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# Home Report

Bennathie House Bendochy Coupar Angus PH13 9HN

Date of Valuation: 02/04/2025

## UK Chartered Surveyors and Property Consultants

g-s.co.uk

## Single Survey

## Survey report on:

Property Address	Bennathie House
. ,	Bendochy
	Coupar Angus
	PH13 9HN

Customer	Mrs Sara Spackman
Prepared by	Graham + Sibbald LLP

Date of Inspection	02/04/2025

## 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.

Description	The subjects comprise a traditional detached house and complimentary
	outbuildings set within generous private grounds including both formal
	gardens and adjoining paddock.

Accommodation	The accommodation can be summarised as follows:
	Ground Floor: - Entrance Hall, Lounge, Sitting Room, Study, Dining Room, Kitchen/Breakfast Room, Garden Room, Utility Room, Boot Room, Shower Room and downstairs toilet.
	First Floor: - Drawing Room, Five Bedrooms (one with en-suite facilities) and Bathroom.
	The stated area beneath is exclusive of the attic accommodation.

Gross Internal Floor Area (m <sup>2</sup> )	332

Neighbourhood and Location	The subjects are situated 2 miles to the north west of Coupar Angus,
	within an established residential area comprising neighbouring properties
	of varied age and character. Local shopping, transport and educational
	facilities are close at hand, with a wider range of amenities provided
	within Blairgowrie, 3 miles to the north east.

Bennathie House, Bendochy, Coupar Angus PH13 9HN

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SINGLE SURVEY	
Age (Year Built)	1900

Weather	It was dry at the time of our inspection.
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Chimney Stacks	Visually inspected with the aid of binoculars where appropriate.
	There are multiple stone chimney stacks with metal flashings beneath.

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 of complex design, and is mainly of pitched timber construction overlaid with slates beneath a flat roof platform (summit) which could not be inspected given sight lines available from ground level and is therefore presumed to be overlaid with standing seam lead sheets. There are metal hip/ridge components, metal lined valley gutters and lead dressed dormer windows incorporated within the roof structure.
	There are small flat roofed areas over the bay windows, surfaced with both lead (presumed original) and replacement mineral felt sheets.
	Access to the roof void was obtained by means of a fixed timber staircase. The loft space is floored, with lath and plastered walls/ceilings throughout. There are single glazed metal frame windows throughout this area.

Rainwater Fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater fittings are both cast iron, lead and replacement PVC installations, with ogee profiled gutters.

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Main Walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.
	The main walls are stone built. There is a rendered brick projection to the side elevation.

Windows, External Doors and Joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows are of timber sash/casement and metal frame installations incorporating single glazed units. There are timber and part-glazed timber external doors, with painted timber eaves details around the roof perimeter.

Conservatories / Porches	Visually inspected.
	Attached to the property there is a garden room, comprising of glazed timber construction, set upon a masonry base. The roof over is of lightweight timber frame and glazed construction.

Communal Areas	There are no communal areas.

Garages and Permanent Outbuildings	Visually inspected. There are a range of complimentary outbuildings, comprising a combination of solid stone and rendered brick construction. The roof over the former byre/barn is of pitched timber frame construction, overlaid with slates, with a flat mineral felt covered roof over the remainder.
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Outside Areas and Boundaries	Visually inspected.
	The subjects are set within generous grounds comprising both formal gardens and an adjoining paddock. The boundaries comprise of mixed timber fences, with the subjects approached by means of a gated private drive.

Ceilings	Visually inspected from floor level.
	The ceilings are predominantly of lath and plastered finish.

Internal Walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are predominantly of lath and plastered finish.

Floors Including Sub-Floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	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.
	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.
	The floors are of both suspended timber and solid construction. Fitted floor coverings (present to the majority of the accommodation) restricted our inspection and no sub-floor access was obtained.



Internal Joinery and Kitchen	Built-in cupboards were looked into but no stored items were moved.
Fittings	Kitchen units were visually inspected excluding appliances.
	The internal doors are of timber and part-glazed timber installations. There are painted timber skirting boards and architraves.
	The upper level accommodation is accessed via a timber staircase, with timber balustrades, spindles, handrail and a carpeted runner.
	There is a fitted kitchen with base cabinets, work surfaces and an island unit.

Chimney Breasts and Fireplaces	Visually inspected. No testing of the flues or fittings was carried out.
	There are feature fireplace openings and decorative fire surrounds within the a number of the bedrooms.
	There are open fires and decorative surrounds within the main reception rooms.

Internal Decorations	Visually inspected.
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Cellars	There are no cellars pertaining to the subjects.

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.
	A mains supply of electricity is connected.

Bennathie House, Bendochy, Coupar Angus PH13 9HN Perth PER-2025\03\0133 Inspection Date:- 02/04/2025 First Inspection Date (if applicable):-

Gas	Accessible parts of the system were visually inspected without removing
	fittings. No tests whatsoever were carried out to the system or
	appliances. Visual inspection does not assess any services to make sure
	they work properly and efficiently and meet modern standards. If any
	services are turned off, the surveyor will state that in the report and will
	not turn them on.
	A mains supply of gas is connected. There is an external meter.

