Single Survey

survey report on:

Property address	Carbost Beag, 7,, Carbost, Isle Of Skye, IV47 8SE

Customer	Kensington Mortgages (Serviced)

Customer address	

Prepared by	Allied Surveyors Scotland Ltd

Date of inspection	16th June 2026

ALLIED SURVEYORS SCOTLAND

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's 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.

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.

[1] 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.[2]

1.6 INTELLECTUAL PROPERTY

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

[2] 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 partially completed three storey detached house.
Accommodation	The accommodation may be summarised as follows: Lower Ground Floor - Two Rooms and Boiler Room. Upper Ground Floor - Lounge, Kitchen/Dining Room and Utility Room open to WC. First Floor - Master Bedroom and En-Suite.
Gross internal floor area (m²)	223 approximately.
Neighbourhood and location	The property is located on the outskirts of the village of Carbost on the west coast of the Isle of Skye. Local amenities are available within the village. A wider range are obtainable in the town of Portree, approximately 18 miles distant.
Age	Built circa 2004.
Weather	Overcast and dry, following a period of mixed weather.
Chimney stacks	There is a chimney stack of pointed brick construction. Flashings are formed in metal. Visually inspected with the aid of binoculars where required.
Roofing including roof space	The roof is of a pitched design, clad with slates. The ridge is formed in tile. Valleys are formed in metal. There was no access to the building's roof space. A section of the rear roof pitch appears to have been fitted or was prepared for fitting solar photovoltaic panels. Sloping roofs were visually inspected with the aid of binoculars where required.

Rainwater fittings	Gutters and downpipes are of a half round and round design and are formed in uPVC. Visually inspected with the aid of binoculars where required.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** Main walls are consistent with being of cavity concrete block construction and timber frame construction, clad with timber. Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.

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 are of a double glazed timber casement type. External doors are of a double glazed timber casement type.

External decorations	External joinery is painted. Visually inspected.

Conservatories / porches	There are no conservatories or porches.

Communal areas	There are no communal areas.

Garages and permanent outbuildings	There is a timber shed, timber outbuilding and plastic greenhouse within the grounds. These fall out with the remit of a Home Report.

Outside areas and boundaries	There is garden ground surrounding the house, with areas laid to grass and areas left in a natural state. There is a parking area between the house and access track. Boundaries are defined by post and wire fencing. Visually inspected.

Ceilings	**Visually inspected from floor level.** Ceilings are formed in plasterboard. Visually inspected from floor level.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls are lined with plasterboard. Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

Floors including sub floors	Floors are of suspended timber construction. The ground floor is of solid concrete construction. Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.

Internal joinery and kitchen fittings	Internal joinery finishes are formed in timber. Some temporary sterling board internal doors have been fitted. Visually inspected.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There are fireplaces on the ground floor and in the lounge which appear to have been fitted with solid fuel stoves, which have been removed. Visually inspected. No testing of the flues or fittings was carried out.

Internal decorations	**Visually inspected.** Walls and ceilings, where decorated, are painted. Visually inspected.

Cellars	There are no cellars.

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. Visible wiring is run in PVC coated cabling with 13 amp outlets. The electricity meter and consumer unit are located in the utility

Electricity	room. Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.

Gas	There is no gas supply.

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.** Assumed mains supply. Visible pipework is formed in copper and uPVC. The en-suite is fitted with a white bath, toilet and wash hand basin. There is a white toilet and wash hand basin fitted in the WC. There is a ceramic sink unit fitted in the kitchen. 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.

