

**Far View Cottage  
Kilchoan  
Acharacle  
PH36 4LH**



Inspected on: 7<sup>th</sup> March 2025

**Prepared by:**  
Samuel & Partners  
First Surveyors Scotland  
First Floor  
20 High Street  
FORT WILLIAM  
PH33 6AT

1. Property Questionnaire
2. Single Survey
3. Mortgage Valuation
4. Energy Report

# Property Questionnaire

PROPERTY ADDRESS:	<b>Far View Cottage Kilchoan Acharacle PH36 4LH</b>
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SELLER(S):	<b>Mrs Rebecca Hayhurst Mr Neil Hayhurst Mrs Helen Harris</b>
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COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	<b>25.02.25</b>
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## PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

<b>1.</b>	<b>Length of ownership</b>	
	How long have you owned the property? <b>12 months</b>	
<b>2.</b>	<b>Council Tax</b>	
	Which Council Tax band is your property in? A B C D E <b>F✓</b> G H	
<b>3.</b>	<b>Parking</b>	
	What are the arrangements for parking at your property? (Please indicate all that apply) <ul style="list-style-type: none"> <li>• Garage</li> <li>• Allocated parking space</li> <li>• <b>Driveway✓</b></li> <li>• Shared parking</li> <li>• On street</li> <li>• Resident permit</li> <li>• Metered parking</li> <li>• Other (please specify):</li> </ul>	
<b>4.</b>	<b>Conservation Area</b>	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	<b>No</b>
<b>5.</b>	<b>Listed Buildings</b>	
	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)?	<b>No</b>
<b>6.</b>	<b>Alterations / additions / extensions</b>	
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)?	<b>No</b>
	<u>If you have answered yes</u> , please describe the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	

	<p><b><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</b></p> <p><b>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.</b></p>	
b.	<p><b>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</b></p> <p><b><u>If you have answered yes</u>, please answer the three questions below:</b></p>	<b>No</b>
	(i) Were the replacements the same shape and type as the ones you replaced?	
	(ii) Did this work involve any changes to the window or door openings?	
	<p>(iii) Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	
<b>7.</b>	<b>Central heating</b>	
a.	<p><b>Is there a central heating system in your property?</b> (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).</p> <p><b><u>If you have answered yes/partial</u> – what kind of central heating is there? <b>Solid fuel (living room). Gas radiators in remainder of house.</b></b></p> <p>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <p><b><u>If you have answered yes</u>, please answer the 3 questions below:</b></p>	<b>Yes</b>
b.	When was your central heating system or partial central heating system installed? <b>Not known</b>	
c.	<p><b>Do you have a maintenance contract for the central heating system?</b></p> <p><b><u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:</b></p>	<b>No</b>
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
<b>8.</b>	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<b>Yes</b>
<b>9.</b>	<b>Issues that may have affected your property</b>	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	<b>No</b>

	<b><u>If you have answered yes, is the damage the subject of any outstanding insurance claim?</u></b>																									
b.	<b>Are you aware of the existence of asbestos in your property? <u>If you have answered yes, please give details:</u></b>	<b>No</b>																								
<b>10. Services</b>																										
a.	<b>Please tick which services are connected to your property and give details of the supplier:</b>																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td style="text-align: center;">✓</td> <td>Calor</td> </tr> <tr> <td>Water mains / private water supply</td> <td style="text-align: center;">✓</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td style="text-align: center;">✓</td> <td>EDF</td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center;">✓</td> <td>Scottish Water</td> </tr> <tr> <td>Telephone</td> <td></td> <td></td> </tr> <tr> <td>Cable TV / satellite</td> <td style="text-align: center;">✓</td> <td>EE</td> </tr> <tr> <td>Broadband</td> <td style="text-align: center;">✓</td> <td>EE</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas / liquid petroleum gas	✓	Calor	Water mains / private water supply	✓	Scottish Water	Electricity	✓	EDF	Mains drainage	✓	Scottish Water	Telephone			Cable TV / satellite	✓	EE	Broadband	✓	EE	
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Broadband	✓	EE																								
b.	<b>Is there a septic tank system at your property? <u>If you have answered yes, please answer the two questions below:</u></b>	<b>No</b>																								
c.	<b>Do you have appropriate consents for the discharge from your septic tank?</b>																									
d.	<b>Do you have a maintenance contract for your septic tank? <u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u></b>																									
<b>11. Responsibilities for Shared or Common Areas</b>																										
a.	<b>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? <u>If you have answered yes, please give details:</u></b>	<b>No</b>																								
b.	<b>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes, please give details:</u></b>	<b>No</b>																								

