

NOTICE OF REVIEW

UNDER SECTION 43A(8) OF THE TOWN AND COUNTRY PLANNING (SCOTLAND) ACT 1997 (AS AMENDED) IN
RESPECT OF DECISIONS ON LOCAL DEVELOPMENTS

THE TOWN AND COUNTRY PLANNING (SCHEMES OF DELEGATION AND LOCAL REVIEW PROCEDURE)
(SCOTLAND) REGULATIONS 2013

THE TOWN AND COUNTRY PLANNING (APPEALS) (SCOTLAND) REGULATIONS 2008

IMPORTANT: Please read and follow the guidance notes provided when completing this form.
Failure to supply all the relevant information could invalidate your notice of review.

Use **BLOCK CAPITALS** if completing in manuscript

Applicant(s)

Name

Address

Postcode

Contact Telephone 1

Contact Telephone 2

Fax No

E-mail*

Agent (if any)

Name

Address

Postcode

Contact Telephone 1

Contact Telephone 2

Fax No

E-mail*

Mark this box to confirm all contact should be
through this representative: ☒ Yes ☐ No

* Do you agree to correspondence regarding your review being sent by e-mail?

☒ Yes ☐ No

Planning authority

Planning authority's application reference number

Site address

Description of proposed development

Date of application Date of decision (if any)

Note. This notice must be served on the planning authority within three months of the date of the decision notice or from the date of expiry of the period allowed for determining the application.

Nature of application

- | | |
|--|-------------------------------------|
| 1. Application for planning permission (including householder application) | <input checked="" type="checkbox"/> |
| 2. Application for planning permission in principle | <input type="checkbox"/> |
| 3. Further application (including development that has not yet commenced and where a time limit has been imposed; renewal of planning permission; and/or modification, variation or removal of a planning condition) | <input type="checkbox"/> |
| 4. Application for approval of matters specified in conditions | <input type="checkbox"/> |

Reasons for seeking review

- | | |
|---|-------------------------------------|
| 1. Refusal of application by appointed officer | <input checked="" type="checkbox"/> |
| 2. Failure by appointed officer to determine the application within the period allowed for determination of the application | <input type="checkbox"/> |
| 3. Conditions imposed on consent by appointed officer | <input type="checkbox"/> |

Review procedure

The Local Review Body will decide on the procedure to be used to determine your review and may at any time during the review process require that further information or representations be made to enable them to determine the review. Further information may be required by one or a combination of procedures, such as: written submissions; the holding of one or more hearing sessions and/or inspecting the land which is the subject of the review case.

Please indicate what procedure (or combination of procedures) you think is most appropriate for the handling of your review. You may tick more than one box if you wish the review to be conducted by a combination of procedures.

- | | |
|---|-------------------------------------|
| 1. Further written submissions | <input type="checkbox"/> |
| 2. One or more hearing sessions | <input type="checkbox"/> |
| 3. Site inspection | <input type="checkbox"/> |
| 4. Assessment of review documents only, with no further procedure | <input checked="" type="checkbox"/> |

If you have marked box 1 or 2, please explain here which of the matters (as set out in your statement below) you believe ought to be subject of that procedure, and why you consider further submissions or a hearing are necessary:

Site inspection

In the event that the Local Review Body decides to inspect the review site, in your opinion:

- | | Yes | No |
|--|-------------------------------------|--------------------------|
| 1. Can the site be viewed entirely from public land? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2. Is it possible for the site to be accessed safely, and without barriers to entry? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

If there are reasons why you think the Local Review Body would be unable to undertake an unaccompanied site inspection, please explain here:

Statement

You must state, in full, why you are seeking a review on your application. Your statement must set out all matters you consider require to be taken into account in determining your review. Note: you may not have a further opportunity to add to your statement of review at a later date. It is therefore essential that you submit with your notice of review, all necessary information and evidence that you rely on and wish the Local Review Body to consider as part of your review.

If the Local Review Body issues a notice requesting further information from any other person or body, you will have a period of 14 days in which to comment on any additional matter which has been raised by that person or body.

State here the reasons for your notice of review and all matters you wish to raise. If necessary, this can be continued or provided in full in a separate document. You may also submit additional documentation with this form.

Please Refer to the appended supporting documentation and appendices which outlines our reasons for seeking an appeal to change the determination to one of approval.

Have you raised any matters which were not before the appointed officer at the time the determination on your application was made?

Yes ☒ No ☐

If yes, you should explain in the box below, why you are raising new material, why it was not raised with the appointed officer before your application was determined and why you consider it should now be considered in your review.

We note Perth and Kinross planning guidance which was published after our application was submitted to the planning department, therefore we were unable to address the aspects of this guidance as part of our application as it wasn't available at the time of application.

List of documents and evidence

Please provide a list of all supporting documents, materials and evidence which you wish to submit with your notice of review and intend to rely on in support of your review.

Supporting document and appendices as noted below:

Appendix 01: Occupancy Figures (average 280 days a year)

Appendix 02: 12 Letters of Support from Local Businesses

Appendix 03: 15 Letters of Support from Local Residences (those notified as part of planning process)

Appendix 04: Extract from Mortgage Provider

Note. The planning authority will make a copy of the notice of review, the review documents and any notice of the procedure of the review available for inspection at an office of the planning authority until such time as the review is determined. It may also be available on the planning authority website.

Checklist

Please mark the appropriate boxes to confirm you have provided all supporting documents and evidence relevant to your review:

- ☒ Full completion of all parts of this form
- ☒ Statement of your reasons for requiring a review
- ☒ All documents, materials and evidence which you intend to rely on (e.g. plans and drawings or other documents) which are now the subject of this review.

