

Single Survey

survey report on:

Property address	Foxholes, Lerags, Oban, PA34 4SE
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Customer	Mr Barry Dowson-Park (Deceased)
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Customer address	c/o Shaws Law Ltd, Scottish Marine Institute, Dunstaffnage, Oban, PA37 1QA
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Prepared by	DM Hall LLP
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Date of inspection	11th December 2025
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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 Property¹.

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.

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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

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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;

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- 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*

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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	<p>The subjects comprise a substantial detached villa, two storeys in height. The subjects formerly were used as a hotel. For the purposes of our valuation the property has been valued as a single residential dwelling and ignores any former use. I am informed by the owners agent that change of use back to residential has been granted.</p> <p>In addition there is a self contained one bed flat above the detached garage.</p>
Accommodation	<p>Main House</p> <p>ON GROUND FLOOR: Entrance hall, vestibule, living room, study, four bedrooms all having ensembles.</p> <p>ON FIRST FLOOR RIGHT HAND WING: Landing, three bedrooms (two with en suites) and bathroom.</p> <p>FIRST FLOOR LEFT HAND WING: Entrance hall, sitting room/ dining room, four bedrooms all with ensuite, toilet apartment, kitchen and side vestibule.</p> <p>Flat:</p> <p>On One Floor: Living room/ Kitchen, Bedroom and Bathroom.</p>
Gross internal floor area (m²)	Main House: 375 approx.
Neighbourhood and location	The subjects are situated on the outskirts of Oban where surrounding properties are of a variety of types. Local facilities are available within reasonable distance.
Age	The main property is assumed constructed circa 1980.

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Weather	Overcast. Weather over the past few weeks has been mixed.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Brick rendered on the face.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The roof is pitched and clad with concrete tiles. Access to the roof void area is gained via ceiling hatches at first floor level. Where seen, the internal roof construction is of timber frame design.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater fittings comprise PVC materials with box style gutters serving downpipes. The roof structure incorporates valley gutter arrangements.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main outer walls appear to be of cavity construction having a timber frame inner leaf with rendered brick outer leaf and with some pointed brick lower sections.
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 generally of aluminium double glazed design. Entrance doors are a mixture of timber frame single glazed units and aluminium sliding patio doors. Fascia/soffits appear to be a mixture of timber/asbestos.

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External decorations	Visually inspected. External timbers have a painted finish.
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	Visually inspected. There is a garden shed and greenhouse. There is what appears to be a former static caravan in the garden ground which has had timber cladding added externally with a decra tiled roof. There is a substantial detached timber/block and tiled four car garage which incorporates a one bedroom flat at upper level. This is finished with timber cladding with a pitched and tiled roof.
Outside areas and boundaries	Visually inspected. Garden ground to the front, side and rear on a sloping site. Boundaries are generally marked by fencing.
Ceilings	Visually inspected from floor level. Ceilings generally appear to be of plasterboard or similar.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls are generally plasterboard lined.
Floors including sub floors	Flooring is a mixture of suspended timber and solid design.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The internal doors are generally timber panelled some having glazed inserts. The kitchen comprises a range of storage units.