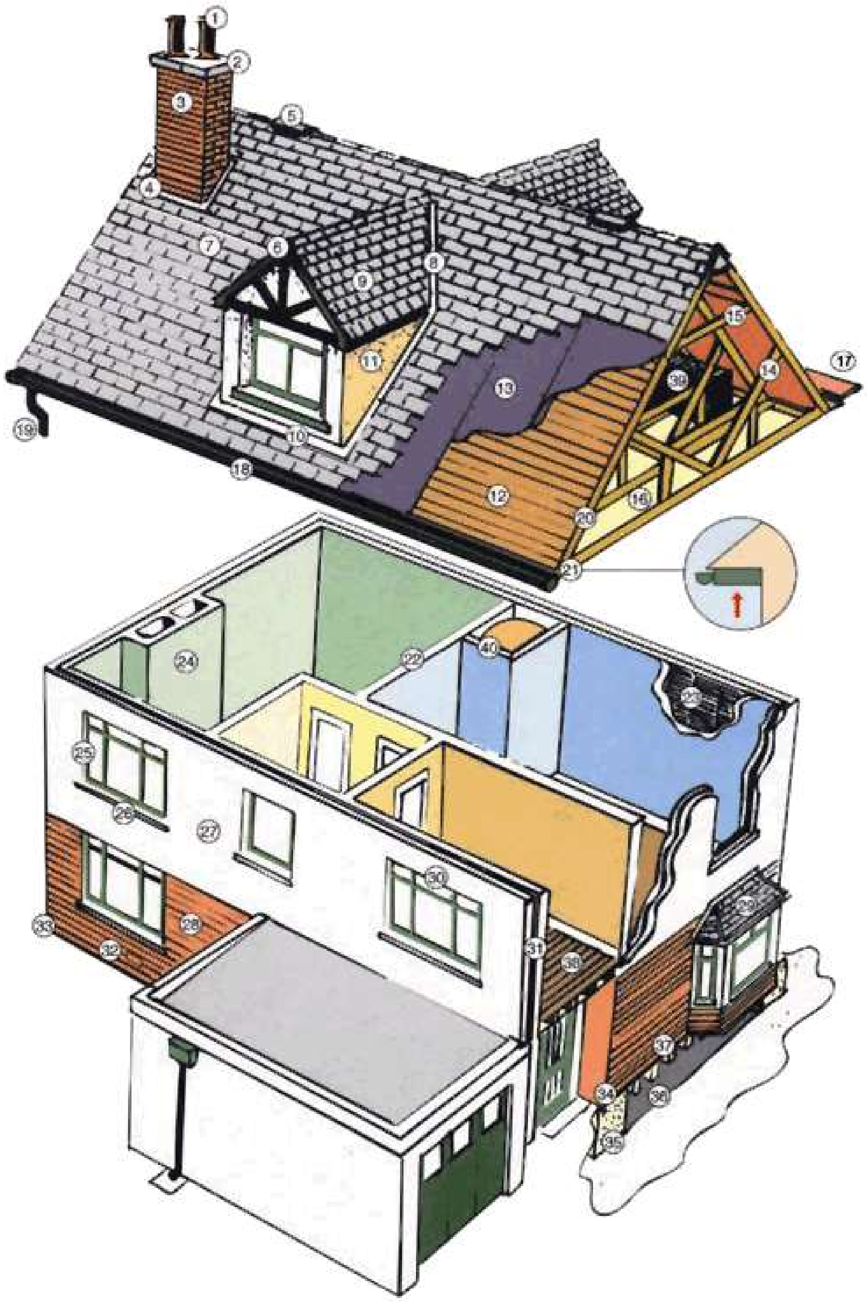
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** There is a Grant 90/140 oil fired central heating boiler, located in a boiler room on the ground floor. Radiators have still to be fitted. There is a pre-lagged hot water tank in the en-suite. Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.

Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is assumed to be to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation, all are assumed to be satisfactory. Drainage covers etc were not lifted.

Fire, smoke and burglar alarms	No detectors were noted. Visually inspected. No test whatsoever were carried out to any systems or appliances. There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.

Any additional limits to inspection	Some floors were covered. Floor coverings have not been moved. Services, electrical circuits, plumbing installation, heating and drainage systems have not been specifically tested. Parts of the property which are covered, unexposed or inaccessible cannot be guaranteed to be free from defect. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. There was no access to any roof space. Inspection of the exterior of the building was restricted to areas visible from ground level within the grounds of the subjects and from the public road. 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. Asbestos is not harmful unless fibres are released into the air. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

Sectional Diagram showing elements of a typical house



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
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. 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

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

2. Condition

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

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

Structural movement

Repair category	1
Notes	There was no evidence of any serious or ongoing movement noted within the limitations of inspection.

Dampness, rot and infestation

Repair category	3
Notes	High levels of dampness were noted to floors, walls and ceilings in a number of areas throughout the property. Some of the areas appeared to be due to leakage from the water tank and pipework. It was unclear whether some of the dampness may be attributable to water ingress due to high ground levels and poor drainage arrangements externally. A reputable builder will be able to advise further. Some of the dampness may have been attributable to ingress from the roof covering, particularly in the area which appears to have been prepared for solar photovoltaic panels. A reputable roofing contractor will be able to advise further and provide estimated costs for repair. A timber/damp specialist should be instructed to carry out a full inspection of the property and advise on necessary repairs and estimated costs.

Chimney stacks

Repair category	1
Notes	No significant defects noted.

Roofing including roof space

Repair category	3
Notes	Some of the dampness may have been attributable to ingress from the roof covering, particularly in the area which appears to have been prepared for solar

Roofing including roof space	
Repair category	3
Notes	photovoltaic panels. A reputable roofing contractor will be able to advise further and provide estimated costs for repair.

