YOUR ONESURVEY HOME REPORT

ADDRESS

Eas Mhor House Kildonan, Isle of Arran KA27 8SE

PREPARED FOR

Mary Boughton

INSPECTION CARRIED OUT BY:



HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Saltcoats - Allied Surveyors Scotland Ltd	04/07/2024
Mortgage Certificate	Final	Saltcoats - Allied Surveyors Scotland Ltd	04/07/2024
Property Questionnaire	Final	Mrs. Mary Boughton	19/06/2024
EPC	FileUploaded	Saltcoats - Allied Surveyors Scotland Ltd	05/07/2024

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Surveyor Reference	SA/9188
Customer	Mrs. Mary Boughton
Selling address	Eas Mhor House Kildonan, Isle of Arran
	KA27 8SE
Date of Inspection	04/07/2024
Prepared by	Nick Davis, MSc MRICS
	Saltcoats - Allied Surveyors Scotland Ltd

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional 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 will be prepared from information contained in the Report and the generic Mortgage Valuation Report. 2

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

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

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

- 2.3.1 <u>Category 3</u>: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 <u>Category 2</u>: 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.

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a detached two storey character villa, with front sun room projection, rear porch projection, and attached single car garage. The property benefits from open coastal aspects towards Pladda, from front elevation.
Accommodation	Ground floor - entrance vestibule, hallway, lounge, dining room, sitting room, open plan dining kitchen, utility area, walk-in store cupboard, and shower room with WC. Front sun room projection and small entrance porch projection to rear. Upper floor - landing, four bedrooms and family bathroom with WC.
Gross internal floor area (m2)	200 sq. metres approximately (including sun room).
Neighbourhood and location	The subjects are set within a semi rural location around 1/2 mile from Kildonan village centre. Limited amenities are available, with main facilities set within Blackwaterfoot and Brodick (Arrans main settlement), a reasonable drive away. Surrounding properties where present are of mixed age and style, and agricultural land exists to front, left hand side and rear. The property enjoys open coastal aspects to front, towards Pladda and Ailsa Craig.
Age	Originally constructed around 1909, extended at side and sun room area at an unknown date thereafter.
Weather	Bright with occasional showers and strong wind. Period of mixed weather prior to inspection.

Chimney stacks	Where visible chimney stacks are of a stone and brick design, finished with render and protected a roof level by lead/similar apron flashing. No flue linings were inspected or tested. Visually inspected with the aid of binoculars where required.	
Roofing including roof space	The main roof is pitched, timber framed and overlaid in slate, incorporating lead/similar valley guttering and flashing details, together with metal lined skew detail(s).	
	Roof projection over lounge bay is pitched and slate lined.	
	Where visible the roof projection over kitchen area is of a timber framed design, finished with slate, incorporating similar flashings and linings to main roof.	
	Limited main attic space inspection revealed the structure to be timber framed.	
	Roof design, stored items and stiff hatch restricted our inspection accordingly.	
	Small attic space areas were noted over utility and kitchen projection, timber framed internally, from severely restricted inspection.	
	Understandably, we cannot comment further on areas covered or inaccessible being free from potential defect.	
	Sloping roofs were visually inspected with the aid of binoculars where required.	
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.	
	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.	
	Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify this likelihood in good or dry weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.	
Rainwater fittings	Rainwater fittings are formed in a combination of cast iron and PVC.	
	Visually inspected with the aid of binoculars where required.	
Main walls	The main outer walls appear to be of substantial solid sandstone/similar design, rendered and painted externally.	
	The kitchen/utility projection appears to be of a solid brick design, again rendered externally.	
	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.	

Windows, external doors and joinery	Windows are predominately of replacement double glazed PVC framed design, of mixed age.	
	Main entrance door is of timber design, glazed.	
	External and roof line joinery is predominately of a timber design, part rendered.	
	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.	
External decorations	Painted external masonry, timber joinery and cast iron goods were noted.	
	Visually inspected.	
Conservatories / porches	Front sun room style projection, with rendered brick outer walls and a flat membrane/similar roof covering, from limited inspection.	
	The sun room in unheated and not thermally separate, incorporating double glazed windows and "French" doors.	
	A small timber framed porch projection exists to rear, with a flat felt/similar roof covering.	
	Visually inspected.	
Communal areas	No internal communal circulation areas.	
Garages and permanent outbuildings	Single car attached garage, of a brick/block work design, rendered externally, and overlaid in a flat felt/similar roof covering, from limited inspection.	
	Metal vehicular door to front, with PVC/similar internal pedestrian door.	
	Rear entrance door is of PVC design, part glazed, and a PVC framed window unit exists to rear.	
	Limited inspections were available due to stored items.	
	Visually inspected.	
Outside areas and boundaries	The subjects benefit from a generous plot, defined by areas of stone walling and timber fencing.	
	The property is accessed via shared driveway, which provides off street parking for several vehicles on gravel/insitu concrete hard standings.	
	Grounds are overlaid in areas of lawn, flower bed, gravel and concrete hard standings, incorporating a range of mature trees, shrubs and bushes.	
	Agricultural ground exists out with boundaries, and we have not inspected these areas.	
	Visually inspected.	

