

### **Home Report**

Tulach Gorm 3 Valtos Culnacnock Portree IV51 9JD





## **Energy Performance Certificate**



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

**Dwellings** 

**Scotland** 

#### Tulach Gorm, 3 Valtos, Culnacnock, Portree, IV51 9JD

Dwelling type: Detached bungalow
Date of assessment: 29 April 2025
Date of certificate: 09 May 2025
Total floor area: 198 m²

Total floor area: 198 m<sup>2</sup>

Primary Energy Indicator: 203 kWh/m²/year

**Reference number:** 3502-6915-3222-8627-1453 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

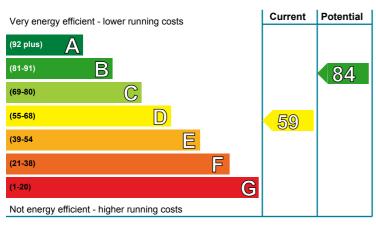
Main heating and fuel: Boiler and radiators, oil

#### 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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£7,440	See your recommendations
Over 3 years you could save*	£1,326	report for more information

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

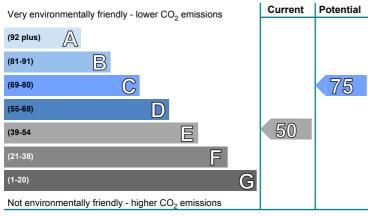


#### **Energy Efficiency Rating**

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 D (59)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

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

Your current rating is **band E (50)**. 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 Floor insulation (suspended floor)	£800 - £1,200	£1182.00
2 Solar water heating	£4,000 - £6,000	£147.00
3 Solar photovoltaic (PV) panels	£3,500 - £5,500	£1173.00

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	Timber frame, as built, insulated (assumed)	<b>★★★★</b> ☆	<b>★★★★</b> ☆
Roof	Pitched, 300 mm loft insulation	****	****
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully triple glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, oil	<b>★★★☆☆</b>	***
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	From main system	***	***
Lighting	Low energy lighting in 81% of fixed outlets	****	****

#### The energy efficiency rating of your home

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

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

#### The impact of your home on the environment

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

The calculated emissions for your home are 52 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 10 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 4.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

#### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,165 over 3 years	£4,983 over 3 years	
Hot water	£738 over 3 years	£594 over 3 years	You could
Lighting	£537 over 3 years	£537 over 3 years	save £1,326
Totals	£7,440	£6,114	over 3 years

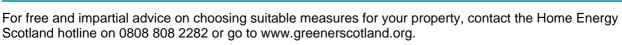
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

December ded management		Indicative cost	Typical saving	Rating after improvement	
RE	ecommended measures	Indicative cost	per year	Energy	Environment
1	Floor insulation (suspended floor)	£800 - £1,200	£394	D 66	D 58
2	Solar water heating	£4,000 - £6,000	£49	D 67	D 60
3	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£391	C 73	D 65
4	Wind turbine	£15,000 - £25,000	£865	B 84	C 75

#### 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 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.

#### 2 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.

#### 3 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.

#### 4 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 carbon.

LZC energy sources present: There are none provided for this home

#### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	23,061	N/A	N/A	N/A
Water heating (kWh per year)	3,525			

#### **Recommendations Report**

#### **About this document**

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

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

Assessor's name: Mr. Douglas Gordon

Assessor membership number: EES/008308

Company name/trading name: Torrance Partnership LLP

Address: 165 High Street

Ross-shire Invergordon IV18 0AL

Phone number: 01349 853151

Email address: admin@torrance-partnership.co.uk

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.

#### **Recommendations Report**

#### 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







**Single Survey** 



#### survey report on:

austomer  Murdina Stewart & Others  Murdina Stewart & Others  Torrance Partnership	·	
repared by  Torrance Partnership	Property address	PORTREE,
repared by  Torrance Partnership		
repared by  Torrance Partnership	Customer	Murdina Stewart & Others
repared by  Torrance Partnership		
	Customer address	
ate of inspection 30th April 2025	Prepared by	Torrance Partnership
ate of inspection 30th April 2025		
	Date of inspection	30th April 2025



#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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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.

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

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

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

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

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Codes of Conduct.

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.<sup>2</sup>

#### 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

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.

#### 1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

- 1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 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 etc. will not be inspected or reported on.