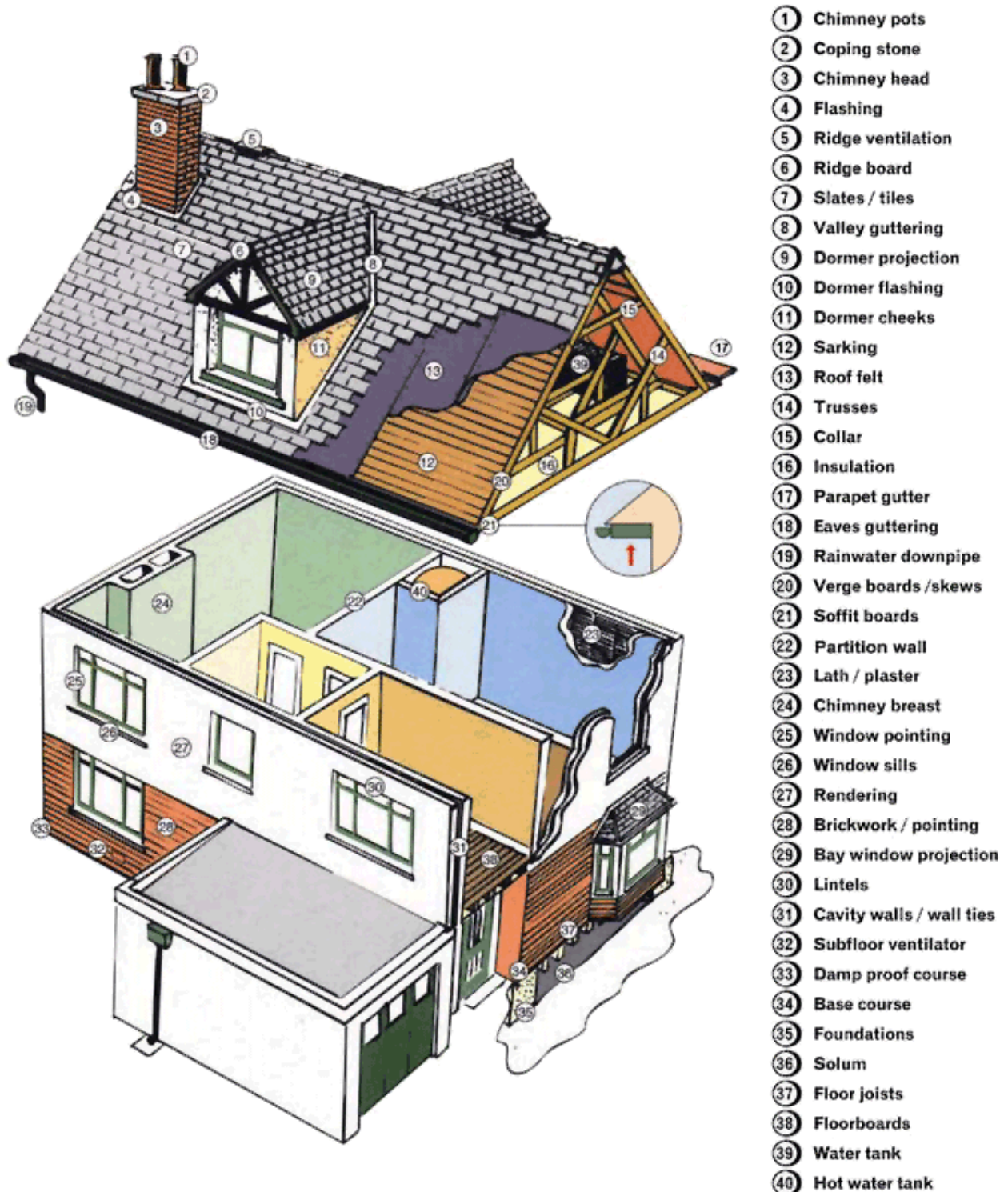
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Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is a fireplace opening in the sitting room/dining area.
Internal decorations	Visually inspected. Internal decoration is generally of a painted, papered or textured finish.
Cellars	None.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply.
Gas	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. LPG supply with external bottles.
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 private water supply. Sanitary fittings throughout are of mixed age and design.
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 system of individual electric heaters. There are various hot water cylinders which provide domestic hot water.

<p>Drainage</p>	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Assumed to be to a private septic tank.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a smoke detector and alarm system.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p>
<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / 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.</p> <p>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.</p> <p>When inspected the property was unoccupied although heavily furnished and floors were covered. Floor coverings restricted my inspection of flooring. My inspection of the main roof void areas were restricted due to insulation material, storage and lack of suitable crawl boards. These areas were seen from the access hatch only. No access was available to inspect the ceiling hatch at the ground floor front projection due to the limited size of the access hatch. My inspection of the roof covering was heavily restricted from ground level due to site topography and heavy moss. Some parts of the roof covering could not be seen. I was unable to open some cupboards. My inspection of outer walls, windows and the roof was further restricted due to creeper plants growing externally on the building fabric.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around</p>

Any additional limits to inspection	<p>2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.</p> <p>Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</p>
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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.


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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	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

 Dampness, rot and infestation	
Repair category	3
Notes	<p>There is evidence of what appears to be condensation in various locations. This may be alleviated by a proper balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor.</p> <p>There is some damp staining and dampness to some walls and ceilings within the subject property. Flooring was found to be damp in part. Prolonged dampness increases the risk of timber defects. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repair works implemented.</p>

 Chimney stacks	
Repair category	2
Notes	There is cracked render and moss growth. There is staining and dampness adjacent to fireplace openings. Prolonged dampness increases the risk of timber defects. A roofing contractor can provide further advice.