Ceilings	Ceilings are predominately of a lath and plaster design, finished in part with a textured paint/coating. Visually inspected from floor level.	
Internal walls	Internal walls are predominately lath and plastered lined, with several plastered hard locations, and some plaster board linings. Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness	
	where considered appropriate.	
Floors including sub floors	Flooring is predominately of a suspended/floated timber design, with some solid sections noted.	
	All floors were overlaid in fixed coverings, and no sub floor inspections were available.	
	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.	
Internal joinery and kitchen fittings	Internal joinery and door surrounds are mainly of a traditional timber design, part painted and part glazed.	
	There is a timber stair leading from the ground to the upper level.	
	Kitchen fittings comprise a range of wall and base mounted units incorporating a stainless steel sink.	
	Utility area features more modern units, together with a stainless steel sink.	
	No comment can be made that internal glazing panels are of toughened or safety glass.	
	Built-in cupboards were looked into but no stored items were moved.	
	Kitchen units were visually inspected excluding appliances.	
Chimney breasts and fireplaces	A number of open coal/similar fireplaces were noted, within the limitations of our inspection.	
	We have not inspected or tested any flues, fireplaces or associated linings.	
	Visually inspected. No testing of the flues or fittings was carried out.	
Internal decorations	Paper, emulsion, tile and timber finishes were noted. Visually inspected.	

Cellars	There are no cellars pertaining to the subjects.
Electricity	Mains electricity supply.
	The electrical fuse box features circuit breaker fuses and where visible exposed wiring is encased in both PVC and rubber connected to 13 amp power points, some of which are of mixed age and lower set.
	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.
Gas	No gas supply serves the Island.
Water, plumbing and bathroom fittings	We understand that water is provided via a private arrangement, incorporating a bore hole located within agricultural ground around one quarter of a mile away.
	We understand this is gravity fed and that the pipework is private. These details should be confirmed.
	Where visible plumbing is of copper and PVC design, and sanitary fittings to the ground floor shower room incorporate a shower compartment, WC and wash hand basin.
	First floor bathroom features bath, WC and wash hand basin.
	We understand a lead lined redundant water tank exists within attic space.
	Given age and style of property, it is possible that more concealed lead pipework exists.
	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.
Heating and hot water	Space heating is provided via an oil fired regular floor mounted boiler, which has been installed in recent times. This serves water filled radiators to the main apartments.
	A foam insulated hot water cylinder was noted within a first floor cupboard, providing hot water.
	The heating system was not in operation at the time of inspection.
	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.

Drainage	We understand the drainage is to a septic tank contained within neighbouring grounds. We have not tested or inspected this arrangement. Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
Fire, smoke and burglar alarms	It was noted that some ceiling mounted smoke detectors were noted. Visually inspected. No test whatsoever were carried out to any systems or appliances. There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022. We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection

No access was gained above ceiling linings or behind fixed timber goods or sanitary ware.

We have not tested all window/doors and associated handles to avoid excessive physical contact.

We have not tested any elements of the electrical, heating and plumbing system and it would be prudent to do so prior to purchase.

Due to ever changing climate conditions, it would therefore be prudent to conduct appropriate background checks with regard to potential flood risks in and around the area, by reference to SEPA flood map/similar.

No furniture, fixtures/fittings or breakable items were moved during the course of our inspection. It would be prudent to check behind/under prior to purchase.

We were unable to inspect the entirety of boundaries.

Limited external building fabric inspections were available.

Severely restricted attic space inspection available.