Rainwater fittings	
Repair category	3
Notes	Downpipes were noted to be missing.

Main walls	
Repair category	3
Notes	Some of the areas of dampness appear to be due to leakage from the water tank and pipework. It was unclear whether some of the dampness may be attributable to water ingress due to high ground levels and poor drainage arrangements externally.

Windows, external doors and joinery	
Repair category	3
Notes	Areas of external joinery are sodden and in a deteriorating condition. Some cracked window panes were noted. There are areas of staining around some window openings. The areas were dry when tested.

External decorations	
Repair category	3
Notes	A number of areas require decoration and are in a deteriorating condition.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	3
Notes	Poor drainage arrangements appear to be the cause of the grounds being boggy. This may be contributing to dampness within the house. There is no safety rail on the external steps leading from the parking area to the house. There is no guard rail at one end of the balcony at the front of the house. There is weathering to fencing. The access track requires upgrading.

Ceilings	
Repair category	3
Notes	A number of areas are unfinished. Some patch repairs and visible plaster joins were noted. There are a number of areas of staining. There are high levels of dampness to ceilings and walls.

Internal walls	
Repair category	3
Notes	There are a number of areas which remain unfinished. There are areas of staining. There are high levels of dampness to ceilings and walls.

Floors including sub-floors

Repair category	3
Notes	There are high levels of dampness to floors. Some areas have become warped. Some sections have been patched or finishes in materials which may not be suitable. A reputable builder will be able to advise further.

Internal joinery and kitchen fittings

Repair category	2
Notes	The stairs may not be compliant with current regulations with regard to head room. There are no safety rails fitted on the stairs. There are missing joinery finishes and internal doors. There are areas of wear and tear and staining.

Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects noted. Stoves have been removed from fireplaces. New stoves will require to be fitted or the fireplaces should be adequately blocked and vented. Checks should be made to ensure the flues are fit for use.

Internal decorations

Repair category	2
Notes	The property requires decoration/redecoration.

Cellars

Repair category	-
Notes	Not applicable.

Electricity	
Repair category	3
Notes	The electricity supply was turned off at the time of inspection. Defects may present when the supply is turned on. This should be undertaken by a qualified electrician. A number of areas were noted to be unfinished. There are areas of loose/exposed wiring. There are high damp readings throughout the property with exposed electrics. This could pose a safety risk. The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board. It should be emphasised that the system was not tested at the time of our inspection. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years for owner-occupied properties and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations. We would recommend an Electrical Installation Condition Report (EICR) be obtained prior to purchase.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	3
Notes	There are areas of staining indicative of leakage from pipework. The water supply was turned off at the time of inspection. Defects may present when the water supply is turned on. This should be undertaken by a qualified plumber. Areas were noted to be unfinished. There is wear and tear to the kitchen sink.

Heating and hot water	
Repair category	3
Notes	The boiler is corroded and of a considerable age. This will require replacement. The hot water tank appears to have been leaking and will require replacement. Radiators have still to be fitted.

Drainage	
Repair category	3
Notes	Areas appear to be unfinished. The water supply was turned off at the time of inspection. Defects may present when the water supply is turned on. This should be undertaken by a qualified plumber.

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

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, First and Second
2. Are there three steps or fewer to a main entrance door of the property?	Yes [ ] No [X]
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 [ ] No [X]
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
Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. The valuation is made on the assumption that any works which have been carried out to the property so far will satisfy all relevant legislation and have full certification where appropriate. Drainage is assumed to be to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation, all are assumed to be satisfactory. The property is accessed via a private track. It has been assumed that appropriate rights of access exist and that there are no onerous provisions regarding maintenance liability. There appears to be a right of access through the grounds of the subjects to a field below. Details should be confirmed. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way. Where items of maintenance or repair have been identified, the purchaser, should, prior to purchase, satisfy themselves as to the costs and implications of these issues. It has been assumed that the main structure of the property has been completed according to regulations thus far. Should this prove to be incorrect the valuation in this report may require review.