 Roofing including roof space	
Repair category	3
Notes	There is some heavy moss and vegetation over the roof structure. Tiles have a weathered appearance where seen. There is staining and dampness to some sarking boards within the roof space. Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy



Roofing including roof space

Repair category	3
Notes	<p>and repair/ or replacement costs.</p> <p>Insulation within the roof void area is not current recommended thickness.</p> <p>There is some staining within the roof void area which may be as a result of condensation. Condensation in roof voids can generally be alleviated by improved ventilation.</p>



Rainwater fittings

Repair category	2
Notes	<p>There are some loose, off level, leaking, chipped and blocked gutters. Performance should be monitored during periods of rainfall.</p>



Main walls

Repair category	3
Notes	<p>There are some sections of cracked, hollow and damaged render. Extensive areas of creeper plants growing against the outer walls of the building should be removed. This can lead to moisture retention and concealed defects within the building fabric.. There are some sections of open pointing to outer walls. There is an open flue vent at the rear elevation.</p>




Windows, external doors and joinery


Repair category	2
Notes	<p>Windows and doors are considered at the end of their lifespan and require replacement. There are split door timbers, defective sealed double glazed units and ill fitting windows/doors. Some doors/ windows do not open/ close properly. There are some decayed and loose soffit boards and fascias. There is some decay to window units, windows ills and door frames.</p> <p>Soffits may contain asbestos materials. See information on Asbestos in the Limitations of Inspection section above.</p>





External decorations

Repair category	2
Notes	<p>External decoration is weathered/decayed in part.</p>

 Conservatories/porches	
Repair category	-
Notes	None.

 Communal areas	
Repair category	-
Notes	None.

 Garages and permanent outbuildings	
Repair category	2
Notes	<p>The detached caravan to the bottom part of the garden ground is in poor condition and has been stripped out in part. Removal or full upgrade is required. Decking is incomplete and the support structure will require to be checked to ensure that it is fit for purpose. It requires to be confirmed if this building sits within ground belonging to the subjects.</p> <p>The detached one bedroom flat/garage is incomplete in part and requires some completion works externally to block walling. A previous inspection revealed some staining and high moisture readings to some internal timbers. There are some cracked roof tiles, rusted flashings, moss on the roof and some blocked gutters. There are weathered external timbers and decking is very slippery with some decay. There is some general dampness within the garage. Given the proximity of the cliff face there could always be the possibility of problems with run off water. There appears to be some leakage from the shower room in the flat with staining to the garage ceiling. Garage doors are ill fitting. Adjacent trees require regular maintenance. A tree surgeon can provide further advice.</p>

 Outside areas and boundaries	
Repair category	2
Notes	<p>Paving is uneven in part. There are some rusted railings. There are no handrails to the garden steps. The garden steps are damaged in part. There is some cracking to boundary walls. There are mature trees growing within influencing distance. There are various fallen trees. A tree surgeon will be able to provide further advice.</p> <p>There is a burn at lower level. I am unaware of any flooding issues in this area.</p> <p>There is some off level and damaged fencing. Garden ground is overgrown.</p>



Ceilings

Repair category	2
Notes	There is some damp staining and dampness to some ceiling finishes. There are some cracked ceiling finishes.



Internal walls

Repair category	2
Notes	There are some uneven and cracked finishes. There is some damp staining and dampness to some wall finishes



Floors including sub-floors

Repair category	2
Notes	<p>There are some loose floorboards. There is some dampness to some flooring sections.</p> <p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.</p>



Internal joinery and kitchen fittings

Repair category	2
Notes	Kitchen base and wall units are dated and reaching the end of their useful life. Internal joinery is dated. There is general wear and tear to internal joinery. Some doors are ill fitting.