Mater Division and Dething and	
Water, Plumbing and Bathroom	Accessible parts of the system were visually inspected without removing
Fittings	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.
	It should be appreciated that concealed areas beneath and around baths
	and shower trays could not be inspected. Water spillage in these areas
	can result in dampness/decay and no comment can be made on
	inaccessible areas. Waterproof seals in sanitary areas should be checked
	and maintained on a regular basis.
	Mains water. The visible plumbing consisted of copper and PVC
	components. There are white fitted sanitary goods in the
	bathroom/shower room and downstairs toilet.

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.
	There is a gas-fired central heating system. The boiler is externally accessed with heat provided to the main apartments via water filled radiators.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	The foul and surface water drainage is understood to connect to a private sewage system (septic tank). This is understood to be situated on neighbouring ground to the rear and it is presumed that an appropriate right of access is held for maintenance. The septic tank was not inspected.

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Fire, Smoke and Burglar Alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances.
	New smoke alarm standards were introduced in Scotland in February 2022. In instances where alarms are in place, no tests whatsoever have been carried out and we cannot confirm if the system complies with the most recent regulations. Any potential purchaser should satisfy themselves as to whether the current system meets with regulations or otherwise.

Additional limits to Inspection	The property was occupied and furnished. Fitted floor coverings present
	restricted our inspection and no access was obtained to the sub-floor.
	Our external inspection was carried out from ground level and on this basis was limited. No sight of the flat roof/roofing materials was possible given these restrictions.
	The services including the heating and hot water systems were not tested.
	No inspection was carried out of the private drainage arrangements.
	It is not within the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.
	No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties.
	It should be appreciated that the Home Report inspection is a non- disruptive visual inspection of the property as at the date of inspection and that we are unable to inspect parts of the property which are concealed or covered by floor coverings or contents in place at that time. Once vacant, defects may be apparent that could not be detected during our survey. Changing weather conditions can also affect aspects of the property which would not be apparent at the time of inspection.

## Sectional diagram showing elements of a typical house



Chimney pots 1 2 Coping stone 3 Chimney head 4 Flashing 5 **Ridge ventilation** 6 **Ridge board** 7 Slates / tiles 8 Valley guttering 9 Dormer projection 10 Dormer flashing Dormer cheeks 11 12 Sarking Roof felt 13 Trusses 14 15 Collar 16 Insulation 17 Parapet gutter 18 Eaves guttering 19 Rainwater downpipe 20 Verge boards / skews 21 Soffit boards Partition wall 22 23 Lath / plaster 24 Chimney breast 25 Window pointing Window sills 26 27 Rendering 28 Brickwork / pointing 29 Bay window projection 30 Lintels 31 Cavity walls / wall ties 32 Subfloor ventilator 33 Damp proof course 34 Base course 35 Foundations 36 Solum Floor joists 37 38 Floorboards 39 Water tank 40 Hot water tank

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 three categories:

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

Â,	Structural Movement
Repair Category	1
Notes	There is evidence of movement having affected the building, both to the internal and external fabric. This is however not inconsistent with a property of this age and location, and on the basis of a single inspection is considered to be historic and longstanding in nature.

	Dampness, Rot and Infestation
Repair Category	2
Notes	There is evidence of wood borer beetle to the roof and floor timbers and where not previously treated under the cover of appropriate long-term guarantees it would be prudent to seek further advice from a reputable timber specialist contractor. Elevated moisture readings were recorded to some lower walls, skirting boards and floor timbers, in particular to the rear, and in light of these findings it is recommended
	that the property is inspected in full by a timber and damp specialist contractor prior to purchase.

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	Chimney Stacks
Repair Category	2
Notes	The chimney stacks are typically weathered, with some deterioration to the stone and mortar pointing in particular to the south most stack. Repairs will be required as part of a programme of normal routine maintenance.

	Roofing including Roof Space
Repair Category	2
Notes	There are a number of displaced and chipped slates across the roof slopes, with sections of raised hip/ridge metalwork. Damp stained timbers were noted to the underside of the flat roofed areas with some elevated moisture levels noted when tested consistent with prior or intermittent spills/leakage. The flat roofed area/materials could not be inspected given sight lines available. The roof is of a type and age which will require regular and careful attention and it would be prudent to seek further advice from a reputable roofing contractor with comment made as to condition, requirement for repair and expected lifespan. Patch repaired metalwork was noted to the roof over the bay window, with the opposite bay noted to have been resurfaced with felt. The lifespan of the flat roofed areas is difficult to predict. These structures and materials will require ongoing and careful attention. The service history of the roofing materials should be confirmed.

	Rainwater Fittings
Repair Category	2
Notes	The downpipe to the right hand bay window requires repair.
	There are some sections of patch repair to the rainwater goods, and staining was noted behind the downpipe on the north elevation consistent with prior or intermittent spills/leakage. Attention will be required where deterioration has occurred.
	Where previous spills/leakage has occurred, a precautionary check of the surrounding building fabric is recommended with particular reference to damp and timber related defects.
	The prevailing weather conditions at the time of our inspection should be noted and our report read in this context.