An inspection for Japanese Knotweed/similar invasive plant species was not carried out. These are plant(s) which are subject to control regulation, and considered to be invasive, which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed/similar invasive species within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed/similar invasive species is best undertaken by a specialist contractor. If it/they exist removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

Sectional Diagram showing elements of a typical house



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

2. CONDITION

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

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Structural movement		
Repair category:		
Notes:	There is evidence of settlement/ movement, reflected in the form of some external masonry distortion, and render cracking, together with internal plaster cracking and misalignment, runs and dips to flooring, off plumb internal staircase arrangement, and notable runs and dips to flooring within the kitchen area. On the basis of a single inspection movement and with regard to age and character, points noted would appear to be non progressive.	

Dampness, rot and infestation		
Repair category:	3	
Notes:	During the course of our inspection, a number of positive damp readings and localised rot related defects were noted, most notably around fireplace and chimney breast areas at gable elevation, and walling surrounding, both at ground and upper level.	
	Some positive moisture readings were also obtained at lower and mid wall linings, to front and rear elevation, predominately at ground level and around windows.	
	Scattered woodworm bore holes were noted to some joinery items, within the property, and associated attic spaces.	
	Some positive moisture readings were also obtained to ceiling within kitchen area.	
	This list may not be exhaustive.	
	In light of the aforementioned points a reputable and qualified timber and damp specialist should be instructed to inspect the property and provide cost estimates for treatment as deemed necessary. This should then be conducted within the short term. Failure to do so may lead to additional deterioration and further defects.	

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

Chimney stacks	
Repair category:	2
Notes:	High levels of weathering and wear and tear was noted to chimney stacks, which require a degree of current maintenance and repair.
	It would be prudent to instruct a roofing contractor to provide further advice in this regard.
	Please read in conjunction with, "Fireplaces".
	A degree of repair and maintenance is required.

Roofing including roof space	
Repair category:	3
Notes:	The main slating displays a degree of wear and tear, together with some loose, slipped and misaligned slates.
	Staining was evident within the roof space, together with the aforementioned woodworm bore holes.
	The roof projection over kitchen displays high levels of wear and tear, and furthermore positive moisture readings were obtained to ceiling within kitchen indicative of defects.
	In light of the aforementioned points, a reputable roofing contractor should be instructed to assess the roof and associated finishes, conducting necessary repairs as deemed appropriate thereafter.

Rainwater fittings	
Repair category:	2
Notes:	A degree of general wear and tear and localised corrosion was noted to joints and junctions, within the limitations of our inspection.
	Rainwater goods should be maintained clear of obstruction at all times in order to provide adequate rainwater disposal.

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

Main walls	
Repair category:	2
Notes:	Some cracked and bossed render was noted to external wall finishes, and therefore a degree of repair and maintenance is required.
	Cracked render may also be contributing to internal moistsure readings.
	Competitive quotes should be obtained in this regard.

Windows, external doors and joinery	
Repair category:	2
Notes:	Mid age window units noted, displaying a degree of wear and tear to handles, hinges and operating mechanisms, within the limitations of our inspection.
	Wear and tear noted to external joinery, some of which is softening.
	Some misted window units were noted.
	A degree of maintenance and replacement will be required.
	Entrance doors and surrounds display weathering, softening and wear and tear.

External decorations	
Repair category:	
Notes:	Weathering and wear and tear was noted throughout, however, appearance was generally of a fair condition, and redecoration will be required on a regular basis.

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Conservatories / porches	
Repair category:	2
Notes:	Some cracked and loose external render was noted to the sun room, which requires repair.
	It is appreciated that the flat roof has been replaced at some stage, however, flat roofs require more regular maintenance.
	The small porch projection to rear displays high levels of wear and tear, and timber softening, and requires current repair.

Communal areas	
Repair category:	
Notes:	No internal communal circulation areas.

Garages and permanent outbuildings	
Repair category:	2
Notes:	External and internal wear and tear was noted, together with corrosion to vehicular door and to some softening to joinery internally.
	Some scattered woodworm bore holes were also noted.
	Softening and worn joinery was noted to entrance door frames and surrounds.
	Repairs and maintenance are required.

Outside areas and boundaries	
Repair category:	2
Notes:	Generally neat and tidy garden areas surround the property, however, some damaged and misaligned stone walling was noted, which requires repair.
	Thereafter a degree of wear and tear was noted to boundaries and hard standings.
	A degree of current maintenance and localised repair is required thereafter.

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

Ceilings	
Repair category:	2
Notes:	Some cracked and bossed plaster work was noted, together with some staining and localised positive moisture readings.
	Selective re-plastering will be required upon eradication of dampness identified.