Note. Where the review relates to a further application e.g. renewal of planning permission or modification, variation or removal of a planning condition or where it relates to an application for approval of matters specified in conditions, it is advisable to provide the application reference number, approved plans and decision notice from that earlier consent.

Declaration

I the applicant/agent [delete as appropriate] hereby serve notice on the planning authority to review the application as set out on this form and in the supporting documents.

Signed

Jane Brewster

Date

12/03/2024

Supporting Statement

Notice of Review

Application Number 23/01479/FLL

Change of use of flat to form short-term let accommodation unit (in retrospect) 8 Cathedral Street Dunkeld PH8 0AW

Introduction

This Notice of Review is submitted following the refusal of planning permission under delegated powers on the 14th December 2023 for the Change of use of flat to form short-term let accommodation unit (in retrospect) 8 Cathedral Street Dunkeld PH8 0AW.

The applicant's application was refused on the following grounds:

1. The proposed retrospective change of use is contrary to Policy 30(e): Tourism of National Planning Framework 4 (2023) as the proposal would result in:

- i. An unacceptable impact on local amenity and character of the area, and*
- ii. The loss of residential accommodation where such loss is not outweighed by demonstrable local economic benefits.*

2. The proposal is contrary to National Planning Framework 4 (2023) Policy 14(c): Design, Quality and Place and Perth and Kinross Local Development Plan 2 (2019), Policies 1A and 1B: Placemaking and Policy 17: (d) Residential Areas as the short-term let accommodation would adversely impact on the amenity of neighbouring residents and the short-term let use would not be compatible with the amenity and character of the surrounding predominantly residential area.

Having had the opportunity to review fully the stated reasons for the refusal of the application, we are making our appeal to the local review body for the reversal of the decision of refusal. Please therefore find appended our supporting documentation and appendices as noted below:

Appendix 01: Occupancy Figures (average 280 days a year)

Appendix 02: **12** Letters of Support from Local Businesses

Appendix 03: **15** Letters of Support from Local Residences (those notified as part of planning process)

Appendix 04: Extract from Mortgage Provider

We note Perth and Kinross planning guidance which was published after our application was submitted to the planning department, therefore we were unable to address the aspects of this guidance as part of our application as it wasn't available at the time of application.

We note there is no specific policy in the current Perth and Kinross Local Development Plan 2 (LDP2) for the control of short-term lets. In terms of the Development Plan, the policy framework for assessing planning applications is therefore set out in the National Planning Framework 4 (NPF4), Policy 30: Tourism.

We note the planning guidance now available has been prepared to assist in the application of the policy framework set out in NPF4 and in the assessment of planning applications for the change of

use of a residential property to a short-term let. We also note that Perth and Kinross Council have not as yet ratified any Control areas for short term lets, therefore the aspects noted are guidance based as opposed to planning policy.

Applicant and property Background:

The applicant was born and brought up in Dunkeld, attended the local schools and his family had formed an active part of the local community over many years. 8 Cathedral Street has been in the applicants family for 47 years. Owned by the applicants Grandmother, it was passed to his uncle when she passed away, and the applicant purchased the property from him in 2005.

The flat at this point remained empty as the applicant was working overseas but was used when he was home on leave, approximately 2 -3 weeks a year. The applicant fully renovated the flat in 2009 and continued to use the flat 2 to 3 weeks of the year up until 2012.

He moved back to Dunkeld, staying in the flat full time for 12 months. Then from 2013 to 2015 he would use the flat 6 months of the year, so the flat would be empty for the remaining 6 months. 2015 the applicant took a full-time job down south, and the flat reverted back to being used for one weekend a month and Christmas and new year.

2016/2017 the applicant started short term lets, but was still using the house once a month and at Christmas, from 2021 to the present time the flat has been a full time holiday let only have access to for maintenance.

If the appeal application is rejected, the flat will revert back to being used once a month by the applicant, and at Christmas and new year when they are on holiday, effectively sit empty for most of the year.

The apartment is situated in a busy area of the bustling village of Dunkeld which relies on the tourism industry to ensure the long-term viability of the village and local businesses.

Point 1:

1. The proposed retrospective change of use is contrary to Policy 30(e): Tourism of National Planning Framework 4 (2023) as the proposal would result in:

- i. An unacceptable impact on local amenity and character of the area, and*
- ii. The loss of residential accommodation where such loss is not outweighed by demonstrable local economic benefits.*

Point 1 – Part 1

An unacceptable impact on local amenity and character of the area.

The applicant's property has functioned successfully as a short term let for the past 8 years, there has been no detrimental impact on the surrounding character and amenity, as a result of the established use. Therefore the concerns regarding an unacceptable impact on local amenity, and the local character of the area, we feel is unfounded and unsubstantiated. When we requested clarification upon how this has been determined and upon which documentation our proposal has been considered, we have found there to be limited barometers to form a credible review, it feels very subjective rather than objective.

The property is located on one of the busiest streets situated in Dunkeld, Cathedral Street. This is the main access to and from Dunkeld Cathedral and it's associated grounds for tourists and locals alike all year round. With Cathedral Street forming the only access to the Cathedral itself, the most popular tourist attraction in Dunkeld, on any one day there can be large volumes of people pass the property, on top of this there are weekly services, mid-week events, Weddings and funerals. Annually for the Orange order march, and Cameronian's March. It is not a quiet, purely residential area.

With the numbers of people visiting Dunkeld growing exponentially year on year, a visit to the cathedral forms part of their itinerary, this number is set to increase.



Typical day _ Cathedral Street



Typical day _ Cathedral Street



Typical day _ Leading into Cathedral Street



Visitors to Cathedral

Cathedral Steet is also home to a number of businesses, Going Pottie, a very popular pottery studio and gift shop, the Cloutie Dumpling a very successful, busy coffee shop, with a lot of foot fall from tourists, and also the Chanonry, which is used for the woman's club, the kitting club, youth club various meetings, tea and coffees after services, also once a week for the men's breakfast club.