c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?  <u>If you have answered yes</u> , please give details:	No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  <u>If you have answered yes</u> , please give details:	No
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)  <u>If you have answered yes</u> , please give details:	No
<b>12. Charges associated with your property</b>		
a.	Is there a factor or property manager for your property?  <u>If you have answered yes</u> , please provide the name and address and give details of any deposit held and approximate charges:	
b.	Is there a common buildings insurance policy?  <u>If you have answered yes</u> , is the cost of the insurance included in your monthly/annual factor's charges?	No
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, e.g. to a Residents' Association, or maintenance or stair fund.	
<b>13. Specialist Works</b>		
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?  <u>If you have answered yes</u> , 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	No
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?  <u>If you have answered yes</u> , please give details	No

c.	<p>If you have answered <b>yes</b> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>If you have answered <b>yes</b>, 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 <b>please write below who has these documents</b> 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.</p> <p>Guarantees are held by:</p>						
<b>14. Guarantees</b>							
a. Are there any guarantees or warranties for any of the following:							
(i)	Electrical work	<table border="1"> <tr> <td>No</td> <td>Yes</td> <td>Don't Know</td> <td>With title deeds</td> <td>Lost</td> </tr> </table>	No	Yes	Don't Know	With title deeds	Lost
No	Yes	Don't Know	With title deeds	Lost			
(ii)	Roofing	<table border="1"> <tr> <td>No</td> <td>Yes</td> <td>Don't Know</td> <td>With title deeds</td> <td>Lost</td> </tr> </table>	No	Yes	Don't Know	With title deeds	Lost
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(iii)	Central heating	<table border="1"> <tr> <td>No</td> <td>Yes</td> <td>Don't know</td> <td>With title deeds</td> <td>Lost</td> </tr> </table>	No	Yes	Don't know	With title deeds	Lost
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(iv)	NHBC	<table border="1"> <tr> <td>No</td> <td>Yes</td> <td>Don't know</td> <td>With title deeds</td> <td>Lost</td> </tr> </table>	No	Yes	Don't know	With title deeds	Lost
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(v)	Damp course	<table border="1"> <tr> <td>No</td> <td>Yes</td> <td>Don't know</td> <td>With title deeds</td> <td>Lost</td> </tr> </table>	No	Yes	Don't know	With title deeds	Lost
No	Yes	Don't know	With title deeds	Lost			
(vi)	Any other work or installations? (e.g: cavity wall insulation, underpinning, indemnity policy)	<table border="1"> <tr> <td>No</td> <td>Yes</td> <td>Don't know</td> <td>With title deeds</td> <td>Lost</td> </tr> </table>	No	Yes	Don't know	With title deeds	Lost
No	Yes	Don't know	With title deeds	Lost			
b. <u>If you have answered 'yes' or 'with title deeds'</u> , please give details of the work or installations to which the guarantee(s) relate(s):							
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p>	<b>No</b>					
<b>15. Boundaries</b>							
<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p>		<b>No</b>					
<b>16. Notices that affect your property</b>							
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?	<b>Don't know</b>					
b.	that affects your property in some other way?	<b>Don't know</b>					
c.	that requires you to do any maintenance, repairs or improvements to your property?	<b>Don't know</b>					

<p><b>If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.</b></p>	
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**Declaration by the seller(s)/or other authorised body or person(s):**

**We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.**

**Signature(s) :**

.....**R Hayhurst**.....

.....**H M Harris**.....

**Date:** .....**25.02.25**.....

# single survey

## survey report on:

<b>Property address</b>	Far View Cottage Kilchoan Acharacle PH36 4LH
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<b>Customer</b>	Mrs Rebecca Hayhurst, Mr Neil Hayhurst & Mrs Helen Harris
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<b>Customer address</b>	Far View Cottage Kilchoan Acharacle PH36 4LH
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<b>Prepared by</b>	John Strachan MRICS Samuel & Partners - FS Scotland
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<b>Date of Inspection</b>	7 <sup>th</sup> March 2025
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## 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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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 were not inspected or reported on.