Description	The subjects comprise a detached bungalow.	
Accommodation	Vestibule, hallway, lounge, 3 bedrooms, kitchen/dining room, bathroom, utility room and toilet.	
Gross internal floor area (m²)	97 or thereby.	
Neighbourhood and location	The property is located within a rural setting on the north east coast of Skye. The principal town of Portree where most amenities are to be found is approximately 12 miles by road.	
Age	Approximately 40 years.	
Weather	Fair.	
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.	
	One rendered chimney stack is provided.	
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.	
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.	
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.	
	The roof to the property is of timber frame design which is pitched	

Daimmeter fittis	<b>-</b>
Rainwater fittings	The rainwater fittings are of UPVC manufacture.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	External walls to the property are of structural timber frame with blockwork outer leaf, rendered finish externally and plasterboard linings internally.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	Windows and external doors to the property are of double glazed UPVC manufacture. We understand the external doors have been replaced in more recent times. Timber fascia, soffit and verge boards are also fitted.
External decorations	Visually inspected.
	External elements have a stained or paint finish.
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	None.
Garages and permanent outbuildings  Outside areas and boundaries	None.  Visually inspected.
Outside areas and boundaries	Visually inspected.  Areas of garden ground are provided around the property which are partially bounded by way of post and wire fencing. Initial access to the property is over a shared driveway.
	Visually inspected.  Areas of garden ground are provided around the property which are partially bounded by way of post and wire fencing. Initial access to

Internal walls	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	Of timber frame with plasterboard finish over.	
Flores in to the flores of the con-		
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.	
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.	
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.	
	Flooring throughout would appear of suspended timber construction. No access was available to inspect any sub floor areas.	
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.	
	Kitchen units were visually inspected excluding appliances.	
	The internal joinery finishes would appear to date from the time of construction with the kitchen provided with floor and wall mounted units.	
Chimney breasts and fireplaces	Visually inspected.	
	No testing of the flues or fittings was carried out.	
	A chimney breast is located within the lounge which includes a tiled fireplace. The opening of this was covered over at the time of inspection.	
Internal decorations	Visually inspected.	
	Internal decoration comprises of a paint or wallpaper finish to walls and ceilings with a varnish finish to joinery elements.	
Cellars	None.	
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.	
	Mains supply with the consumer unit located within the kitchen and meter located externally.	

	T
Gas	None.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains supply. Where seen the plumbing installation would appear to be of PVC or copper pipework. The coloured bathroom suite comprises bath, basin, wc and shower cubicle with electric shower unit fitted.
Heating and hot water	Accessible parts of the system were visually inspected apart
_	from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	Heating to the property is by way of an externally located oil fired boiler which supplies water filled radiators throughout. Hot water again is by way of the boiler connected to a pressurised hot water storage cylinder located within a hallway cupboard. The boiler is supplied from a PVC oil storage tank.
Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Connected we understand to a private septic tank which is located outwith the subjects to the front. This was not located nor inspected.
Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke and heat detection installed.
	Fire Safety legislation effective from February 2022 requires 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 detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance, e. g. central heating boiler, open fire, wood burning stove, etc. a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance.

#### Any additional limits to inspection

Access throughout the property was restricted due to floor coverings, furnishings and belongings. Stored items (particularly in cupboards) have not been moved. No access was gained to any sub floor areas. There are no fixed crawl boards to the roof space areas. Roof space inspection was limited to head and shoulders.

All properties built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask a specialist to undertake an appropriate test.

We have not made checks to ascertain whether the property lies within a Radon area. Further advice could be sought from UK Radon.

We have not been able to ascertain whether safety glass has been installed to glazing where required.

No checks have been made with regard to flood risk.

#### 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.

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

#### 2. Condition

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

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

Structural movement	
Repair category	1
Notes	Evidence of settlement cracking was apparent to external walls. On the basis of a single visit this is considered to be of a long standing non progressive nature.

Dampness, rot and infestation	
Repair category	1
Notes	No significant defects were apparent.

Chimney stacks	
Repair category	1
Notes	No significant defects were apparent.

Roofing including roof space	
Repair category	2
Notes	Some wear was evident to concrete roof tiles. Tiles were originally designed with a life expectancy of 50 - 60 years however this may vary depending on location and the like. Further advice could be sought from a competent roofing contractor.