These are all non-residential functions in extremely close proximity to the applicant's property. The pend which runs adjacent to the property is also heavily used by tourists and locals to access the waterfront, local walking routes and the playpark, the property is therefore flanked by two very busy and well used routes.

We therefore do not believe the continuing use of this property let would have any detrimental impact on the character and amenity of the area, as this would already have been established given it has been running for eight years.

Point 1 – Part 2

ii. The loss of residential accommodation where such loss is not outweighed by demonstrable local economic benefits.

The existing holiday let, No 8 Cathedral Street has been in the applicant's family for generations and whilst the applicant was born and brought up in Dunkeld, is having to live and work remotely due to current employment but fully intends to move back to Dunkeld in the future, hence the property offered as a short term let.

Our client cannot see any immediate circumstance that would lead him to sell the flat nor is he wishing to release the property to the long term letting market as he still utilises the property periodically he is visiting family and friends still living in the area on a regular basis. Therefore the following aspects are key:

- This property will never be available for long term let.
- This property will not be sold.

The applicant's mortgage is based on a 5 year fixed term (currently 2 years into this mortgage) which is specifically for short term lets and prohibits long term letting even if he wanted too. Please refer to Appendix 04 which highlights the relevant section from mortgage documentation.

As the property won't be rented out long term, it hasn't in almost 5 decades, and it won't be sold, the property is therefore not offering any loss to the local residential accommodation stock. If not a short term let it will sit empty for long periods of time, which we feel has a detrimental impact on the village where tourism is a key income to local businesses.

The applicant has received 12 letters of support from local businesses, please refer to appendix 02, confirming their support and noting the importance of tourism on their business and local employment. There is clearly support from local businesses for holiday lets in Dunkeld who recognised their importance to the local economy.

If hypothetically the property was to come on the market, it would not be deemed affordable, as the average house / flat price on cathedral street is high as properties do not come up very often:

We have noted below recent sales in the last 3 years ,

- 6b Cathedral st - offers over £240k - unknown sold price - 2 bed top floor [flat.no](#) garden. in need of renovation.
- 18 Cathedral st - offers over £180k - sold for £210k - one bedroom ground floor flat. has garden
- 7 water wynd - offers over £195k - sold for £270k - 2 bedroom top floor [flat.in](#) need of renovation. has garden (this is the flat located at the bottom of my garden)

The applicants property has larger Square footage , is located on the ground floor with front and rear access, a small garden area and has recently been fully renovated to a good standard. Therefore it would hit the market at offers over £240k, this is not classed as affordable housing. Interestingly none of the above were bought by locals, Number 7 Water Wynd and 18 Cathedral Street now sit empty for a large proportion of the year as they have been bought as second homes for holiday use only.

There are however many local economic benefits to retaining this property as a holiday let as opposed to it sitting empty. The property currently lets on average 280 days per year (based on last three years average) an average of 50 customers a year (many returning year on year) all using and supporting local shops and restaurants. (Please refer to appendix A) Therefore there is clearly a demand for self catering accommodation of this nature within a busy and easily accessible location to all of the local attractions and to support local businesses. Local businesses have written letters in support of this application, please refer to appendix 2

As well as this the applicant also employs a number of local people for services as outlined below:

- local cleaners
- local laundry
- local gardner
- local window cleaner
- All local trades joiner / plumber / electrician/gas for annual inspections and safety checks.

As noted above this property will never be released on to the long term let market and will not be sold due to the family heritage associated with the property, therefore we feel the proposal meets the criteria and isn't contrary to this part of the guidance in anyway.

Point 2

2. The proposal is contrary to National Planning Framework 4 (2023) Policy 14(c): Design, Quality and Place and Perth and Kinross Local Development Plan 2 (2019), Policies 1A and 1B: Placemaking and Policy 17: (d) Residential Areas as the short-term let accommodation would adversely impact on the amenity of neighbouring residents and the short-term let use would not be compatible with the amenity and character of the surrounding predominantly residential area.

As highlighted in the initial points noted above, we do not believe this area to be solely residential for the following reasons:

- On one of the busiest streets in Dunkeld
- Main tourist / local, vehicular and pedestrian route to and from Dunkeld Cathedral and grounds.
- Adjacent park used heavily for access to the river front, play park and pedestrian walks.
- 2 busy commercial businesses in very close proximity.
- Church of Scotland Chanonry in close proximity used by local groups on a regular basis.

Given the points noted above the residents of flats located on Cathedral Street, which are mainly owned by the National Trust, reasonably expect heightened level of street noise, so the use of a holiday let flat would be less noticeable to residents than it may be in other locations.

This property has been a holiday let for the past 8 years and does not lend itself to large groups due to its size, and is very much run on the basis that the maximum occupancy at any one time is 3 to 4 persons.

15 Neighbours have written letters of support of this application, please find attached in appendix 03. Confirming they have never experienced any noise impact from the holiday let, they do not believe the holiday let has a detrimental impact on the local amenity and support the application.

The Pattern of use of the property is also important we feel to demonstrate, the property has a Friday check in policy and only after 3.30pm, with check out at 10am and a 3-night minimum booking period. (There is a strict no party policy, patrons have adhered to this over the past 8 years which has all resulted in zero noise complaints from any neighbours over this period of operation).

It is therefore, by its very nature, not given rise to any anti-social behaviour or caused any issues as a result of being a short term.

There is no parking at the property, and this would remain so. Patrons arrive by train or other forms of either private or public transport.

We therefore do not believe this area is solely residential, it is an extremely busy area of Dunkeld. A holiday let in this location we feel offers the opposite; a sensible use of a property that would otherwise sit empty for large parts of the year, offering support to local businesses and in close proximity of all the main tourist attractions Dunkeld has to offer.