Internal walls	
Repair category:	2
Notes:	Some brittle, worn and stained plaster work was noted, and again a degree of selective re-plastering will be required upon eradication of moisture readings identified.

Floors including sub-floors	
Repair category:	2
Notes:	Majority of floors appear to be adequately supported, however, notable runs and dips were evident in places, and a degree of adjustment/levelling may be required.
	We have not inspected sub floor areas.

Internal joinery and kitchen fittings	
Repair category:	
Notes:	Mixed age and style joinery items noted, some of which display a degree of user wear and tear.
	It is appreciated that utility area fittings are of modern design.

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

Chimney breasts and fireplaces	
Repair category:	3
Notes:	Positive moisture readings were obtained at a number of locations.
	Investigate and repair as necessary.

Internal decorations	
Repair category:	3
Notes:	The majority of the property was found to be in fair decorative order, broadly commensurate with age and traditional character, however, some heavily stained, loose and worn papering was noted at several locations, predominately within lounge and dining area.
	Thereafter some stained and worn decoration was noted.
	A degree of selective redecoration will be required upon eradication of moisture readings identified.

Cellars	
Repair category:	
Notes:	There are no cellars pertaining to the subjects.

Electricity	
Repair category:	2
Notes:	It is appreciated that the installation incorporates some circuit breaker arrangements, however, some older style sockets, wiring and switches were noted, indicative of the system being along mixed age lines.
	Therefore the property should be checked via a reputable and qualified electrician, and upgraded as necessary.

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

Gas	
Repair category:	
Notes:	None.
	It should be confirmed that the oil tank is located within an appropriate position with regard to regulations in force.

Water, plumbing and bathroom fittings				
Repair category:	2			
Notes:	Mid age sanitary fittings noted to bathroom and shower room, displaying a degree of user wear and tear.			
	Again, we understand some older style lead components exist within the property, and therefore a reputable plumber/heating engineer should be instructed to provide further advice in this regard.			
	Again, as the property is served by a private water supply, it should be confirmed that necessary consents and purity certification exists. This detail should be investigated accordingly.			
	We have not tested any elements of the system and it would be prudent to do so prior to purchase			

Heating and hot water						
Repair category:						
Notes:	It is appreciated that central heating boiler has been replaced in recent times.					
	Any supporting service or warranty documentation should be made available.					
Older style foam insulated water tank was noted.						
	The system will require regular and annual servicing, increasing over time.					

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

Drainage					
Repair category:					
Notes:	Any appropriate SEPA/similar documentation with regard to the drainage arrangements should be obtained and investigated.				
	As the septic tank/drainage system is located within neighbouring grounds, it should be confirmed that an unrestricted right of access exists for maintenance purposes.				

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

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	2
Roofing including roof space	3
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	2
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	3
Internal decorations	3
Cellars	
Electricity	2
Gas	
Water, plumbing and bathroom fittings	2
Heating and hot water	1
Drainage	1

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

<u>Three steps or fewer to a main entrance door of the property:</u> 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.

<u>Unrestricted parking within 25 metres:</u> 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 coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground and first.
2. Are there three steps or fewer to a main entrance door of the property?	[x]YES []NO
3. Is there a lift to the main entrance door of the property?	[]YES [x]NO
4. Are all door openings greater than 750mm?	[]YES [x]NO
5. Is there a toilet on the same level as the living room and kitchen?	[x]YES []NO
6. Is there a toilet on the same level as a bedroom?	[x]YES []NO
7. Are all rooms on the same level with no internal steps or stairs?	[]YES [x]NO
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	[x]YES []NO

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

Historically the property has been altered/adapted to provide current layout and footprint, with particular reference to side kitchen and utility projection, together with rear sun room projection. It should be confirmed that all necessary consents and permissions were obtained at the time.

Confirm the exact extent of boundaries and rights of access over shared driveway by reference to Title Deeds.

Again, as the property is served by a private water supply, it should be confirmed that necessary consents and purity certification exists. This detail should be investigated accordingly.

Any appropriate SEPA/similar documentation with regard to the drainage arrangements should be obtained and investigated.

As the septic tank/drainage system is located within neighbouring grounds, ti should be confirmed that an unrestricted right of access exists for maintenance purposes.

A reputable timber and damp specialist should be instructed to provide advice and cost estimates for necessary and recommended repairs/treatments.

Repairs are required to roofs and external render.

Our valuation has been prepared on the assumption that the cost of timber and damp treatments does not exceed £10,000 (Ten thousand pounds). We reserve the right to amend our valuation upon sight of requested documents.

