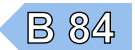


## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£26,691 over 3 years	£10,896 over 3 years	
Hot water	£2,259 over 3 years	£1,425 over 3 years	
Lighting	£294 over 3 years	£339 over 3 years	
<b>Totals</b>	<b>£29,244</b>	<b>£12,660</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	
			Energy	Environment
1 Flat roof or sloping ceiling insulation	£900 - £1,200	£273		
2 Room-in-roof insulation	£900 - £1,200	£868		
3 Internal wall insulation	£7,500 - £11,000	£1486		
4 Floor insulation (suspended floor)	£5,000 - £10,000	£501		
5 Floor insulation (solid floor)	£5,000 - £10,000	£118		
6 High heat retention storage heaters and dual immersion cylinder	£2,800 - £5,600	£2283		
7 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£278		

### 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)

## 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 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 2 Room-in-roof insulation

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

### 3 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 4 Floor insulation (suspended floor)

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

### 5 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

### 6 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

## 7 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](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:** There are none provided for this home

## Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	35,827.03	N/A	N/A	N/A
Water heating (kWh per year)	2,722.74			

## Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

## About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst ([www.elmhurstenergy.co.uk](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.

Assessor's name:	Mr. Stuart McDonald
Assessor membership number:	EES/028639
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	27 High Street Toryglen Elgin IV30 1EE
Phone number:	07786331629
Email address:	<a href="mailto:stuart.mcdonald@dmhall.co.uk">stuart.mcdonald@dmhall.co.uk</a>
Related party disclosure:	No related party

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

### Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at [www.scottishepcregister.org.uk](http://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](http://www.gov.scot/epc).

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
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