Description	A detached dwelling house.
Accommodation	<b>Ground floor:</b> entrance porch, hall, family room, rear hall, kitchen, utility, store/office, 2 <sup>nd</sup> kitchen, living room, 2 wcs and 2 stores <b>First floor:</b> 5 bedrooms (3 with ensuite) and a bathroom
Gross internal floor area (m <sup>2</sup> )	260 sq m.
Neighbourhood and location	The property is set in the rural village of Kilchoan on the Ardnamurchan Peninsula. Adjoining properties are residential. There is a village shop, hotel, primary school and community facilities within the village. All essential services, amenities and transport links are available within the regional centre town of Fort William, which is 52 miles from the subjects.
Age	Originally portion built around 1900. Extended in 1991.
Weather	Dry but overcast. The preceding weather was mixed.
Chimney stacks	<i>Visually inspected with the aid of binoculars where appropriate</i> There are two traditional masonry constructed chimney stacks with concrete copes and clay pots. The junction with the roof is weathered in lead.
Roofing including roof space	<i>Sloping roofs were visually inspected with the aid of binoculars where appropriate</i> <i>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3 m ladder externally</i> <i>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3 m ladder within the property</i> <i>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</i> The roof to the original portion is pitched and covered in a natural West Highland slate. There is timber frame clad and dormer windows with pitched and slated roofs. The roof to the side extension is pitched and covered in a European slate. The rear kitchen extension roof is of a lean-to profile covered in a bituminous felt. Flashings are in zinc and lead. There are Velux rooflights in places. Roof spaces are limited due to the nature of the first floor construction. We viewed the upper apex to the original portion and a lower rear coombe. We viewed the upper roof space to the extension. Roofs are of timber construction with a softwood sarking board. There is glass wool insulation. We did not enter the roof spaces.
Rainwater fittings	<i>Visually inspected with the aid of binoculars where appropriate</i> These are mainly in replacement upvc. There are sections of cast iron downpipes. Downpipes discharge to grated or closed gullies.

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Main walls	<p><i>Visually inspected with the aid of binoculars where appropriate</i></p> <p><i>Foundations and concealed parts were not exposed or inspected</i></p> <p>The external walls to the original portion are solid stone construction externally harled and internally lined in a mix of original lath and plaster and later plasterboard. The stone wall to the family room is exposed.</p> <p>The walls to the extensions appear to be in conventional modern timber frame cavity wall construction (2 walls with a narrow gap between). The outer wall is in a rendered concrete block or brick. Internal surfaces are lined in plasterboard.</p> <p>The rear utility walls appear to be in narrow solid brick or block work construction.</p>
Windows, external doors and joinery	<p><i>Internal and external doors were opened and closed where keys were available</i></p> <p><i>Random windows were opened and closed where possible</i></p> <p><i>Doors and windows were not forced open</i></p> <p>Windows are in upvc with sealed double-glazed panels. External doors are in upvc. There is a canopy over the side door supported on timber gallow brackets.</p> <p>Fascias, barge boards and soffits are in timber.</p>
External decorations	<p><i>Visually inspected</i></p> <p>External woodwork is painted. The walls have a masonry paint finish.</p>
Conservatories/porches	<p><i>Visually inspected</i></p> <p>There is a porch to the front constructed in solid brickwork walls rendered to match the house. The roof is pitched and covered in a natural slate. The floor is in concrete.</p>
Communal areas	<p><i>Circulation areas visually inspected</i></p> <p>None</p>
Garages and permanent outbuildings	<p><i>Visually inspected</i></p> <p>There are two pods to the rear. One is new. The floor joists and supports for a third pod have been installed. There is a reasonable sized garden shed to the rear of the house.</p>
Outside areas and boundaries	<p><i>Visually inspected</i></p> <p>The property sits in a good sized plot which is generally covered in grass and bordered in bushes and young trees. There is a slabbed patio to the rear. There is a drive and car parking area to the side. There is a log store, former toilet shed and a polytunnel to the rear with a chicken run.</p> <p>Boundary fencing is in post and wire or metal rail.</p>
Ceilings	<p><i>Visually inspected from floor level</i></p> <p>Lath and plaster or plasterboard. There is original plaster corncicing in places. The ceiling to the store/office is lined in timber.</p>
Internal walls	<p><i>Visually inspected from floor level</i></p> <p><i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate</i></p> <p>Timber frame with lath and plaster or plasterboard surfaces. There are timber linings to the store/office walls.</p>
Floors including sub floors	<p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted</i></p> <p><i>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</i></p> <p><i>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 1 m between the underside of floor joists and the solum as determined from the access hatch</i></p> <p>Floors are in a mix of concrete, timber floating and suspended timber. Floors were mainly covered and carpeted at the time of inspection. The concrete floor is exposed in a few spaces. We did not inspect any sub floor spaces.</p>