Rainwater fittings	
Repair category	2
Notes	Staining to some joints may suggest past or present leakage. Vegetation would best be cleared to ensure correct functioning of units. Missing stop end to the rear left.

Rainwater fittings	
Repair category	2
Notes	It should be noted that a full assessment of the rainwater fittings can only be made during heavy rainfall.

Main walls	
Repair category	1
Notes	No significant defects were apparent.

Windows, external doors and joinery	
Repair category	2
Notes	Rot was evident affecting sections of timber fascia and soffits. One double glazed unit to the kitchen would appear to be condensed. Some water ingress has occurred from the trickle vents at tops of windows. Mastic sealing around openings externally is worn or incomplete.  We would point out that we have not tested all windows and doors.

External decorations	
Repair category	2
Notes	Decorative finishes to timbers are worn.

Conservatories/porches	
Repair category	-
Notes	

Communal areas	
Repair category	-
Notes	

Garages and permanent outbuildings	
Repair category	-
Notes	

Outside areas and boundaries	
Repair category	2
Notes	A number of slabs to the extended path area to the front and side of the property are uneven.

Ceilings	
Repair category	1
Notes	No significant defects were apparent.

Internal walls	
Repair category	1
Notes	No significant defects were apparent.

Floors including sub-floors	
Repair category	2
Notes	Sections of flooring including the utility room and bathroom are uneven with a degree of movement. Further investigation and repairs as necessary could be undertaken.
	It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No significant defects were apparent.

Chimney breasts and fireplaces	
Repair category	2
Notes	Prior to reuse of the open fireplace it would be prudent for this to be fully inspected and cleaned by a competent person.

Internal decorations	
Repair category	2
Notes	Decorative finishes are affected by wear and tear and are to an older style and could be upgraded to personal preference in due course.

Cellars	
Repair category	-
Notes	

Electricity	
Repair category	1
Notes	No significant defects were apparent. From a sticker attached to the consumer unit, the last inspection was undertaken in October 2021.  The Institution of Engineering and Technology recommends that inspection and testing is undertaken at least every 10 years and on change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IET regulations.

<b>d</b> Gas	
Repair category	-
Notes	

The Water, plumbing and bathroom fittings	
Repair category	1
Notes	The bath panel was noted to be cracked with a cracked tile within the shower cubicle.
	Ongoing checks should be made to plumbing fitments and sealants. Failure of seals can result in dampness and decay to adjoining/underlying areas.

Heating and hot water	
Repair category	2
Notes	Fading was evident to the PVC oil storage tank. Over time this may break down the integrity of the plastic and as such monitoring is advised.
	We assume the heating and hot water appliances have been installed and maintained in line with the manufacturer's guidelines.

Drainage	
Repair category	1
Notes	No significant defects were apparent.  We assume the septic tank has been registered with SEPA and meets their requirements.

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

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

#### **Category 3**

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

#### 3. Accessibility information

#### Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

We assume a clear Property Enquiry Certificate shall be provided in due course and that the property has a clear Title. We further assume that any necessary statutory consents for the property in its current state are in place. If any works did require consent, then it has been assumed they meet the standards required by the Building Regulations or are exempt.

The Solicitor must also ensure that any prospective purchaser fully understands the nature, criteria and basis of a Home Report and in particular what a Home Report is and what it is not (an exhaustive Condition Report) and this should be done before any prospective purchaser makes an offer for this property based on the content of this report. If the Solicitor or purchaser requires any clarification in relation to this, they must contact the surveyor or familiarise themselves with the nature and criteria of this type of report.

It should be checked/confirmed that the tenure is absolute ownership and that there are no unduly onerous conditions or restrictive servitudes contained in the Title.

Advice should be sought with regard to the exact extent of ground pertaining to the subjects. Access to the property is over a shared driveway. Drainage to a private septic tank located outwith the subjects. We assume this is registered with SEPA.

Where defects or repairs have been identified within this Home Report, regardless of whether reported as category 1, 2 or 3 (please read category definitions), it is always best practice to obtain detailed competitive estimates from reputable contractors or specialists prior to entering into any legally binding contract.