	Main Walls
Repair Category	2
Notes	Typical to properties of this type and age, there are sections of weathered/pitted stonework, and cracked/bossed render most notable to the lintels/mullions around the bay windows. Previous patch repairs were noted and further repairs of this nature should form part of a programme of normal routine maintenance.

	Windows, External Doors and Joinery
Repair Category	2
Notes	There is wear and tear to the external window timbers, with some early indications of decay to accessible timber sills. There are a number of areas of missing ironmongery and a small number of broken sash cords. The windows will require a programme of joinery and decorative repair. Rot was noted to the base of the timber door stands, with some areas of water damaged timbers around the roof perimeter consistent with prior spills/leakage from the rainwater goods.

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	External Decorations
Repair Category	1
Notes	Decorative overhaul/repair of the exterior timbers, to both the main dwelling house and garden room projection was ongoing at the time of our inspection and it is presumed that this work was to be completed prior to sale.

	Conservatories / Porches
Repair Category	2
Notes	The structure although fit for purpose is in need of some joinery and decorative maintenance. There is deterioration/decay to the timbers, in addition to some areas of previous patch repair. It is expected that further repairs of this nature will be required, in conjunction general refurbishment of the building fabric. There is evidence of condensation which should be alleviated through a balance of heat and ventilation.

	Communal Areas
Repair Category	-
Notes	Not applicable.

	Garages and Permanent Outbuildings
Repair Category	2
Notes	The outbuildings are considered to be fit for purpose however are in need of some refurbishment and repair. Particular attention is required to the external building fabric including the roof/roofing materials, external walls and joinery timbers including the window installations.

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	Outside Areas and Boundaries
Repair Category	1
Notes	There is a utilities pole within the grounds for which we presumed a wayleave agreement will be in place. Further legal enquiries should be made. The timber boundaries will require a normal programme of joinery and decorative maintenance.
	The extent of the grounds will require to be confirmed through reference to the title plan and information.

	Ceilings
Repair Category	1
Notes	Typical plaster blemishes were noted and some attention will be required through the course of normal decorative maintenance.

	Internal Walls
Repair Category	1
Notes	Typical plaster blemishes were noted and some attention will be required through the course of normal decorative maintenance.
	There are sections of patch repaired plaster and further repairs of this nature should form part of a programme of normal routine maintenance.
	There was staining to the plaster on the rear wall of the drawing room. This area was found to be dry at the time of our inspection. The original source of dampness will require to be identified and confirmed as repaired.

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	Floors including Sub-Floors
Repair Category	1
Notes	There is a run to the floors consistent with historic and longstanding movement. Wear and tear was noted to the tongue and groove floors, with some damaged boards and areas of patch repair. Further joinery repairs will be required. 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	1
Notes	The timber skirtings have been removed within several apartments and we presumed that these are to be reinstated prior to sale.
	There are items of wear and tear, to both the internal doors and architraves consistent with age and normal use. Some attention will be required though the course of normal routine maintenance.

	Chimney Breasts and Fireplaces
Repair Category	1
Notes	It is presumed that the wood burning appliances have been installed in accordance with the manufacturer's recommendations. The appliance has not been tested and is presumed to be in full and safe working order. All flue linings should be checked, repaired if necessary and swept prior to the fires/stoves being reused.

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	Internal Decorations
Repair Category	1
Notes	The property is in reasonable decorative order although it is recognised that on taking occupancy, homeowners will likely consider redecoration or refurbishment to suit individual tastes and requirements.

	Cellars
Repair Category	-
Notes	Not applicable.

	Electricity
Repair Category	2
Notes	The electrical system appears to have been partially upgraded although it is unclear the extent of the work which may have been carried out to the concealed (non- surface) components. Any information held in respect of past electrical work completed should be exhibited. Further upgrading may be required to comply in full with current electrical regulations and it would be prudent to seek further advice from a reputable electrical contractor. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years and on a change of occupancy. It should be
	appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

	Gas
Repair Category	1
Notes	In the interest of safety all gas appliances should be checked by a Gas Safe Registered Engineer.

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A	Water, Plumbing and Bathroom Fittings
Repair Category	1
Notes	It should be appreciated that concealed areas beneath and around baths and shower trays could not be inspected. Water spillage in these areas can result in dampness/decay and no comment can be made on inaccessible areas. The waterproof seals in sanitary areas will require continued and careful attention as part of a programme of normal routine maintenance. The internal plumbing comprised a mixture of copper and PVC components. There is the possibility of old style sections in concealed areas and it would be prudent to budget for upgrading in conjunction with other modernisation works.

	Heating and Hot Water
Repair Category	1
Notes	It is presumed that the central heating system has been annually serviced and that recent records are held. Where no such documentation can be exhibited it is recommended that the system is checked and tested.
	Within the standard missives, it is stated that the seller undertakes that any systems forming part of the property will be in working order. The purchaser has five working days from settlement to inform the seller of any issues and it is advised that systems are checked within this timeframe.