A roofing contractor should be instructed to provide advice on the condition of the roof, and any necessary or recommended repairs that may be required.

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

Estimated re-instatement cost (£) for insurance purposes

710,000

Seven Hundred and Ten Thousand Pounds (guide figure only for basic reconstruction purposes). It would be prudent to obtain specialist advice in this regard.

Valuation (£) and market comments

350,000 (subject to estimates for timber and damp treatments).

Taking current market conditions into account together with points detailed within our report we are of the opinion that the current market value of the heritable property is fairly stated in the capital sum of THREE HUNDRED AND FIFTY THOUSAND POUNDS (subject to estimates)

Report author:	Nick Davis, MSc MRICS
Company name:	Saltcoats - Allied Surveyors Scotland Ltd

Address:	24 Chapelwell Street Saltcoats KA21 5EA
Signed:	Electronically Signed: 262114-9d81065b-9a87
Date of report:	04/07/2024

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.





Mortgage Valuation Report					
Property:	Eas Mhor House Kildonan, Isle of Arran KA27 8SE	Client: Mrs. M	, ,		
Date of Inspection:	04/07/2024	Reference:	SA/9188		

This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0 LOCATION

The subjects are set within a semi rural location around 1/2 mile from Kildonan village centre.

Limited amenities are available, with main facilities set within Blackwaterfoot and Brodick (Arrans main settlement), a reasonable drive away.

Surrounding properties where present are of mixed age and style, and agricultural land exists to front, left hand side and rear.

The property enjoys open coastal aspects to front, towards Pladda and Ailsa Craig.

2.0	DESCRIPTION	2.1 Age:	Originally constructed	
			around 1909, extended at	
			side and sun room area at	
			an unknown date	
			thereafter.	

The subjects comprise a detached two storey character villa, with front sun room projection, rear porch projection, and attached single car garage. The property benefits from open coastal aspects towards Pladda, from front elevation.

3.0 CONSTRUCTION

The outer walls are of solid stone design, with solid brick construction to kitchen/utility area.

Roofs appear to be pitched, timber framed and overlaid in slate.

4.0 ACCOMMODATION

Ground floor - entrance vestibule, hallway, lounge, dining room, sitting room, open plan dining kitchen, utility area, walk-in store cupboard, and shower room with WC.

Front sun room projection and small entrance porch projection to rear.

Upper floor - landing, four bedrooms and family bathroom with WC.

5.0	SERVICES (RVICES (No tests have been applied to any of the services)					
Water:	Private	Electricity:	Mains	Gas:	None	Drainage:	Septic tank
Central Heating:		Full oil fired c	entral heating s	ystem			
6.0	OUTBUILDIN	NGS					
Garage:		Single car att	ached garage.				
Others:	Others: Sun room and porch projection						
7.0	GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.						

In general terms, the majority of the property appears to have been adequately maintained with regard to its age and character and most points noted appear to be capable of remedy throughout the course of routine maintenance, however, some repairs are required, as detailed within section 2 of the home report. These points should be prioritised and actioned accordingly.

During the course of our inspection, a number of positive damp readings and localised rot related defects were noted, most notably around fireplace and chimney breast areas at gable elevation, and walling surrounding.

Some positive moisture readings were also obtained at lower and mid wall linings, to front and rear elevation, predominately at ground level and around windows.

Scattered woodworm bore holes were noted to some joinery items, within the property, and associated attic spaces.

Some positive moisture readings were also obtained to ceiling within kitchen area.

In light of the aforementioned points a reputable and qualified timber and damp specialist should be instructed to inspect the property and provide cost estimates for treatment as deemed necessary. This should then be conducted within the short term. Failure to do so may lead to additional deterioration and further defects.

The main slating displays a degree of wear and tear, together with some loose, slipped and misaligned slates.

Staining was evident within the roof space, together with the aforementioned woodworm bore holes.

The roof projection over kitchen displays high levels of wear and tear, and furthermore positive moisture readings were obtained to ceiling within kitchen indicative of defects.

In light of the aforementioned points, a reputable roofing contractor should be instructed to assess the roof and conduct necessary repairs as deemed appropriate.

High levels of weathering and wear and tear were noted to chimney stacks, which require a degree of maintenance and repair.

It would be prudent to instruct a roofing contractor to provide further advice in this regard.

Please read in conjunction with, "Fireplaces".

A degree of repair and maintenance is required.