The continuing use of this property let would not have any detrimental impact on the neighbours or the character and amenity of the area, as this would already have been established given it has been running for eight years.

Conclusion

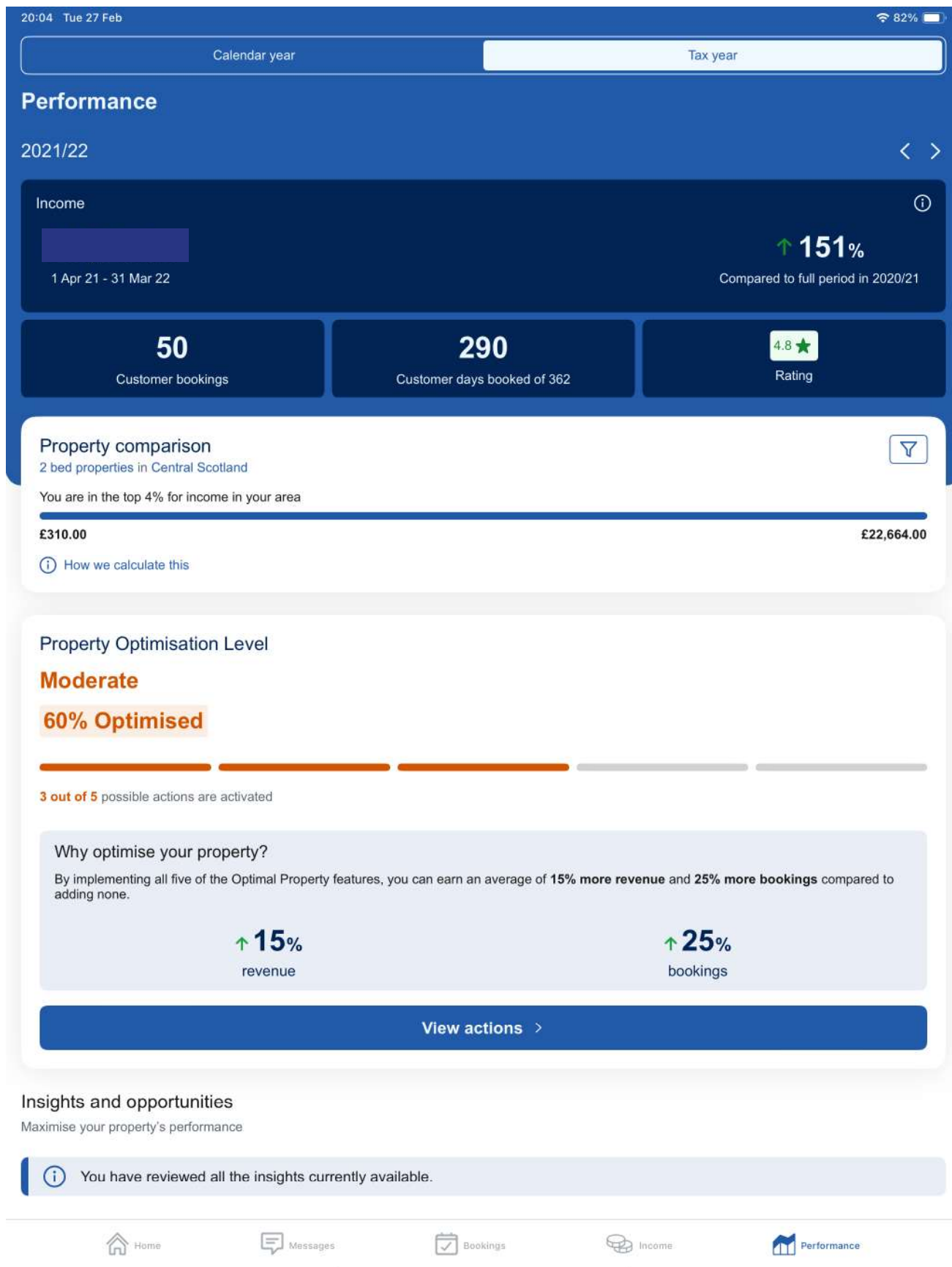
Whilst we understand the essence of the guidance and the need to address the perceived loss of residential accommodation. We feel it is hugely unfair to penalise the current short term let owners for this. Fair enough when assessing new, short term lets coming on to the market, however where one has been operating successfully without any issues for eight years seems very unjust.

If not permitted to continue as a holiday let the property will remain empty, having an adverse effect on the local economy through loss of income to local businesses, loss of income to those employed through the holiday let and loss of footfall to local tourist attractions.

For all the reasons outlined above, we feel the application in supporting the reversal of the decision for refusal be overturned is a fair and reasonable request, as the application is not contrary to policy.