	Drainage
Repair Category	1
Notes	The location of the septic tank will require to be confirmed. For the avoidance of doubt the private sewage system was not inspected and is presumed to have been emptied and maintained in the normal manner. It should be ensured that all appropriate registration documents are held.

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

Category	3
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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.

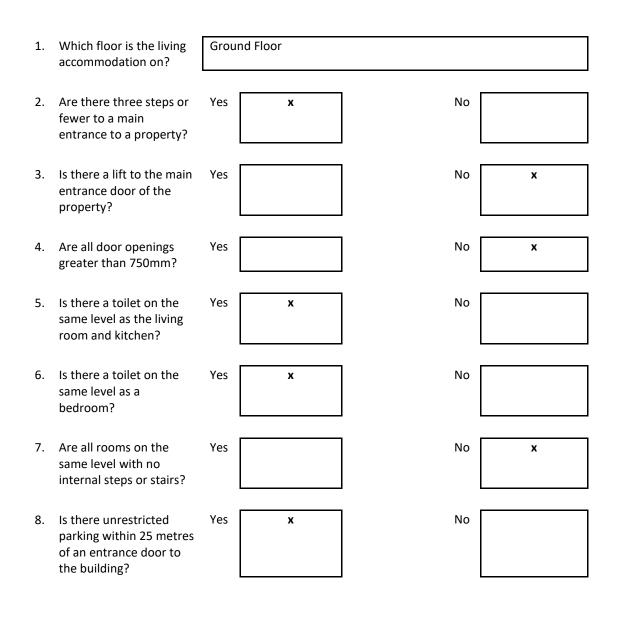
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## 3. Accessibility Information

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.



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## 4. Valuation and Conveyance 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 cost for insurance purposes.

#### Matters for a Solicitor or Licensed Conveyancer

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

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

The extent of the grounds pertaining to the subjects will require to be confirmed through reference to the title information.

There is a utilities pole within the grounds for which we presumed a wayleave agreement will be in place. Further legal enquiries should be made.

The location of the septic tank will require to be confirmed. For the avoidance of doubt the private sewage system was not inspected and is presumed to have been emptied and maintained in the normal manner. It should be ensured that all appropriate registration documents are held.

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

### Estimated Reinstatement Cost for Insurance Purposes

£1,750,000

It is assumed that insurance cover is obtainable on normal terms. The guidance figure is the estimate of costs for reinstating the subjects as at the date of inspection based on information provided by the Building Cost Information Service (BCIS). It is recommended that this figure is kept under regular review to ensure that you have adequate insurance cover. We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £1,750,000 (One Million Seven Hundred and Fifty Thousand Pounds Sterling).

### **Valuation and Market Comments**

£565,000

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £565,000 (Five Hundred and Sixty Five Thousand Pounds Sterling).

Report Author	Andrew Hitchen
Address	3 Charlotte Street, Perth. PH1 5LW.
Signed	
	A. Hitchen.
Name and Qualification	Andrew Hitchen, BSc MRICS For and on behalf of Graham + Sibbald LLP
Date of Report	3/4/2025

#### TERMS AND CONDITIONS OF SINGLE SURVEY

GENERAL

#### 1.1 The Surveyors

The Seller has engaged the Surveyors to provide the 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 Report. 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 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 are required 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 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. \*

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 in the adjacent box. Yes

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

\* Which shall be in accordance with the current RICS Appraisal and 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 the 1st of December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Report 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 Report 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 advisors 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 is prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would be (or, as the case might be, would have been) 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 advisors of any of these.

Bennathie House, Bendochy, Coupar Angus PH13 9HN Perth PER-2025\03\0133 Inspection Date:- 02/04/2025 First Inspection Date (if applicable):-

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.

Graham + Sibbald's total liability to the Client (and any third party relying upon this report) under this Agreement (including liability in contract, tort (including negligence), breach of statutory duty, or otherwise) shall be limited to the lower of the following : a) 25% of the valuation or b) £250,000.

#### 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 Report. It is the responsibility of the Seller to ensure that the Generic Mortgage Valuation Report is provided to every potential Purchaser.

#### 1.5 Transcript Mortgage Valuation for Lending Purposes

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

\*\* Which shall be in accordance with the current RICS Appraisal and 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, including replacement home 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 following paragraph of this section.

In the case of cancellation by the Seller, for whatsoever 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.

If our account details change, we will notify these to you by letter or face to face and never by email.