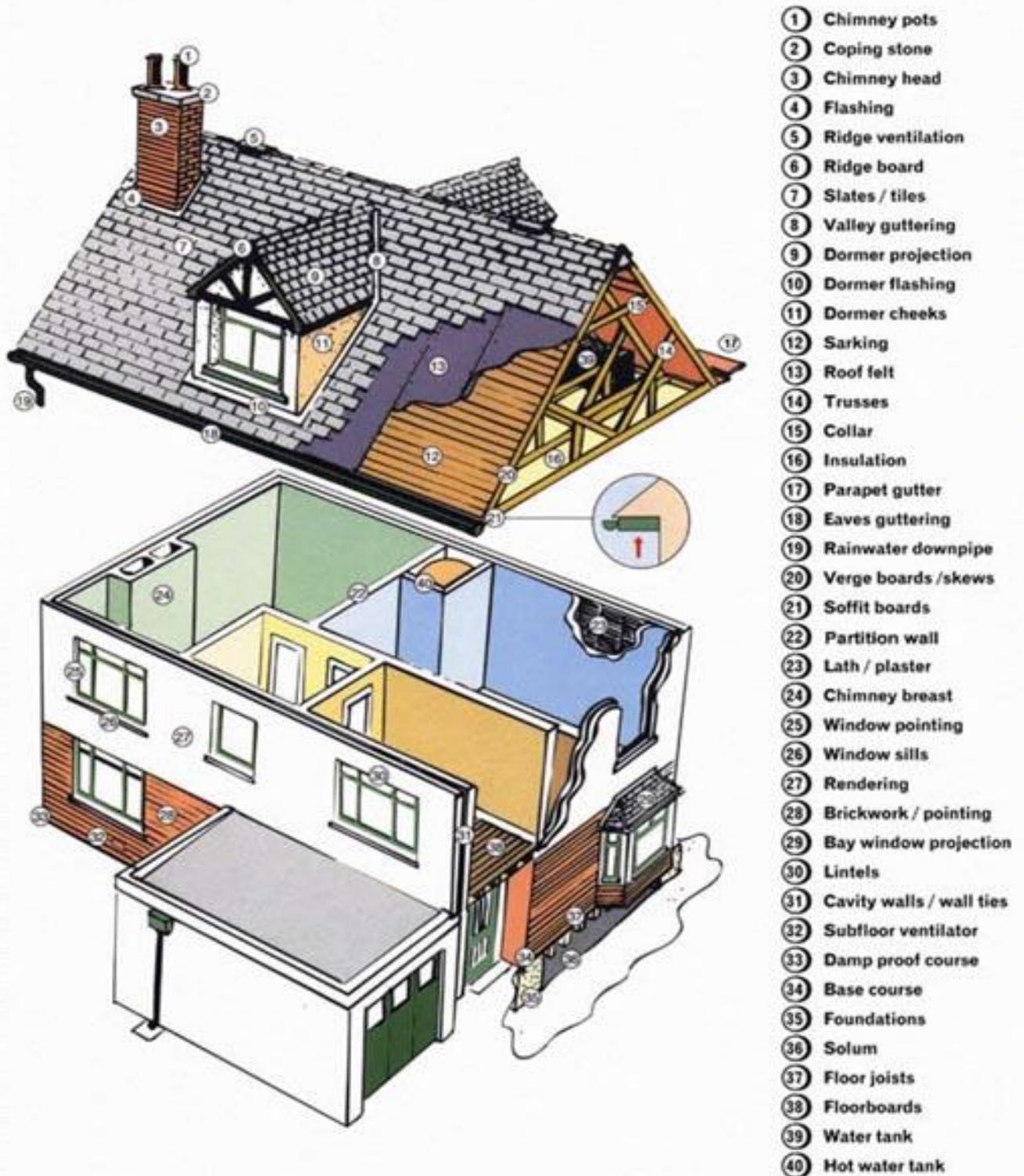
# single survey

Internal joinery and kitchen fittings	<p><i>Built in cupboards were looked into but no stored items were moved</i></p> <p><i>Kitchen units were visually inspected excluding appliances</i></p> <p>Facings and skirtings are in timber. These are a mix of age and style. Internal doors are a mix of original panel and modern doors. The stairs are in timber construction.</p> <p>Kitchen fittings are modern and comprise of proprietary plastic vinyl base and wall units with proprietary worktops, inset sinks and integral electrical appliances.</p>
Chimney breasts and fireplaces	<p><i>Visually inspected</i></p> <p><i>No testing of the flues or fittings were carried out</i></p> <p>There is a free-standing stove to the sitting room. The back and hearth are in stone. There are original fireplaces to the bedrooms, but these mainly appear to be retained as a feature.</p>
Internal decorations	<p><i>Visually inspected</i></p> <p>Ceilings and walls are in an emulsion paint finish generally on a plain plasterboard or lining paper backing. Internal joinery is painted or stained.</p>
Cellars	<p><i>Visually inspected where there was a safe and purpose built access</i></p> <p>None</p>
Electricity	<p><i>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</i></p> <p>Mains electricity supply. The meter is in a proprietary box to the rear. The fuse board is located at high level within the utility to the extension. Electrical fittings are a mix of age.</p>
Gas	<p><i>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on</i></p> <p>None</p>
Water, plumbing, bathroom fittings	<p><i>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation</i></p> <p><i>No tests whatsoever were carried out to the system or appliances</i></p> <p>Mains water supply. We did not locate the incoming rising main. Plumbing supplies where viewed are in a mix of copper and alkathene, wastes are in plastic.</p> <p>Bathroom fittings comprise of ceramic wcs, ceramic wash hand basins, acrylic baths and proprietary shower enclosures. Showers are provided by thermostatic mixer valves. Surfaces within the bathrooms are tiled.</p>
Heating and hot water	<p><i>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected</i></p> <p><i>No tests whatsoever were carried out to the system or appliances</i></p> <p>Central heating is provided by a wall mounted LPG gas fired boiler which heats steel radiators throughout the property. The LPG container is located to the rear garden.</p> <p>Hot water is heated and stored in a direct fed stainless steel cylinder.</p>
Drainage	<p><i>Drainage covers etc were not lifted</i></p> <p><i>Neither drains nor drainage systems were tested</i></p> <p>Drainage connects to the mains system.</p>