#### Estimated reinstatement cost for insurance purposes

£315,000

This figure is an opinion of an appropriate sum for which the property and significant outbuildings should be insured against total destruction on a reinstatement 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 reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussion with your insurers is advised. The figure should be reviewed annually and in the light of any future alterations or additions.

#### Valuation and market comments

The market value of the property as described in this report is £220,000 (Two Hundred and Twenty Thousand Pounds).

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, Title restrictions or servitude rights.

The property is of a type for which there tends to be a reasonable demand.

Signed	Security Print Code [525527 = 3718 ] Electronically signed	
Report author	Douglas S Gordon	

Company name	Torrance Partnership			
Address	1st Floor, Larkfield, 23 Southside Road, Inverness, IV2 3BG			
Date of report	9th May 2025			



<b>Property Address</b>	
Address Seller's Name Date of Inspection	TULACH GORM, 3 VALTOS, CULNACNOCK, PORTREE, IV51 9JD Murdina Stewart & Others 30th April 2025
Property Details	
Property Type	House X Bungalow Chalet Purpose built maisonette Coach Studio Converted maisonette Purpose built flat Converted flat Flat over non-residential use Other (specify in General Remarks)
Property Style	X       Detached       Semi detached       Mid terrace       End terrace         Back to back       High rise block       Low rise block       Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	elieve that the property was built for the public sector, Yes X No nilitary, police?
Flats/Maisonettes onl	ly Floor(s) on which located No. of floors in block Lift provided? Yes No  No. of units in block
Approximate Year of	Construction 1984
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1     Living room(s)     3     Bedroom(s)     1     Kitchen(s)       1     Bathroom(s)     1     WC(s)     1     Other (Specify in General remarks)
Gross Floor Area (ex	cluding garages and outbuildings) 97 m² (Internal) 110 m² (External)
Residential Element (	(greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	□ Double garage       ▼ Parking space       □ No garage / garage space / parking space         ▼ Yes       □ No
Permanent outbuildin	ngs:

Walls   Brick   Stone   Concrete   Timber frame   Solid   Gavity   Steel frame   Concrete block   Other (specify in General Remarks)   Roof   Tile   State   Asphalt   Felt   General Remarks   Felt   General Remarks   Roof   Tile   State   Asphalt   Felt   General Remarks   Roof   Tile   State   Asphalt   Felt   General Remarks   Roof   Tile   State   Asphalt   Felt   General Remarks   Special Risks   Yes   No   If Yes, is this recent or progressive?   Yes   No   If Yes, is this recent or progressive?   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is the above, provide details in General Remarks.  Service Connection  Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.  Private   None   Water   Mains   Private   None   Gas   Mains   Pr	Construction									
Roof   Solid   Cavity   Steel frame   Concrete block   Other (specify in General Remarks)   Roof   X Tile   State   Asphalt   Felt   Lead   Zinc   Artificial state   Flat glass fibre   Other (specify in General Remarks)   Special Risks  Has the property suffered structural movement?   Yes   No   If Yes, is this recent or progressive?   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the   Yes   No   Is the above, provide details in General Remarks.  Service Connection  Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.  Prainage   Mains   Private   None   Gas   Mains   Private   None   Central Heating   Yes   Partial   None   Gas   Mains   Private   None   Central Heating   Yes   Partial   None   Brief description of Central Heating:  Full oil.  Site  Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.    Agricultural land included with property   III-defined boundaries   Other (specify in General Remarks)    Location   Residential within town / city   Mixed residential / commercial   Mainly commercial     Commuter village   Remote village   Xes   No										
Roof   X Tile   Slate   Asphalt   Felt   Lead   Zinc   Artificial slate   Flat glass fibre   Other (specify in General Remarks)    Special Risks   Yes   No	Walls									
Lead	<b>5</b> (						rete block	∐ Ot	her (specify in G	eneral Remarks)
Has the property suffered structural movement?  If Yes, is this recent or progressive?  Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the	Roof	X Tile								
Has the property suffered structural movement?		Lead	Zinc	<i>A</i>	Artificial slate	e Flat g	lass fibre	U Ot	her (specify in G	eneral Remarks)
If Yes, is this recent or progressive?	Special Risks									
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the	Has the property s	uffered struct	ural movem	ent?					X Yes	No
immediate vicinity?  If Yes to any of the above, provide details in General Remarks.  Service Connection  Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.  Drainage	If Yes, is this recer	nt or progress	sive?						Yes	X No
Service Connection  Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.  Drainage	Is there evidence, immediate vicinity?	history, or rea?	ason to antic	ipate sub	sidence,	heave, la	andslip o	or flood in t	the Yes	X No
Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.  Drainage	If Yes to any of the	above, prov	ide details in	General	Remarks					
Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.  Drainage	Service Connec	tion								
of the supply in General Remarks.  Drainage			16						( () - (	
Electricity				ces appe	ar to be n	ion-main	s, pieas	e commen	t on the type	and location
Central Heating  Yes	Drainage	Mains	X Private	None		,	Water	X Mains	Private	None
Brief description of Central Heating:  Full oil.  Site  Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.  Rights of way X Shared drives / access Garage or other amenities on separate site Shared service connections  Agricultural land included with property III-defined boundaries Other (specify in General Remarks)  Location  Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial  Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No	Electricity	X Mains	Private	None			Gas	Mains	Private	X None
Site  Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.  Rights of way X Shared drives / access Garage or other amenities on separate site Shared service connections  Agricultural land included with property III-defined boundaries Other (specify in General Remarks)  Location  Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial  Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No	Central Heating	X Yes	Partial	None						
Site  Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.  Rights of way X Shared drives / access Garage or other amenities on separate site Shared service connections  Agricultural land included with property III-defined boundaries Other (specify in General Remarks)  Location  Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial  Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No	Brief description of	f Central Hea	ting:							
Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.  Rights of way X Shared drives / access Garage or other amenities on separate site Shared service connections  Agricultural land included with property III-defined boundaries Other (specify in General Remarks)  Location  Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial  Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No	Full oil.									
Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.  Rights of way X Shared drives / access Garage or other amenities on separate site Shared service connections  Agricultural land included with property III-defined boundaries Other (specify in General Remarks)  Location  Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial  Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No	Site									
Rights of way X Shared drives / access Garage or other amenities on separate site Shared service connections Agricultural land included with property III-defined boundaries Other (specify in General Remarks)  Location Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No		ues to be veri	fied by the c	onvevano	er Pleas	e provid	e a brief	descriptio	n in General	Remarks
Agricultural land included with property		_	-			-		_		
Location  Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No										
Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No		, ,	•						(4) 44 7	,
Commuter village Remote village X Isolated rural property Other (specify in General Remarks)  Planning Issues  Has the property been extended / converted / altered? Yes X No	Location									
Planning Issues  Has the property been extended / converted / altered? Yes X No	Residential suburb	Res	sidential within t	own / city	Mixed	residentia	I / comme	rcial N	lainly commercia	I
Has the property been extended / converted / altered? Yes X No	Commuter village	Rer	note village		X Isolate	ed rural pro	perty		ther (specify in C	General Remarks)
	Planning Issues									
If Yes provide details in General Remarks.	Has the property b	een extende	d / converted	d / altered	? <u>\</u> Ye	es X No				
	If Yes provide deta	ails in Genera	l Remarks.			_				
Roads	Roads									
X Made up road Unmade road Partly completed new road Pedestrian access only X Adopted Unadopted		11					ala a todii		<b>▽</b>	

General Remarks
The subjects comprise a detached bungalow which is located within a rural setting on the north east coast of Skye. The principal town of Portree where most amenities are to be found is approximately 12 miles by road. Initial access to the property is over a shared driveway over which we assume a right of access exists. Drainage is to a private system located outwith the subjects.
At the time of our inspection the property was generally found to be in fair order for one of its age and type however upgrading of internal elements would be of benefit together with localised external repair. Most other items identified are likely to be attended to during routine maintenance.
Essential Repairs
None.
Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Comment on Mortgagea	bility	
The subjects provide adec preferred lender.	quate security for mortgage loan terms however the final decision rests w	ith your
Valuations		
Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total Is a reinspection necessary	n of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 220,000 £ 315,000
Buy To Let Cases		
month Short Assured Tena	ge of monthly rental income for the property assuming a letting on a 6 ncy basis? There there is a steady demand for rented accommodation of this type?	£
Declaration		
Signed	Security Print Code [525527 = 3718 ] Electronically signed by:-	
Surveyor's name	Douglas S Gordon	
Professional qualifications	BSc (Hons) MRICS	
Company name	Torrance Partnership	
Address	1st Floor, Larkfield, 23 Southside Road, Inverness, IV2 3BG	
Telephone	01463 237999	
Fax		
Report date	9th May 2025	