Generally neat and tidy garden areas surround the property, however, some damaged and misaligned stone walling was noted, which requires repair.

Thereafter a degree of wear and tear was noted to boundaries and hard standings.

A degree of current maintenance and localised repair is required thereafter.

The majority of the property was found to be in fair decorative order, broadly commensurate with age and traditional character, however, some heavily stained, loose and worn papering was noted at several locations, predominately within lounge and dining area.

Thereafter some stained and worn decoration was noted.

A degree of selective redecoration will be required upon eradication of moisture readings identified.

8.0 ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)

During the course of our inspection, a number of positive damp readings and localised rot related defects were noted, most notably around fireplace and chimney breast areas at gable elevation, and walling surrounding.

Some positive moisture readings were also obtained at lower and mid wall linings, to front and rear elevation, predominately at ground level and around windows.

Scattered woodworm bore holes were noted to some joinery items, within the property, and associated attic spaces.

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In light of the aforementioned points a reputable and qualified timber and damp specialist should be instructed to inspect the property and provide cost estimates for treatment as deemed necessary. This should then be conducted within the short term. Failure to do so may lead to additional deterioration and further defects.

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The roof projection over kitchen displays high levels of wear and tear, and furthermore positive moisture readings were obtained to ceiling within kitchen indicative of defects.

In light of the aforementioned points, a reputable roofing contractor should be instructed to assess the roof and conduct necessary repairs as deemed appropriate.

conduct necessary repairs as deemed appropriate.							
8.1 Retention	3.1 Retention recommended: Subject to estimates.						
9.0	ROADS & FOOTPATHS						
Shared acces	ss driveway - confirm appropi	riate rights of wa	ay by reference to Title Deed	S.			
10.0	10.0 BUILDINGS INSURANCE (£): The state of the state o						
This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.							
11.0	GENERAL REMARKS						

Historically the property has been altered/adapted to provide current layout and footprint, with particular reference to side kitchen and utility projection, together with rear sun room projection. It should be confirmed that all necessary consents and permissions were obtained at the time.

Confirm the exact extent of boundaries and rights of access over shared driveway by reference to Title Deeds.

Again, as the property is served by a private water supply, it should be confirmed that necessary consents and purity certification exists. This detail should be investigated accordingly.

Any appropriate SEPA/similar documentation with regard to the drainage arrangements should be obtained and investigated.

As the septic tank/drainage system is located within neighbouring grounds, ti should be confirmed that an unrestricted right of access exists for maintenance purposes.

A reputable timber and damp specialist should be instructed to provide advice and cost estimates for necessary and recommended repairs/treatments.

Repairs are required to roofs and external render.

Our valuation has been prepared on the assumption that the cost of timber and damp treatments does not exceed £10,000 (Ten thousand pounds). We reserve the right to amend our valuation upon sight of requested documents.

A roofing contractor should be instructed to provide advice on the condition of the roof, and any necessary or recommended repairs that may be required.

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

costs and im	olications of these issues pri	or to making an	offer to purchase.	,	
12.0	adverse planning proposal all necessary Local Author obtained. No investigation we consider such matters 2000 may contain asbesto without a test. It is beyond	is, onerous burde ity consents, who of any contamina to be outwith the s in one or more the scope of this	possession and that the propens, title restrictions or servite ich may have been required, ation on, under or within the scope of this report. All proper of its components or fittings. Inspection to test for asbest acerns then they should ask to	ude rights. I have been property ha perty built pr It is imposs os and futu	t is assumed that sought and s been made as ior to the year sible to identify re occupants
12.1	Market Value in present condition (£):	350,000 (subject to estimates for timber and damp treatments).	THREE HUNDRED AND FI	FTY THOU	SAND POUNDS.
12.2	Market Value on completion of essential works (£):	Subject to estimates			
12.3	Suitable security for normal mortgage purposes?	Yes			
12.4	Date of Valuation:	04/07/2024			
Signature:	Electronical	y Signed: 26211	4-9d81065b-9a87		
Surveyor:	Nick Davis	MSc MRICS		Date:	04/07/2024
Saltcoats - A	Allied Surveyors Scotland	Ltd			
Office:	24 Chapelwell Street Saltcoats KA21 5EA		Tel: 01294 602 292 Fax: email: saltcoats@alliedsu	ırveyorssc	otland.com

PART 3

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Eas Mhor House Kildonan, Isle of Arran KA27 8SE
Mrs. Mary Boughton
Eas Mhor House Kildonan, Isle of Arran
KA27 8SE
Nick Davis, MSc MRICS Saltcoats - Allied Surveyors Scotland Ltd