# single survey

<p>Fire, smoke and burglar alarms</p>	<p><i>Visually inspected</i></p> <p><i>No tests whatsoever were carried out to the system or appliances</i></p> <p>There are no fire or burglar alarms. There are smoke, heat and carbon monoxide detectors in places.</p> <p>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 detection 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 appropriate accredited contractors to ensure compliance.</p>
<p>Any additional limits to inspection</p>	<p><i>For flats/maisonettes</i></p> <p><i>Only the subject flat and internal communal areas giving access to the flat were inspected</i></p> <p><i>If the roof space or underbuilding/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation</i></p> <p><i>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance</i></p> <p><i>We have not carried out an inspection for Japanese Knotweed or other invasive plant species and unless otherwise stated for the purpose of this report we have assumed that there is no Japanese Knotweed or other invasive plant species within the boundaries of the property or in neighbouring properties. the identification of Japanese Knotweed or other invasive plant species should be made by a Specialist Contractor.</i></p> <p>As advised above floors were mainly fully covered and carpeted at the time of inspection. We did not view any sub floor space.</p> <p>Our inspection of the roof space was limited due to access restrictions and the extent of insulation.</p> <p>We did not enter the pods.</p>

## 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.

# single survey

## 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.
<b>Structural movement</b>		
Repair category	1	
Notes	No evidence of any significant cracking, current settlement and no conditions present to suggest the foundations are defective or inadequate.	
<b>Dampness, rot and infestation</b>		
Repair category	1	
Notes	No evidence of any significant damp, rot or infestation in any areas inspected. There is damp to the base of the wall within the porch. See below. There is evidence of wood boring insect infestation to the roof void timbers to the original portion but this did not look active at the time of inspection.	
<b>Chimney stacks</b>		
Repair category	2	
Notes	There is some wear and hairline cracking to the render surfaces in places. Moss is holding to the copes.	
<b>Roofing including roof space</b>		
Repair category	2	
Notes	<p>There are some matters of ongoing maintenance and repair required to the roof slating. Any missing roof slates should be repaired immediately. In time any uneven or chipped slates should be attended to. A few slates have been refixed using mastic or cement mortar. The lead flashings to the dormer windows are ageing. A proprietary self adhesive tape (Flashband or similar) has been applied to the valleys in places.</p> <p>The bituminous felt roof covering to the rear kitchen extension is beginning to wear. There is a split to a length of felt. This type of roof covering has a limited life expectancy. The felt has already been coated in a bituminous paint. This covering may require replacing in the next 2-5 years.</p> <p>Insulation within the roof space is untidy in places. As advised above traces of woodworm is visible to the timbers in the original roof. This does not appear to be active. See legal matters.</p>	
<b>Rainwater fittings</b>		
Repair category	2	
Notes	There are some matters of ongoing maintenance required to the rainwater goods. The cast iron downpipes are worn in places.	
<b>Main walls</b>		
Repair category	1	
Notes	No evidence of any significant disrepair. There is hairline cracking to the render in places, but this is not considered to be significant.	