#### 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 the Property should exchange, on the date of valuation, between a willing seller and a willing buyer in an arm's length transaction after proper marketing 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;
- the "Surveyors" are Graham + Sibbald LLP, a limited liability partnership incorporated in Scotland (Registered Number SO307130) and having its
  registered office address at Seabraes House, 18 Greenmarket, Dundee, DD1 4QB, of which the Surveyor is an employee, director or member (unless
  the Surveyor is not an employee, director or member, when the "Surveyors" means the Surveyor) whose details are set out at the head of the
  Report; and

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Perth PER-2025\03\0133 Inspection Date:- 02/04/2025 First Inspection Date (if applicable):-

- 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.
- "Data Protection Legislation" means the UK Data Protection Legislation and any other European Union legislation relating to personal data and all
  other legislation and regulatory requirements in force from time to time which apply to a party relating to the use of personal data (including,
  without limitation, the privacy of electronic communications).
- "UK Data Protection Legislation" means all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR; the Data Protection Act 2018; the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications 2003 (SI 2003/2426) as amended.
- "UK GDPR" has the meaning given to it in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018.

#### 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 Report of Property 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 affect 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, 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.

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#### 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 & 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 within a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have each acted knowledgably, 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 uninspected 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 re-inspection 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.

It is assumed that any relevant Local Authority consents, warrants and completion certificates have been obtained where construction or alteration works have been undertaken.

This agreement and any dispute or claim arising out of or in connection with its subject matter shall be governed by and construed in accordance with the laws of Scotland, and the Scottish Courts will have exclusive jurisdiction to hear such claims.

#### DATA PROTECTION

Graham + Sibbald and the Client each undertake that:

- (a) they shall comply with all applicable requirements of the Data Protection Legislation, including without limitation any obligations relating to the rights of a data subject and the reporting of personal data breaches (all as defined in the UK GDPR); and
- (b) not do or omit to do anything which puts any other party to the Agreement in breach of the Data Protection Legislation.

Without prejudice to the generality of this clause, you shall ensure that you have all necessary appropriate consents and notices in place to enable lawful transfer of the personal data to Graham + Sibbald for the duration and purposes of this Agreement. You shall have liability for and shall indemnify Graham + Sibbald for any loss, liability, costs (including legal costs), damages, or expenses resulting from any breach by you of the Data Protection Legislation. For further information regarding how Graham + Sibbald processes personal data in relation to this Agreement, please see Graham + Sibbald's privacy notice on their website.

	Mortgage Valuation Report for Home Report	AHAM BALD
Source: G+S Home Re	port Seller Name Mrs Sara Spackman Reference PER	-2025\03\0133
1) Property Details	House Name       Bennathie House         Number / Ext	
2) Description of prop Property Ty Year Built 1900		block
3) Accommodation -	zive number of:	1
Receptions 4 Other Various	Bedrooms     5     Kitchens     1     Bathrooms     3     Total Inside W.C.s     4	of floors 2 te garden and ock
4) Tenure Absolute Any known or reporte	Ownership If Leasehold, years unexpired: ed problems with onerous or unusual ground rent or service charges?	
Owner occupied x	Tenanted Vacant	
lf part tenanted, pl give de	ease	
5) Subsidence, Settle	ment and Landslip	
Does the property sl	now signs of, or is the property located near any area heave, settlement, subsidence, flooding or mining?	
lf yes, please clarify	There is evidence consistent with historic and longstanding movement.	
6) Condition of Prope	rtv	
,	Are essential internal repairs required? Yes	No x
	Are essential external repairs required? Yes	No x
Should the repairs	be effected before the advance is made? Yes	
If the answer to any	Is a mortgage retention recommended? Yes Yes Yes	No x
	Page 1 of 3	Regulated by RICS Chartered Surveyors A Quality Assured Firm

7) Services Mains water x Mains drainage Electricity x Gas x Central	heating (	Gas
<b>8) Insurance Reinstatement Value</b> Total area of all floors measured internally (m²)		332
Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requand main building (inc all other structures within the site boundaries unless specifical)		f1 750 000
9) Market Valuation for Mortgage Purposes (Assuming Vacant Possession)		
Comment on mortgageability In our opinion the property forms suitable security for loan purposes subject to specific	ender`s cri	teria which may vary.
Valuation in present condition:		£565,000
Valuation on completion of any works required under Question 6:		
10) General Comments Please advise of any special features of the property and/or the location, which affects t	he propert	у.
The subjects are situated 2 miles to the north west of Coupar Angus, within an establish neighbouring properties of varied age and character. Local shopping, transport and edu a wider range of amenities provided within Blairgowrie, 3 miles to the north east.		
The main walls are stone built, beneath a roof consisting of pitched slate covered and f	at zinc/lea	d covered areas.
The property was found to be in a condition consistent with age and type, with no signif which would materially affect our valuation reported. There are some items of wear and use which will require attention as part of a programme of normal routine maintenance in need of some repairs, including attention to the roof/roofing materials, chimneys, rai installations.	l tear, cons . The exter	istent with age and normal nal building fabric is now
The extent of the grounds pertaining to the subjects will require to be confirmed through	reference	to the title information.
There is a utilities pole within the grounds for which we presumed a wayleave agreeme enquiries should be made.	nt will be i	n place. Further legal
The location of the septic tank will require to be confirmed. For the avoidance of doubt inspected and is presumed to have been emptied and maintained in the normal manne appropriate registration documents are held.	-	
<b>IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES.</b> Certificate: I have personally inspected the property described herein and confirm adequal held.	late profes	sional indemnity cover is
		nam + Sibbald LLP
	Name Per	
		narlotte Street
Office Valuer name and Andrew Hitchen, BSc MRICS		
qualification For and on behalf of Graham + Sibbald LLP	Area Town Per	+h
Date of inspection 02/04/2025	tcode PH1	
Date of report 03/04/2025	Tel no 017	
Page 2 of 3	01/	CC (CFF 0C