Estimated reinstatement cost for insurance purposes
£690,000 (Six Hundred and Ninety Thousand Pounds)

Valuation and market comments
£190,000 (One Hundred and Ninety Thousand Pounds) The property is considered to be a reasonable purchase at or around the above noted valuation based on those matters covered within this report. Our valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

Signed	Security Print Code [256332 = 8717] Electronically signed

Report author	Graham Laird

Company name	Allied Surveyors Scotland Ltd

Address	Lyle House, Fairways Business Park, Inverness, IV2 6AA

Date of report	18th June 2026

Mortgage Valuation Report

Property Address

Address	Carbost Beag, 7,, Carbost, Isle Of Skye, IV47 8SE
Seller's Name	Kensington Mortgages (Serviced)
Date of Inspection	16th June 2026

Property Details

Property Type

- [X] House
- [ ] Bungalow
- [ ] Chalet
- [ ] Purpose built maisonette
- [ ] Coach
- [ ] Studio
- [ ] Converted maisonette
- [ ] Purpose built flat
- [ ] Converted flat
- [ ] Tenement 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 believe that the property was built for the public sector, e.g. local authority, military, police? [ ] Yes [X] No

Flats/Maisonettes only: Floor(s) on which located [ ] No. of floors in block [ ] Lift provided? [ ] Yes [ ] No
No. of units in block [ ]

Approximate Year of Construction: 2004

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)
0	Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings): 223 m^2 (Internal) 248 m^2 (External)

Residential Element (greater than 40%) [X] Yes [ ] No

Garage / Parking / Outbuildings

[ ] Single garage [ ] Double garage [X] Parking space [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

No permanent outbuildings.

Construction

Walls
- [ ] Brick
- [ ] Stone
- [ ] Concrete
- [ ] Timber frame
- [ ] Solid
- [ ] Cavity
- [ ] Steel frame
- [ ] Concrete block
- [X] Other (specify in General Remarks)

Roof
- [ ] Tile
- [X] Slate
- [ ] Asphalt
- [ ] Felt
- [ ] Lead
- [ ] Zinc
- [ ] Artificial slate
- [ ] Flat glass fibre
- [ ] Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement?	[ ] Yes	[X] 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 immediate vicinity?	[ ] Yes	[X] No

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	[ ] Mains	[X] Private	[ ] None
Electricity	[X] Mains	[ ] Private	[ ] None
Central Heating	[X] Yes	[ ] Partial	[ ] None
Water	[X] Mains	[ ] Private	[ ] None
Gas	[ ] Mains	[ ] Private	[X] None

Brief description of Central Heating:

Oil fired boiler - not currently connected to any radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

- [X] Rights of way
- [ ] Shared drives / access
- [ ] Garage or other amenities on separate site
- [ ] Shared service connections
- [ ] Agricultural land included with property
- [ ] Ill-defined boundaries
- [ ] Other (specify in General Remarks)

Location

- [ ] Residential suburb
- [ ] Residential within town / city
- [ ] Mixed residential / commercial
- [ ] Mainly commercial
- [ ] Commuter village
- [X] Remote village
- [ ] Isolated rural property
- [ ] Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? [ ] Yes [X] No

If Yes provide details in General Remarks.

Roads

- [ ] Made up road
- [X] Unmade road
- [ ] Partly completed new road
- [ ] Pedestrian access only
- [ ] Adopted
- [ ] Unadopted

Mortgage Valuation Report

General Remarks

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

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

The valuation is made on the assumption that any works which have been carried out to the property so far will satisfy all relevant legislation and have full certification where appropriate.

Drainage is assumed to be to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation, all are assumed to be satisfactory.

The property is accessed via a private track. It has been assumed that appropriate rights of access exist and that there are no onerous provisions regarding maintenance liability.

There appears to be a right of access through the grounds of the subjects to a field below. Details should be confirmed.

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

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

It has been assumed that the main structure of the property has been completed according to regulations thus far. Should this prove to be incorrect the valuation in this report may require review.

Main walls are consistent with being of cavity concrete block construction and timber frame construction, clad with timber.

Essential Repairs

The property requires a programme of repair and upgrading works.

Estimated cost of essential repairs £ N/A   Retention recommended? ☐ Yes ☐ No   Amount £ N/A

Mortgage Valuation Report

Comment on Mortgageability

The property will not form suitable security for mortgage purposes in its current state.

On completion of works the property should form suitable security subject to the criteria of individual lenders.

Valuations

Market value in present condition	£ 0
Market value on completion of essential repairs	£ N/A
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 690,000
Is a reinspection necessary?	☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£ N/A
Is the property in an area where there is a steady demand for rented accommodation of this type?	☐ Yes ☐ No

Declaration

Signed	Security Print Code [256332 = 8717] Electronically signed by:-
Surveyor's name	Graham Laird
Professional qualifications	BSc (Hons) MRICS
Company name	Allied Surveyors Scotland Ltd
Address	Lyle House, Fairways Business Park, Inverness, IV2 6AA
Telephone	01463 239494
Fax	
Report date	18th June 2026