# single survey

<b>Windows, external doors and joinery</b>	
Repair category	3
Notes	<p>There is rot to the timber linings to the dormer windows. These will require to be repaired soon. The condition of the barge boards, fascias, outriggers and rafter ends should be checked from a ladder. We suspect some localised repairs may be required.</p> <p>Windows and the external doors all generally appear to be in a good serviceable condition. We did not open every door or window. Random checks were carried out.</p>
<b>External decorations</b>	
Repair category	2
Notes	The masonry paint finish to the original walls is beginning to weather in places.
<b>Conservatories/porches</b>	
Repair category	2
Notes	The barge board requires checking/repair. As advised above there is damp to the base of the wall within the porch.
<b>Communal areas</b>	
Repair category	Not applicable
Notes	
<b>Garages and permanent outbuildings</b>	
Repair category	1
Notes	No obvious sign of any significant disrepair. As advised above we did not enter the pods.
<b>Outside areas and boundaries</b>	
Repair category	1
Notes	No evidence of any major defects or significant shortcomings. The cattle grid requires repair. The surfaces of the drive/carparking requires some maintenance. The toilet shed requires repair or replacing.
<b>Ceilings</b>	
Repair category	1
Notes	No evidence of any significant disrepair. Surfaces are in a condition consistent with age. There is a small damp stain to the sloping ceiling within the first floor front bedroom to the extension. This should be investigated further.
<b>Internal walls</b>	
Repair category	1
Notes	No evidence of any significant disrepair. High damp meter readings were recorded to the base of the exposed stone wall in the sitting room. This is to be expected in this situation. The condition of the mortar pointing should be monitored.
<b>Floors including sub-floors</b>	
Repair category	1
Notes	No evidence of any significant disrepair having regard to the limits of our inspection.
<b>Internal joinery and kitchen fittings</b>	
Repair category	1
Notes	No evidence of any significant disrepair. 2 <sup>nd</sup> fix joinery is incomplete where refurbishment works are ongoing.

# single survey

<b>Chimney breasts and fireplaces</b>	
Repair category	1
Notes	No evidence of any significant disrepair. There is a stain to the stone chimney breast above the stove. This, in time, should be checked.
<b>Internal decorations</b>	
Repair category	2
Notes	Decorations require to be completed to areas where refurbishment works are ongoing.
<b>Cellars</b>	
Repair category	Not applicable
Notes	
<b>Electricity</b>	
Repair category	2
Notes	Although probably in an acceptable condition it is good practice to test electrical installations to domestic properties on a 5 year cycle or upon an exchange of ownership.  The smoke detectors have been temporarily removed as it was reported there is fault with the interlinked system. This should be addressed as soon as possible.
<b>Gas</b>	
Repair category	1
Notes	It is good practice to test gas fittings on a regular basis.
<b>Water, plumbing and bathroom fittings</b>	
Repair category	1
Notes	No evidence of any significant disrepair. The cloak room adjacent to the kitchen requires to be completed. The edge of the bath to the rear bedroom ensuite is split. Pipework in roof spaces in uninsulated.
<b>Heating and hot water</b>	
Repair category	1
Notes	It is good practice to service gas boilers on a regular basis. There is a basin containing water lying under some pipework within the hot water cylinder cupboard. This should be checked.
<b>Drainage</b>	
Repair category	1
Notes	No evidence of any significant disrepair having regard to the limits of our inspection.

# single survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	3
External decorations	2
Conservatories / porches	2
Communal areas	N/a
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	N/a
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

## 3. Accessibility information

### Guidance notes on accessibility information

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

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

It is assumed that the subjects are held on an absolute ownership basis [formerly feudal]. This should be confirmed by your solicitor.

In addition to the standard searches and enquiries to be carried out by your solicitor we would recommend that the following matters are confirmed:

1. Has the roof timbers to the original portion ever been treated for woodboring insect infestation? Are there any guarantees? In the absence of any guarantees the property should be inspected by a firm of timber treatment specialists.
2. The service record for the gas fired boiler should be provided.
3. Statutory consent may have been required for the erection of the pods to the rear garden.

### Estimated reinstatement cost for insurance purposes

It is recommended that the subjects be insured for a sum of not less than £950,000 [nine hundred & fifty thousand pounds]

This figure is the estimate of the cost of rebuilding the property and bears no direct relationship to the current market value.

### Valuation and market comments

**£460,000** [four hundred & sixty thousand pounds]

There is a steady demand for properties of this size and type on the Ardnamurchan Peninsula. Our valuation excludes the new pod. We believe this can be purchased under separate negotiation.

Report author	John Strachan MRICS
Address	Samuel & Partners FS Scotland, First Floor, 20 High Street, Fort William, Scotland, PH33 6AT
Signed	Electronically prepared by Samuel & Partners
Date of report	13 March 2025

# Terms and Conditions

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

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, 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 to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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 Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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

### 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.

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 the 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.

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<sup>1</sup> Which shall be in accordance with the current RIGS Valuation Standards (The Red Book) and RIGS Rules of Conduct.

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 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.