#### **MORTGAGE VALUATION - CONDITIONS OF ENGAGEMENT**



In these Terms and Conditions of Engagement, the following expressions shall have the following meanings:

"Agreement" means these Terms and Conditions of Engagement, the Instructions and the confirmation letter issued by Graham + Sibbald.

"Client"/"you"/"your" means the person, firm, company, organisation or other entity engaging Graham + Sibbald to provide the inspection services.

"Data Protection Legislation" means the UK Data Protection Legislation and any other European Union legislation relating to personal data and all other legislation and regulatory requirements in force from time to time which apply to a party relating to the use of personal data (including, without limitation, the privacy of electronic communications).

"Graham + Sibbald"/"we"/"us"/"our" means Graham + Sibbald LLP, a limited liability partnership incorporated in Scotland (Registered Number SO307130) and having its registered office address at Seabraes House, 18 Greenmarket, Dundee, DD1 4QB.

"Instructions" means the written or verbal instructions by the Client to Graham + Sibbald, which appoint Graham + Sibbald to provide the inspection services.

"Property" means the property identified and described in the Instructions.

"UK Data Protection Legislation" means all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR; the Data Protection Act 2018; the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended.

**"UK GDPR**" has the meaning given to it in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018.

A valuation for mortgage is a limited inspection and report produced for building societies, banks and other lenders to enable them to make a lending decision. IT IS NOT A SURVEY. Unless otherwise stated the date of valuation will be the date of inspection.

This report is used to guide the lender on the market value of the Property for mortgage purposes and is carried out for this purpose alone. Although the inspection will be carried out by a valuer who will usually be a qualified surveyor it is not a detailed inspection of the Property, and only major visible defects will be noted. Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch without entering it. The surveyor will not inspect under floor areas, communal roof space or other parts not readily accessible. The exterior and roof of the Property will be inspected from ground level only from within the boundaries of the site and adjacent/communal public areas. The area of the Property will be taken into account, and the rooms individually inspected, but floor coverings and furniture will not advise as to whether these comply with regulations in respect of these services.

The surveyor may recommend that a part of the mortgage be retained by the lenders until such time as particular repair works are carried out. Similarly, the report may suggest that the borrower should undertake to carry out certain repairs or commission more extensive investigation where hidden defects are suspected since these may have a material effect on the value of the Property. If a retention is recommended then the figure should not be regarded as an estimate of repair costs. Its purpose is to protect the interests of the lending institution. It is recommended that detailed estimates be obtained before proceeding with the purchase. Attention is drawn to the fact that if a subsequent transcription of this report is prepared on a lenders form, then in order to comply with the lenders specific requirements, the wording or phraseology may differ. Many people rely on the mortgage valuation certificate in the mistaken belief that it is a detailed survey. The report is often made available to house buyers by lenders, but this does not mean that it should be relied upon as a report on the condition of the building.

The definition of '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 arms-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion. For the purpose of this market value the surveyor has assumed that vacant possession will be provided. Unless otherwise stated the surveyor has valued the interest on a comparable basis.

The inspection that has been undertaken should not be regarded as a survey. The surveyor did not inspect parts of the Property which were covered, unexposed or inaccessible and are therefore unable to report that any such part of the Property is free from defect. Defects which are not considered materially to affect the value of the Property or other matters which would be attended to during maintenance, may not have been mentioned. If defects have been mentioned in this report, they should be regarded as indicative and not exhaustive. For the purposes of this valuation the surveyor assumes that all uninspected areas are free from defect which would have a material effect on value.

In accordance with our normal practice, we must state that this report is for the use only of the party to whom it is addressed or their named client and no responsibility is accepted to any third party for the whole or any part of its content.

In addition, we would bring to your attention that neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement without prior written approval of the form and context in which it will appear.

The surveyor shall, unless otherwise expressly agreed, rely upon information provided by the Client and/or the Client's legal or other professional advisers relating to tenure, leases and all other relevant matters.

For the purposes of this valuation the surveyor has assumed that all ground burdens are nominal or have been redeemed and that there are no unusual outgoings or onerous restrictions contained within the titles of which we have no knowledge. The surveyor has further assumed that the subjects are unaffected by any adverse planning proposals.

Unless otherwise stated, it is assumed that all the required valid planning permissions and statutory approvals for the building and for their use, including any recent or significant extensions or alterations, have been obtained and complied with. It has been further assumed that no deleterious or hazardous materials or techniques have been used in the construction of the subject and that there is no contamination in or from the ground or from the immediate surrounds.