Energy Performance Certificate (EPC)

Dwellings

Scotland

EAS MHOR HOUSE, ISLE OF ARRAN, BRODICK, KA27 8SE

Dwelling type:Detached houseDate of assessment:04 July 2024Date of certificate:04 July 2024Total floor area:215 m²

Primary Energy Indicator: 281 kWh/m²/year

Reference number: 4814-2323-8200-0014-0202 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

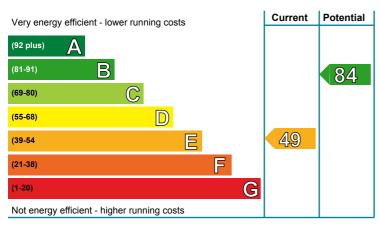
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£12,549	See your recommendations
Over 3 years you could save*	£3,846	report for more information

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

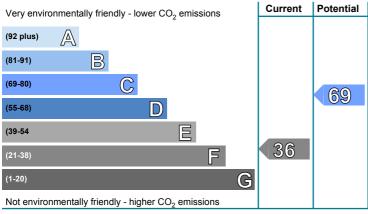


Energy Efficiency Rating

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

Your current rating is **band E (49)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (36)**. 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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£2598.00
2 Floor insulation (suspended floor)	£800 - £1,200	£1011.00
3 Solar water heating	£4,000 - £6,000	£234.00

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

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, 270 mm loft insulation Pitched, 150 mm loft insulation	**** ****	**** ****
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	_ _	_ _
Windows	Fully double glazed	★★★☆☆	***
Main heating	Boiler and radiators, oil	***	★★★★ ☆
Main heating controls	Programmer, room thermostat and TRVs	****	★★★★ ☆
Secondary heating	Room heaters, coal	_	_
Hot water	From main system	***	***
Lighting	Low energy lighting in 82% of fixed outlets	****	****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 82 kg CO₂/m²/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 18 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 8.8 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	£11,193 over 3 years	£7,620 over 3 years	
Hot water	£708 over 3 years	£435 over 3 years	You could
Lighting	£648 over 3 years	£648 over 3 years	save £3,846
Totals	£12,549	£8,703	over 3 years

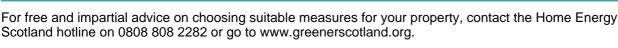
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

Decer		Indicative cost	Typical saving	Rating after	improvement
Recoi	mmended measures	Indicative cost	per year	Energy	Environment
1 In	nternal or external wall insulation	£4,000 - £14,000	£866	D 62	(E 49
2 FI	loor insulation (suspended floor)	£800 - £1,200	£337	D 67	E 53
3 S	olar water heating	£4,000 - £6,000	£78	D 68	D 55
4 S	olar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£511	C 73	D 60
5 W	Vind turbine	£15,000 - £25,000	£1025	B 84	C 69

Choosing the right improvement package





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 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 long-lasting 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.

2 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.

3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, 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.

4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check 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.

5 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

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

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)	39,216	(95)	N/A	(9,209)
Water heating (kWh per year)	3,008			

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.

Mr. Nicholas Davis Assessor's name:

Assessor membership number: EES/022444

Allied Surveyors Scotland Ltd Company name/trading name:

Address: 91 John Finnie Street

Kilmarnock KA1 1BG

01563 572341 Phone number:

kilmarnock@alliedsurveyorsscotland.com Email address:

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 greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Address	Eas Mhor House
	Kildonan, Isle of Arran
	KA27 8SE
Seller(s)	Mary Boughton
Completion date of property questionnaire	19/06/2024

Note for sellers

1.	Length of ownership	
	How long have you owned the property?	
	36 years	
2.	Council tax	
	Which Council Tax band is your property i	n? (Please circle)
	[]A []B []C []D []E [x]F []G []H	
3.	Parking	
	What are the arrangements for parking at y	your property?
	(Please tick all that apply)	
	Garage	[]
	Allocated parking space	[]
	Driveway	[x]
	Shared parking	[]
	On street	[]
	Resident permit	[]
	Metered parking	[]
	Other (please specify):	