#### **1.5 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.

#### **1.6 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.

#### **1.7 PRECEDENCE**

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

#### **1.8 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 "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.

### **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" 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. 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

# Samuel & Partners Generic Valuation

## Mortgage Valuation Report

<b>Property:</b>	Far View Cottage Kilchoan Acharacle PH36 4LH	<b>Customer:</b>	
		<b>Owner:</b>	
		<b>Introducer:</b>	
		<b>Tenure:</b>	Standard Ownership (assumed)
<b>Date of Inspection:</b>	07.03.25	<b>Reference:</b>	

*This Mortgage Valuation Report has been issued as part of The Home Report prepared on the property referred to above. This report and associated Home Report together with the inspection has been carried out in accordance with the RICS Appraisal and Valuation Standards (The Red Book) and the RICS Rules of Conduct. Potential purchasers must not read this report in isolation and your attention is drawn to the additional comments contained in The Single Survey and also the Terms and Conditions of the associated Home Report. This report has been prepared solely for mortgage lenders to consider the property's suitability for mortgage finance. Your attention is also drawn to the fact that neither the whole nor any part of the report or any reference thereto may be included in any document, circular or statement without prior approval in writing as to the form in which it will appear.*

<b>1.0</b>	<b>LOCATION</b>
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The property is set in the rural village of Kilchoan on the Ardnamurchan Peninsula. All essential services, amenities and transport links are available within the regional centre town of Fort William, which is 52 miles from the subjects.

<b>2.0</b>	<b>DESCRIPTION</b>	<b>2.1 Age:</b>	1900
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A detached dwelling house. Extended in 1991.

<b>3.0</b>	<b>CONSTRUCTION</b>
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Solid stone and timber frame cavity walls; pitched and slated and felted roofs; concrete, timber floating and suspended timber floors.

<b>4.0</b>	<b>ACCOMMODATION</b>
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**Ground floor:** entrance porch, hall, family room, rear hall, kitchen, utility, storage, self contained kitchen, self contained lounge, 2 wcs and 2 stores

**First floor:** 5 bedrooms (3 with ensuite) and a bathroom

<b>5.0</b>	<b>SERVICES</b> (No tests have been applied to any of the services)						
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<b>Water:</b>	Mains	<b>Electricity:</b>	Mains	<b>Gas:</b>	LPG	<b>Drains:</b>	Mains
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**Central Heating:** Full – LPG gas boiler to steel radiators.

<b>6.0</b>	<b>OUTBUILDINGS</b>
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<b>Garage:</b>	None
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<b>Others:</b>	None
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<b>7.0</b>	<p><b>GENERAL CONDITION</b> - <i>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.</i></p>
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The property is in a satisfactory condition for lending purposes.

<b>8.0</b>	<b>ESSENTIAL REPAIR WORK</b> (as a condition of any mortgage or, to preserve the condition of the property)			
None required as a condition of the mortgage				
<b>8.1 Retention recommended:</b>			Reflected in the valuation.	
<b>9.0</b>	<b>ROADS &amp; FOOTPATHS</b>			
Have the roads and footpaths adjacent to the property been adopted and maintained by the Local Authority?			[ X ]YES [ ]NO	<i>If No, comment to be made in Section 11</i>
<b>10.0</b>	<b>BUILDINGS INSURANCE</b>	£950,000	<b>GROSS EXTERNAL FLOOR AREA</b>	282 Sq m
<i>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.</i>				
<b>11.0</b>	<b>GENERAL REMARKS</b>			
Statutory consent may have been required for the erection of the pods to the rear garden.				
<b>12.0</b>	<b>VALUATION</b> <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property 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 for a specialist to undertake appropriate tests.</i>			
<b>12.1</b>	<b>Market Value in present condition</b>	<b>£460,000</b>	Four hundred & sixty thousand pounds	
<b>12.2</b>	<b>Market Value on completion of essential works:</b>	£	See remarks in Section 11 of this report.	
<b>12.3</b>	<b>Suitable security for normal mortgage purposes?</b>	[ X ]YES [ ]NO		
<b>Signature</b>	Electronically signed = John Strachan			
<b>Surveyor:</b>	John Strachan, MRICS		<b>Date:</b>	13 March 2025
<b>Surveyor Company:</b>	Samuel & Partners, First Surveyors Scotland			
<b>Address:</b>	First Floor, 20 High Street Fort William, PH33 6AT			
<b>Telephone:</b>	01397 702686			
<b>E-mail</b>	info@samuelandpartners.co.uk			

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**FAR VIEW COTTAGE, PIER ROAD, KILCHOAN, ACHARACLE, PH36 4LH**

**Dwelling type:** Detached house  
**Date of assessment:** 07 March 2025  
**Date of certificate:** 14 March 2025  
**Total floor area:** 260 m<sup>2</sup>  
**Primary Energy Indicator:** 200 kWh/m<sup>2</sup>/year