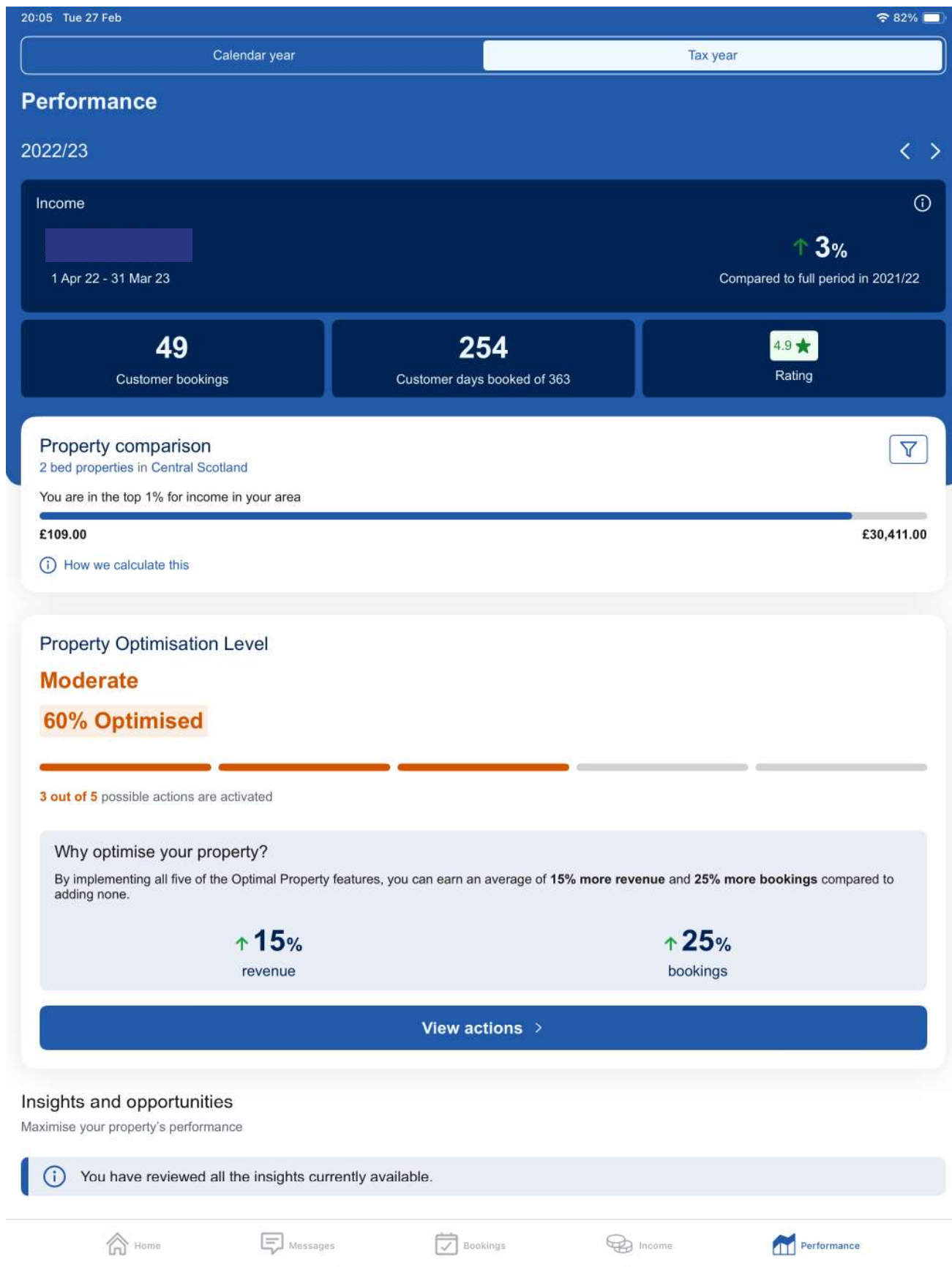
APPENDIX 01

Occupancy Numbers For Last Three Years: 2021



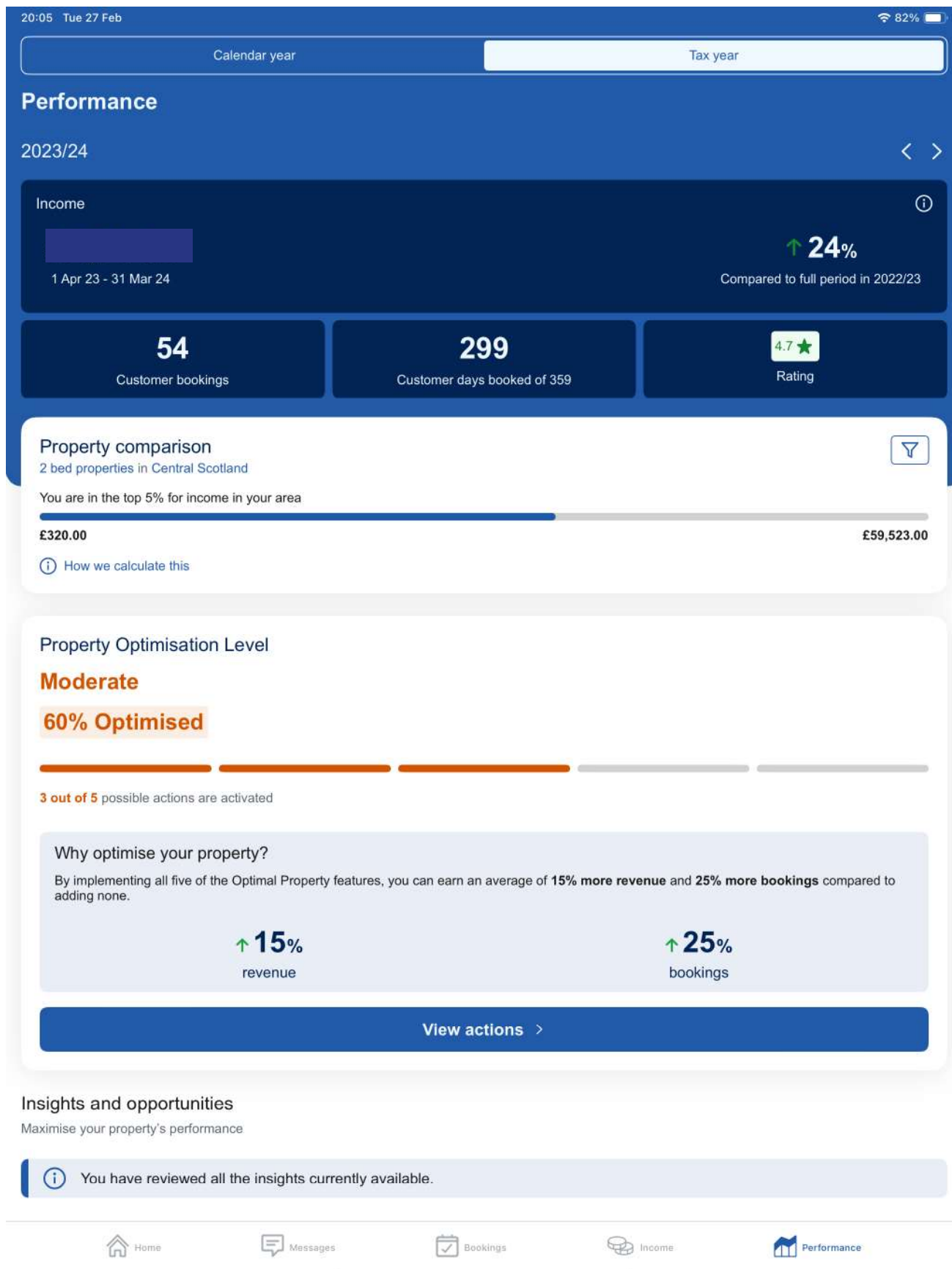
APPENDIX 01

Occupancy Numbers For Last Three Years: 2022



APPENDIX 01

Occupancy Numbers For Last Three Years: 2023



APPENDIX 02

12 Letters of Support from Local Businesses:

Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

To whom it may concern,

I write in support of the above planning application for the following reasons:

As a small business owner in Dunkeld, I rely on the tourism, and locals to support my business.

It is important to have self-catering options in Dunkeld as we rely on tourism to keep our business going and locals in jobs.

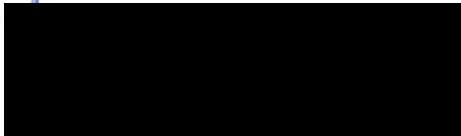
NAME:

Laurence Hume

BUSINESS:

Goring Pottery

SIGNATURE:

A black rectangular box redacting the signature of Laurence Hume.

Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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It is important to have self-catering options in Dunkeld as we rely on tourism to keep our business going and locals in jobs.

NAME: Kelly Annetts

BUISNESS: Birnam Post Office + Dunbraantay Laundry.

SIGNATURE:



Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

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NAME: EWAN ALCORN

BUISNESS: PERTH ARMS HOTEL

SIGNATURE:

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Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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As a small business owner in Dunkeld, I rely on the tourism, and locals to support my business.

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NAME: *TSY House*

1 PEARL STREET
BUSINESS:

SIGNATURE:



Planning Application Ref: 23/01469/FLL

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NAME: *MICHAEL STAIN*

BUSINESS: *DUNKELD STAYED STAYERS*

SIGNATURE: 

Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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It is important to have self-catering options in Dunkeld as we rely on tourism to keep our business going and locals in jobs.

NAME: *Michael Smith*

BUSINESS: *Dunkeld Fine Foods*

SIGNATURE:

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Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

To whom it may concern,

I write in support of the above planning application for the following reasons:

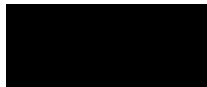
As a small business owner in Dunkeld, I rely on the tourism, and locals to support my business.

It is important to have self-catering options in Dunkeld as we rely on tourism to keep our business going and locals in jobs.

NAME: M CAIRNEY

BUSINESS: CLOOTIE Dumplings

SIGNATURE:

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Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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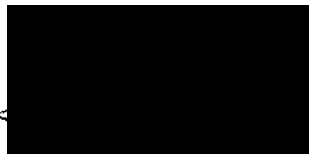
As a small business owner in Dunkeld, I rely on the tourism, and locals to support my business.

It is important to have self-catering options in Dunkeld as we rely on tourism to keep our business going and locals in jobs.

NAME: *Walter Randall*

BUISNESS: *ATWILL HENS HOTEL*

SIGNATURE:

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Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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NAME: MOROWN PRESTON-JONES

BUSINESS: REDWOOD WINES

SIGNATURE:

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Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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It is important to have self-catering options in Dunkeld as we rely on tourism to keep our business going and locals in jobs.

NAME: FLORIN INCEU

BUSINESS: PALMERSTONS DUNKELD LTD

SIGNATURE:

A black rectangular box used to redact the signature of the applicant.

Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8-Cathedral Street Dunkeld PH8 0AW

To whom it may concern,

I write in support of the above planning application for the following reasons:

As a small business owner in Dunkeld, I rely on the tourism, and locals to support my business.

It is important to have self-catering options in Dunkeld as we rely on tourism to keep our business going and locals in jobs.

NAME: HEATHER MCDERMID

BUSINESS: Livvis Little Lunchbox

SIGNATURE:



APPENDIX 03

15 Letters of Support from Neighbours:

Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

To whom it may concern,

I write in support of the above planning application for the following reasons:

I have not been subjected to, or been made aware of any noise, or noise complaints in relation to the holiday let at 8 Cathedral Street.

I have not seen evidence of, or been made aware of any loud parties, or other forms of disrespect to the community in relation to the holiday let at 8 Cathedral Street.

I've never been disturbed by guests arriving or leaving 8 Cathedral St at intrusive times of day or night.

In my opinion the holiday let at 8 Cathedral Street does not have an unacceptable impact on local amenity and character of the area.

Yours sincerely

NAME: CHRISTINE CLAYDON

ADDRESS:

SIGNATURE:

Planning Application Ref: 23/01469/FLL

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I've never been disturbed by guests arriving or leaving 8 Cathedral St at intrusive times of day or night.

In my opinion the holiday let at 8 Cathedral Street does not have an unacceptable impact on local amenity and character of the area.