Property address	Tulach Gorm, 3 Valtos, Culnacnock, PORTREE, IV51 9JD
Seller(s)	Murdina Stewart (M Mackintosh, K Stewart)
Completion date of property questionnaire	30 April 2025

#### **Note for sellers**

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

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

1.	Length of ownership					
	How long have you owned the property? 26 years					
2.	Council tax					
	Which Council Tax band is your property in? (Please circle)					
	A B C D E F G H					
3.	Parking					
	What are the arrangements for parking at your property?					
	(Please tick all that apply)					
	• Garage					
	Allocated parking space					
	● Driveway ✓					
	Shared parking					
	On street					
	Resident permit					
	Metered parking					
	Other (please specify):					
4.	Conservation area					
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?					

5.	Listed buildings				
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	<del>Yes</del> / No			
6.	Alterations/additions/extensions				
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  If you have answered yes, please describe below the changes which you have made:	<del>Yos</del> / No			
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	<del>Yes</del> / <del>Ne</del>			
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  If you have answered yes, please answer the three questions below:	Yes / <del>No</del>			
	(i) Were the replacements the same shape and type as the ones you replaced?	<del>Yes</del> / No			
	(ii) Did this work involve any changes to the window or door openings?	<del>Yos</del> / No			
	(iii) Please describe the changes made to the windows, doors or patio doors (with appr dates when the work was completed):				
	Wooden windows and doors replaced with UPVC.				
	Please give any guarantees which you received for this work to your solicitor or e	state agent.			

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	Yes / <b>No</b> / <del>Partial</del>
	If you have answered yes / 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:	
b.	When was your central heating system or partial central heating system installed?	2006
C.	Do you have a maintenance contract for the central heating system?	<del>Yes</del> / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / <del>No</del>
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	<del>Yos</del> / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<del>Yes</del> / <del>No</del>
b.	Are you aware of the existence of asbestos in your property?	<del>Yes</del> / No
	If you have answered yes, please give details:	

10.	Services							
a.	Please tick which services are connected to your property and give details of the supplier:							
		Services	Connected	Supplier				
		Gas / liquid petroleum gas						
		Water mains / private water supply	✓	Scottish Water				
		Electricity	✓	Ecotricity				
		Mains drainage						
		Telephone						
		Cable TV / satellite						
		Broadband						
b.		e a septic tank system at you		estions below:	Yes / <del>No</del>			
C.	(i) Do y	ou have appropriate conse	nts for the discha	rge from your septic tank?	Yes / No / Don't know			
d.	(ii) Do y	you have a maintenance co	ntract for your se	otic tank?	<del>Yes</del> / No			
	If you I have a	nave answered yes, please maintenance contract:	give details of the	ne company with which you				

11.	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	<del>Yes</del> / No / <del>Den't Knew</del>
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	<del>Yes</del> / No / <del>Not applicable</del>
	If you have answered yes, please give details:	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	<del>Yes</del> / 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?	<del>Yes</del> / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	<del>Yes</del> / 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 privately-owned.)	<del>Yes</del> / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	<del>Yes</del> / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	<del>Yos</del> / No /
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / Den't Knew
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	<del>Yes</del> / 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?	<del>Yos</del> / No
	If you have answered yes, please give details:	
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes / 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.	
	Guarantees are held by:	

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yes	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
(iii)	Central heating	No	Yos	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	Yos	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title doods	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas te(s):	e give de	etails of t	he work		
	Updating of the original electrical installation.	( )					
C.	Are there any outstanding claims under any o	of the gua	arantees	listed abo	ove?	¥ee	·/ No
	If you have answered yes, please give details	:					
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years?				ed in the		/ No / t-know
	If you have answered yes, please give details	:					

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Den't know
b.	that affects your property in some other way?	<del>Yes</del> / No / <del>Don't know</del>
C.	that requires you to do any maintenance, repairs or improvements to your property?	<del>Yes</del> / No / <del>Den't knew</del>
	If you have answered yes to any of a-c above, please give the notices to your so agent, including any notices which arrive at any time before the date of entry of t your property.	olicitor or estate he purchaser of

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):			
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Date:			