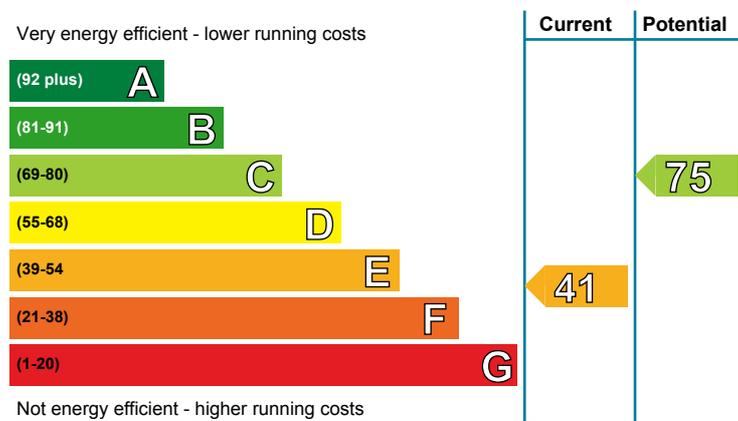
**Reference number:** 0737-1014-2207-5325-2204  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, LPG

## You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£14,010</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£4,605</b>	

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

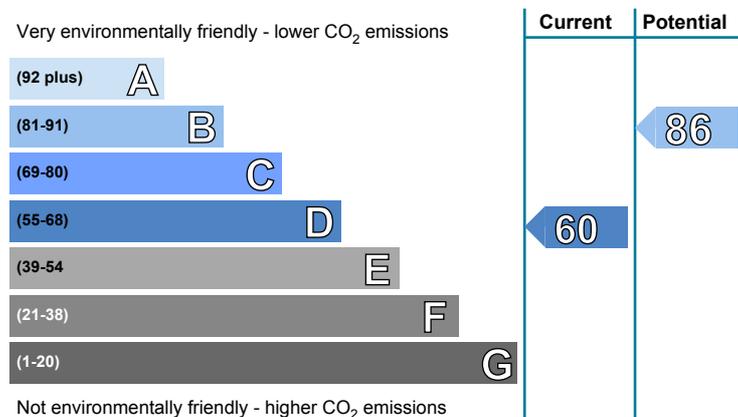


## Energy Efficiency Rating

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

Your current rating is **band E (41)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

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

Your current rating is **band D (60)**. 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 Room-in-roof insulation	£1,500 - £2,700	£2115.00
2 Internal or external wall insulation	£4,000 - £14,000	£393.00
3 Floor insulation (suspended floor)	£800 - £1,200	£711.00

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

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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
	Solid brick, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, insulated (assumed)	★★★☆☆	★★★☆☆
	Roof room(s), ceiling insulated	★★☆☆☆	★★☆☆☆
	Roof room(s), insulated	★★★★☆	★★★★☆
Floor	Solid, no insulation (assumed)	—	—
	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, LPG	★★☆☆☆	★★★★☆
Main heating controls	Programmer and at least two room thermostats	★★★★☆	★★★★☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system	★★☆☆☆	★★★★☆
Lighting	Low energy lighting in all 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 39 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 5.9 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	£12,396 over 3 years	£8,223 over 3 years	
Hot water	£1,101 over 3 years	£669 over 3 years	
Lighting	£513 over 3 years	£513 over 3 years	
<b>Totals</b>	<b>£14,010</b>	<b>£9,405</b>	

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Room-in-roof insulation	£1,500 - £2,700	£705	E 50	D 66
2 Internal or external wall insulation	£4,000 - £14,000	£131	E 52	D 68
3 Floor insulation (suspended floor)	£800 - £1,200	£237	D 55	C 70
4 Floor insulation (solid floor)	£4,000 - £6,000	£128	D 57	C 71
5 Time and temperature zone control	£350 - £450	£200	D 59	C 72
6 Solar water heating	£4,000 - £6,000	£133	D 61	C 74
7 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£385	D 66	C 78
8 Wind turbine	£15,000 - £25,000	£865	C 75	B 86

## Choosing the right improvement package

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

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

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

### 1 Room-in-roof insulation

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

### 2 Internal or external wall insulation

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

### 3 Floor insulation (suspended floor)

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

### 4 Floor insulation (solid floor)

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

### 5 Heating controls (time and temperature zone control)

The heating system controls should be improved so that both the temperature and time of heating can be set differently in separate areas of your house; this will reduce the amount of energy used and lower fuel bills. For example, it is possible to have cooler temperatures in the bedrooms than in the living room provided internal doors are kept closed, and to have a longer heating period for the living room. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

### 6 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](http://www.microgenerationcertification.org).

## 7 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

## 8 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](http://www.microgenerationcertification.org).

## Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

### LZC energy sources present:

- Biomass secondary heating

## 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)	33,726	(308)	N/A	(1,016)
Water heating (kWh per year)	3,034			

## Addendum

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

## About this document

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

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

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Related party disclosure:	No related party

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

### Use of this energy performance information

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

## Advice and support to improve this property

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

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

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