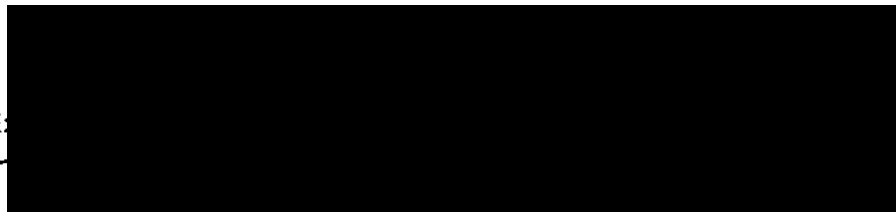
Yours sincerely

NAME:

Helena Black

ADDRESS:

SIGNATURE:



Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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In my opinion the holiday let at 8 Cathedral Street does not have an unacceptable impact on local amenity and character of the area.

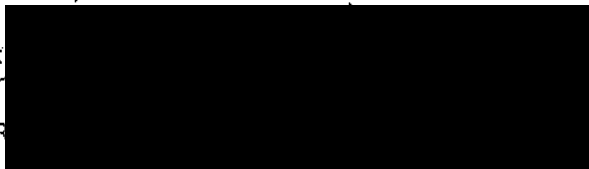
Yours sincerely

NAME:

Schuta Hammer

ADDRESS:

SIGNATURE



Planning Application Ref: 23/01469/FLL

Description: Change of use of flat to form short-term let accommodation unit (in retrospect)

LOCATION: 8 Cathedral Street Dunkeld PH8 0AW

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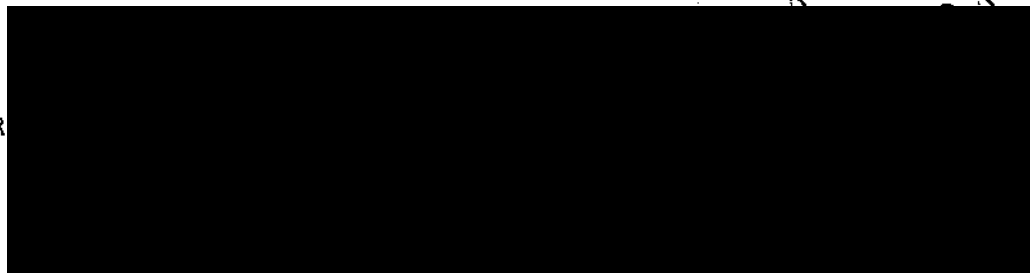
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NAME: R. FRASER PENNY

ADDRESS:

SIGNATURE



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ADDRESS:

SIGNATURE:



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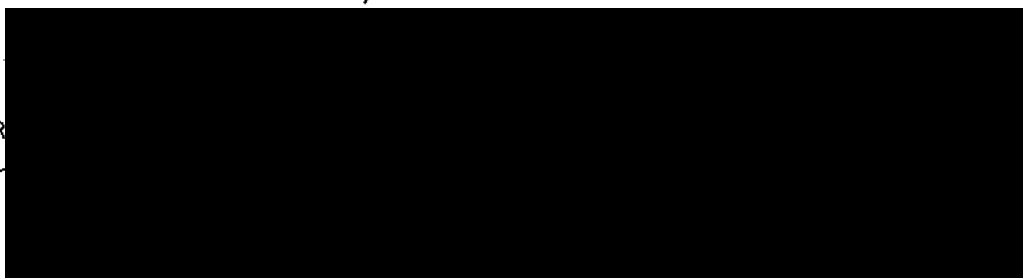
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NAME: JULIE KENNY, BRIAN KENNY

ADDRESS:

SIGNATURE



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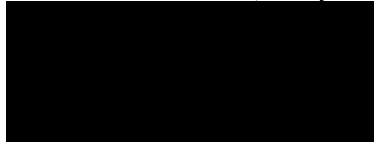
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NAME: *Peggy Whyte*

ADDRESS:

SIGNATURE:



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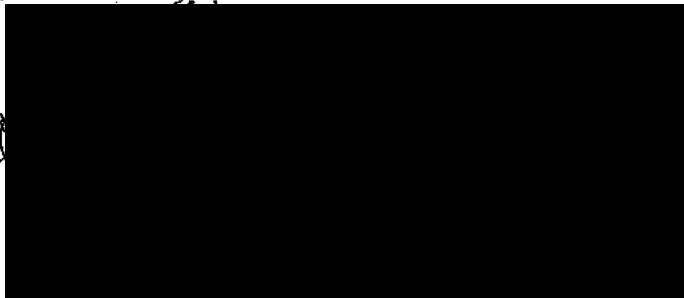
Yours sincerely

NAME:

STEVE ANDERSON

ADDRESS:

SIGNATURE



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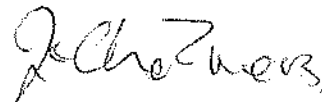
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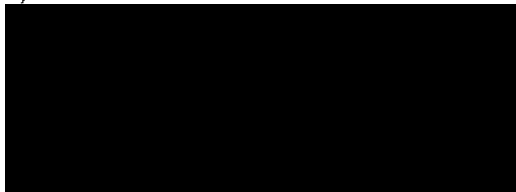
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NAME:

JANE REUSS

ADDRESS:

[REDACTED]

SIGNATURE:

[REDACTED]

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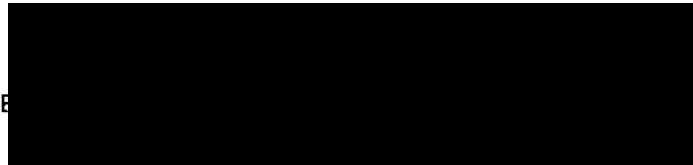
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NAME: *KIRSTY GILSON*

ADDRESS:

SIGNATURE



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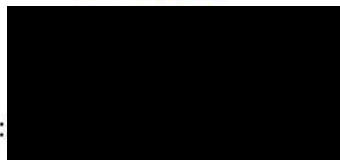
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NAME: *S Brown*