The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a valuation inspection of Property that may fall within the Control of Asbestos Regulations 2012. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2012, of the existence of an asbestos register, or of any plan for the management of asbestos will be made. Your legal adviser/conveyancer should confirm the duty holder under these regulations, the availability of an asbestos register and the existence and management of any asbestos containing materials. For the purposes of this valuation, the surveyor has assumed that there is a duty holder, as defined in the Control of Asbestos Regulations 2006, and that a register of asbestos and effective management plan is in place which does not require any immediate expenditure or pose a significant risk to health or breach the HSE Regulations.

The surveyor confirms that this mortgage valuation is prepared in accordance with the RICS Valuation - Global Standards 2017 and incorporating IVSC International Valuation Standards and, unless other stated, we are External Valuares a defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 10 Charlotte Square, Edinburgh EH2 40R.

As part of this remit, the surveyor may, where he/she feels qualified and experienced to do so, provide general comment on standard appropriate supplementary documentation, presented to us by the Client's lender and conveyancer. In the event of a significant amount of documentation being provided to us, an additional fee may be incurred. Any additional fees will be agreed with you in advance.

We confirm that Graham + Sibbald operates formal procedures to deal with complaints from clients in accordance with By-law 19, Regulation 2.7 of the Royal Institution of Chartered Surveyors Rules of Conduct and Disciplinary Procedures. A copy of this procedure is available on request.

Graham + Sibbald's total liability to the Client (and any third party relying upon this report) under this Agreement (including liability in contract, tort (including negligence), breach of statutory duty, or otherwise) shall be limited to the lower of the following: a) 25% of the valuation or b) £250,000.

This agreement and any dispute or claim arising out of or in connection with its subject matter shall be governed by and construed in accordance with the laws of Scotland, and the Scottish courts will have exclusive jurisdiction to hear such claims.

Graham + Sibbald and the Client each undertake that: (a) they shall comply with all applicable requirements of the Data Protection Legislation, including without limitation any obligations relating to the rights of a data subject and the reporting of personal data breaches (all as defined in the UK GDPR); and (b) not do or omit to do anything which puts any other party to the Agreement in breach of the Data Protection Legislation.

Without prejudice to the generality of this clause, you shall ensure that you have all necessary appropriate consents and notices in place to enable lawful transfer of the personal data to Graham + Sibbald for the duration and purposes of this Agreement. You shall have liability for and shall indemnify Graham + Sibbald for any loss, liability, costs (including legal costs), damages, or expenses resulting from any breach by you of the Data Protection Legislation. For further information regarding how Graham + Sibbald's privacy notice available via our website.

## **Energy Performance Certificate (EPC)**

## Scotland

Dwellings

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

#### **BENNATHIE HOUSE, BENDOCHY, BLAIRGOWRIE, PH13 9HN**

Dwelling type:	Detached house
Date of assessment:	02 April 2025
Date of certificate:	08 April 2025
Total floor area:	332 m <sup>2</sup>
Primary Energy Indicator:	281 kWh/m2/year

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

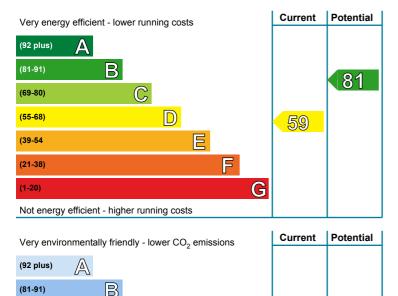
6415-2624-0100-0252-9202 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

#### 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

Estimated energy costs for your home for 3 years*	£14,904	See your recommendations
Over 3 years you could save*	£6,942	report for more information

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



D

Not environmentally friendly - higher CO<sub>2</sub> emissions

F

G

## **Energy Efficiency Rating**

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

Your current rating is **band D (59)**. 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  $(CO_2)$  emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (48)**. 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

75

48

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£744.00
2 Internal or external wall insulation	£4,000 - £14,000	£3555.00
3 Floor insulation (suspended floor)	£800 - £1,200	£666.00

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

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282. THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

## BENNATHIE HOUSE, BENDOCHY, BLAIRGOWRIE, PH13 9HN 08 April 2025 RRN: 6415-2624-0100-0252-9202

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	****	*****
Roof	Pitched, 50 mm loft insulation Pitched, 100 mm loft insulation	★★☆☆☆ ★★★☆☆	★★☆☆☆ ★★★☆☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)		
Windows	Single glazed	*****	$\bigstar \texttt{A} \texttt{A} \texttt{A} \texttt{A} \texttt{A}$
Main heating	Boiler and radiators, mains gas	★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 75% of fixed outlets	****	*****

## The energy efficiency rating of your home

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

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

### The impact of your home on the environment

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

The calculated emissions for your home are 51 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 17 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 9.1 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	£13,491 over 3 years	£6,534 over 3 years	
Hot water	£717 over 3 years	£720 over 3 years	You could
Lighting	£696 over 3 years	£708 over 3 years	save £6,942
Totals	£14,904	£7,962	over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