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)? 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)? Alterations/additions/extensions (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made: (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES [x]NO []Don't know []YES [x]NO []YES [x]NO
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)? Alterations/additions/extensions (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made: (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES [x]NO
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you have made: (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES []NO
certificate and other consents for this work?	[]YES[]NO
If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
Have you had replacement windows, doors, patio doors or double glazing installed in your property	[]YES [x]NO
If you have answered yes, please answer the three questions below:	
(i) Were the replacements the same shape and type as the ones you replaced?	[]YES[]NO
(ii) Did this work involve any changes to the window or door openings?	[]YES[]NO
(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
Please give any guarantees which you received for this work to your solicitor or estate agent.	
Central heating	- 1\/E0
Central heating Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of	[x]YES []NO
(r () (c	ii) Were the replacements the same shape and type as the ones you replaced? iii) Did this work involve any changes to the window or door openings? iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent. Central heating

	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).	
	Oil fired	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	1990 new boiler 5 years ago	
	(ii) Do you have a maintenance contract for the central heating system?	[]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
8.	Energy Performance Certificate Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Does your property have an Energy Performance Certificate which is	[x]YES []NO
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property Has there been any storm, flood, fire or other structural damage to your	
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property 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?	[]YES [x]NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property 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	[]YES [x]NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property 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?	[]YES [x]NO []YES []NO []YES [x]NO
9.	Does your property have an Energy Performance Certificate which is less than 10 years old? Issues that may have affected your property 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? Are you aware of the existence of asbestos in your property?	[]YES [x]NO []YES []NO []YES [x]NO

а	Please tick which services are connected to your property and give details of the supplie			ls of the supplier:	
	Services	Connected	Sup	pplier	
	Gas or liquid petroleum gas	N			
	Water mains or private water supply	Υ	priv	ate	
	Electricity	Υ	Octo	opus energy	
	Mains drainage	N			
	Telephone	Υ	Plus	s net	
	Cable TV or satellite	N			
	Broadband	Υ	Plus	s net	
b	Is there a septic tank system at your property?			[x]YES []NO	
	If you have answered yes, please answer the two	questions below:			
	(i) Do you have appropriate consents for the discharge from your septic			[]YES[]NO	
	tank?			[x]Don't know	
	(ii) Do you have a maintenance contract for your septic tank?		[]YES [x]NO		
	If you have answered yes, please give details of the which you have a maintenance contract:	ne company with			
11.	Responsibilities for shared or common areas				
а	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:		ning	[]YES [x]NO	
				[]Don't know	
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?		ne	[]YES [x]NO	
	If you have answered yes, please give details:			[]N/A	
С	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		[]YES [x]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?				
	If you have answered yes, please give details: Shared drive with neighbour Access to septic tank [x]YES []NO			[x]YES []NO	

		ır	
е	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?	[]YES [x]NO	
	If you have answered yes, please give details:		
f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)	[]YES [x]NO	
	If you have answered yes, please give details:		
12.	Charges associated with your property		
а	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[]YES [x]NO	
b		[]YES [x]NO	
	Is there a common buildings insurance policy?	[]Don't know	
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?		
С	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.		
	None		
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?	[]YES [x]NO	
	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?	[]YES [x]NO	
	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?	[]YES[]NO	
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.		

14.	Guarantees		
а	Are there any guarantees or warranties for any of the following:		
(i)	Electrical work	[x]NO []YES []Don't know []With title deeds []Lost	
(ii)	Roofing	[x]NO []YES []Don't know []With title deeds []Lost	
(iii)	Central heating	[]NO [x]YES []Don't know []With title deeds []Lost	
(iv)	National House Building Council(NHBC)	[x]NO []YES []Don't know []With title deeds []Lost	
(v)	Damp course	[x]NO []YES []Don't know []With title deeds []Lost	
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[x]NO []YES []Don't know []With title deeds []Lost	
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):		
	Boiler guarantee		
С	Are there any outstanding claims under any of the guarantees listed above?	[]YES [x]NO	
	If you have answered yes, please give details:		

15.	Boundaries		
	So far as you are aware, has any boundary of your property been	[]YES [x]NO	
	moved in the last 10 years?	[]Don't know	
	If you have answered yes, please give details:		
16.	Notices that affect your property		
In th	In the past three years have you ever received a notice:		
а	advising that the owner of a neighbouring property has made a planning application?	[]YES [x]NO	
b	that affects your property in some other way?	[]YES [x]NO	
С	that requires you to do any maintenance, repairs or improvements to your property?	[]YES [x]NO	
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.		

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.			
Signature(s):	Mary Boughton		
Capacity:	[x]Owner		
Сарасіту.	[]Legally Appointed Agent for Owner		
Date:	19/06/2024		