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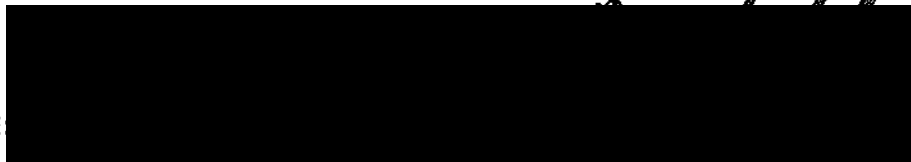
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Yours sincerely

NAME: *Madeleine Angus*

ADDRESS:

SIGNATURE



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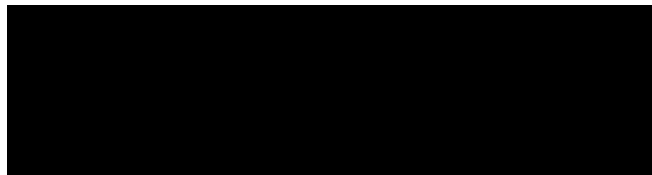
Yours sincerely

NAME:

DOUGLAS READER

ADDRESS:

SIGNATURE:



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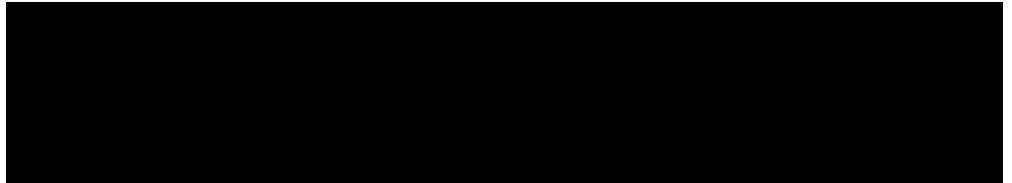
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Yours sincerely

NAME: *Aime Lamb*

ADDRESS:

SIGNATURE:



Extract from Mortgage Provider:



Page 2 of 4 - 8802517995

GENERAL CONDITIONS

- a) The Offer of Advance is valid for three months and should be accepted in writing and drawn down by or on behalf of the applicants within this period, unless an extension is requested and confirmed in writing by the Society. The Society reserves the right to cancel or vary the Offer of Advance at any time prior to drawdown but will only exercise its rights under this condition (a) where the mortgage has been obtained as a result of fraud, (b) the mortgage application contained information on which the Society based its lending decision which was incorrect or misleading, or (c) where you are unable to comply with the terms of these General Conditions, any Special Conditions, the Society's Mortgage Conditions 2020 for Scotland or the Society Mortgage Conditions 2021 for England and Wales.
- b) Interest will be charged from the date the loan is advanced. Interest will not be charged on any amount retained until it is paid over by the Society. The first instalment will include interest from the date of the advance up to the date on which the first monthly payment is due.
- c) The Society reserves the right to charge fees for specific services during the term of the mortgage. Details of the current fees are contained in the Customer Service and Details of Charges leaflet enclosed with this offer and the Applicant(s) should contact the Society if this has not been received or a replacement copy is required. The Society will notify the Applicant(s) of any change(s) to the fees during the term of the mortgage, in accordance with the Society's Mortgage Conditions.
- d) The property must be insured for the sum specified on the Offer of Advance. The initial cover specified is assessed by the valuer as the estimated cost of reinstatement in the event of total loss.
- e) The valuation report obtained by the Society is used for assessing the security for loan purposes only. Where a copy is provided to the Applicant(s) this is only for information and the Society and the valuer accept no responsibility for the completeness, accuracy or validity of any statements or opinions made or implied. Purchasers should have received a copy of the Home Report but may wish to consider obtaining an independent expert opinion.
- f) Where the loan is being made to assist in house purchase, the Society gives no assurance by the making of an advance that the purchase price of the property is reasonable.
- g) The Solicitor will advise the Society of any circumstances affecting either the status of the Applicant(s) or the security, which may affect the Society's decision to lend.

SPECIAL CONDITIONS

- (019) The Buildings Insurance Borrowers Declaration should be signed and returned prior to release of the mortgage funds. The property insurance arrangements are subject to approval by the Society and the policy must satisfy the Society's requirements. Cover should be no less than £295,000 and linked to the RICS annual index of house-building costs. The Applicant(s) must notify the Society in advance of any change in the terms of the policy, or any change in the insurance company.
- (028) The Applicant(s) should note that there is some settlement to the property and that insurance may be affected accordingly.
- (059) The Applicant(s) must fully complete, sign and return to the Society a Direct Debit Mandate form prior to release of the advance.
- (089) As part of the mortgage application the Society will contribute up to £250 towards the legal fees incurred by the Applicant(s) and meet the cost of a basic scheme 1 valuation report. These are only payable on completion of the mortgage and will not be paid by the Society if the mortgage does not proceed.
- (124a) The Solicitor must ensure that the existing mortgage secured on the property will be repaid and discharged from the mortgage. The Solicitor should note that the Society will take out Local Search and Defective Title Indemnity in respect of the new mortgage and a full examination of title is not required. A schedule detailing the defects covered is enclosed and should be placed with the Title Deeds.
- (138) **This offer is valid for 3 months, by exception, this may be extended by a further 3 months subject to no material change in circumstances. Confirmation of this will be required in writing and will require some documentary evidence. This may include confirming the means to meet any new costs in respect of Land and Building Transaction Tax or Stamp Duty Land Tax, and we will undertake a further credit search. If an extension is required early notice must be provided to enable due consideration to be given to the request. This also applies to any amendments which may be required to this offer.**
- (140) **The property cannot be let for more than 30 days for any single letting**