### **Recommendations for improvement**

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Do		Indicative cost	Typical saving	Rating after improvement	
Recommended measures		indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£248	D 61	E 50
2	Internal or external wall insulation	£4,000 - £14,000	£1185	C 70	D 62
3	Floor insulation (suspended floor)	£800 - £1,200	£222	C 72	D 65
4	Draughtproofing	£80 - £120	£165	C 74	D 67
5	Replace single glazed windows with low- E double glazed windows	£3,300 - £6,500	£494	C 78	C 72
6	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£384	B 81	C 75

## Choosing the right improvement package

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

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

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

#### 1 Loft insulation

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

#### 2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide longlasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

#### 3 Floor insulation (suspended floor)

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

#### 4 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

#### 5 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

#### 6 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.

### BENNATHIE HOUSE, BENDOCHY, BLAIRGOWRIE, PH13 9HN 08 April 2025 RRN: 6415-2624-0100-0252-9202

## 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)	60,909	(3,478)	N/A	(16,629)
Water heating (kWh per year)	3,623			

### Addendum

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

### About this document

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

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

Assessor's name: Assessor membership number: Company name/trading name: Address:	Mr. Andrew Hitchen EES/012860 Graham & Sibbald 3 Charlotte Street
Address.	Perth PH1 5LW
Phone number:	01738 445733
Email address:	perth@g-s.co.uk No related party
Related party disclosure:	No related party

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

#### Use of this energy performance information

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

## 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 greenerscotland.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.





Property address	Bennathie House
	BLAIRGOWRIE, PERTHSHIRE PH13 9HN

Seller(s)	Simon Spackman
	Sara Spackman

Completion date of property questionnaire	01/04/2025
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## 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.

## Information to be given to prospective buyer(s)

1.	Length of ownership		
	How long have you owned the property? 5 Year 5 Months		
2.	Council tax		
	Which Council Tax band is your property in? <b>G</b>		
3.	Parking		
	What are the arrangements for parking at your property?         (Please tick all that apply)         • Garage         • Allocated parking space         • Driveway       Yes         • Shared parking         • On street         • Resident permit         • Metered parking         • Other (please specify):		
4.	Conservation area		
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?		

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		
а.	<ul> <li>(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)?</li> <li><u>If you have answered yes</u>, please describe below the changes which you have made:</li> </ul>	Νο	
	<ul> <li>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</li> <li>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.</li> <li>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:</li> </ul>	No	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? <u>If you have answered yes</u> , please answer the three questions below:	No	
	(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 dates when the work was completed):	doors, or patio doors (with approximate	
	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?		
	(Note: a partial central heating system is one which does not heat all the main rooms of the property —	Yes	
	the main living room, the bedroom(s), the hall and the bathroom).		
	If you have answered yes or partial – what kind of central heating is there?		
	(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).		
	Gas Central Heating		
	If you have answered yes, please answer the three questions below:		
	(i) When was your central heating system or partial cent	tral heating system installed?	
	Not Known		
	(ii) Do you have a maintenance contract for the central <b>No</b> heating system?		
	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 year).	d? (Please provide the month and	
8.	Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?		
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?		
	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:

Servi	ces	Connected	Supplie	er
Gas o liquid petrol gas		Yes	EDF	
Water mains privat water supply	s or e	Yes		
Electr	icity	Yes	EDF	
Mains draina		Yes		
Telepl	hone			
Cable or sat				
Broad	lband	Yes	Sky	
	<u>If yc</u>	here a septic tank system at your prope ou have answered yes, please answer th questions below:	-	Yes
	(iv) discł	Do you have appropriate consents for narge from your septic tank?	or the	Yes
	(v) your	Do you have a maintenance contract septic tank?	t for	No

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

11.	Responsibilities for shared or common areas	
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:	
с.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes
	If you have answered yes, please give details:	
	To clear the septic tank	
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:	No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.) <u>If you have answered yes</u> , please give details:	No
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?	
с.	Please give details of any other charges you have to of common areas or repair works, for example to a or stair fund.	
13.	Specialist works	
а.	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?	Νο
	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.	
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?	Νο
	If you have answered yes, please give details:	
с.	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</u> <u>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:	

14.	Guarantees		
a.	Are there any guarantees or warranties for	or any of the following:	
(i)	Electrical work		No
(ii)	Roofing		No
(iii)	Central heating		No
(iv)	National House Building Council (NHBC)		No
(v)	Damp course		No
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)		Νο
b.	If you have answered 'yes' or 'with title d to which the guarantee(s) relate(s):	leeds', please give details	of the work or installations
с.	Are there any outstanding claims under a listed above?	any of the guarantees	No
	If you have answered yes, please give de	etails:	
15.	Boundaries		
	So far as you are aware, has any bounda moved in the last 10 years?	ry of your property been	Don't Know
	If you have answered yes, please give de	etails:	

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?	No
b.	that affects your property in some other way?	No
с.	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 g estate agent, including any notices which arrive at any 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.

і ассерт 🗹
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Name: Simon Spackman

Date: 01/04/2025



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