Chimney breasts and fireplaces

Repair category	2
Notes	<p>There is some damp staining and dampness adjacent to the chimney breast within the sitting room/dining area. Prolonged dampness increases the risk of timber defects.</p> <p>Flues should ideally be swept and tested on an annual basis.</p> <p>A stove has been installed. It is assumed that the installation complies with the Building Standards. The stove is of older design.</p>

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Internal decorations

Repair category	2
Notes	Decorative finishes are dated/ stained. Complete redecoration is required.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	<p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.</p> <p>There is some loose over ground electrical cabling externally. I am unaware when the last test was carried out.</p> <p>The electricity supply has been shut off. Services should be tested, reinstated and upgraded as necessary by a qualified NICEIC/SELECT registered electrician.</p>



Gas

Repair category	2
Notes	<p>Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.</p> <p>Gas services have been shut off. Services should be reinstated by a Gas Safe registered contractor.</p> <p>It is assumed that the location of LPG tanks comply with current regulations.</p>



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>Sanitary fittings are of mixed age and design, most being of an older style.</p> <p>Seals around the bath/shower areas are worn. Failure to seals can result in dampness/decay within hidden areas of the property.</p>



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>Some overground water pipes were noted within the garden ground. A plumbing contractor can provide further advice.</p> <p>The water supply is currently turned off/drained down. Defects can appear when services are reintroduced. Reinstatement should be undertaken by a suitably qualified contractor.</p> <p>It is not possible to comment upon the quality or adequacy of the private water supply but it is assumed that it is wholesome and acceptable for normal consumption patterns. I am not aware of any supply issues but further information can be obtained from a suitably qualified specialist contractor.</p> <p>There is damage to the casing/ doors around the water treatment equipment externally.</p>



Heating and hot water

Repair category	2
Notes	<p>Electric radiators are generally of older design. Hot water cylinders are of mixed design but of an older style. There is some damage to the insulation at the hot water cylinder. A Plumbing contractor can provide further advice. Provision of a modern central heating system is considered to be required.</p> <p>The water system is shut down and drained. Services should be reinstated by a Gas Safe registered contractor.</p>



Drainage

Repair category	2
Notes	<p>The seller has not been able to provide any information about the septic tank maintenance and it is assumed that the tank is registered with SEPA. Regular inspection and maintenance should be anticipated.</p> <p>The age, condition and location of the septic tank requires to be confirmed.</p>

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <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 all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

It is assumed that all necessary consents are available in respect of the flat/ garage.

Due to the location of the property all services require to be conformed prior to purchase.

It should be confirmed that the access road is adopted.

The subjects formerly were used as a hotel. For the purposes of our valuation the property has been valued as a single residential dwelling and ignores any former use. I am informed by the owners agent that change of use back to residential has been granted. This requires to be confirmed legally and it should be confirmed that the subjects are registered for council tax.

It is not possible to comment upon the quality or adequacy of the private water supply but it is assumed that it is wholesome and acceptable for normal consumption patterns. I am not aware of any supply issues but further information can be obtained from a suitably qualified specialist contractor.

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regard age, location, condition and maintenance history should be clarified.

Estimated reinstatement cost for insurance purposes

£1,300,000 (ONE MILLION THREE HUNDRED THOUSAND POUNDS).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

£450,000 (FOUR HUNDRED AND FIFTY THOUSAND POUNDS).

The opinion of Market Value is provided on the assumption that the cost of Category 3 repairs as detailed in the section 'Dampness, rot and infestation' will not exceed £10,000. I reserve the right to re-consider the reported Market Value if subsequent estimates exceed this figure.

This is a replacement inspection. The original report was carried out 13/01/2025.

Signed

Security Print Code [498103 = 6509]
Electronically signed

Report author

Steven W Graham

Single Survey

Company name	DM Hall LLP
Address	The Oban Times Building, Corran Esplanade, Oban, Argyll, PA34 5PX
Date of report	6th January 2026

Mortgage Valuation Report



Property Address

Address Foxholes, Lerags, Oban, PA34 4SE
Seller's Name Mr Barry Dowson-Park (Deceased)
Date of Inspection 11th December 2025

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style 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 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

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

Detached one bedroom dwelling located over a four car garage.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes 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 Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Site

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

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

Location

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

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The subjects were found to be in need of upgrading, modernisation and maintenance repair.

It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

It is assumed that all necessary consents are available in respect of the flat/ garage.

Due to the location of the property all services require to be conformed prior to purchase.

It should be confirmed that the access road is adopted.

The subjects formerly were used as a hotel. For the purposes of our valuation the property has been valued as a single residential dwelling and ignores any former use. I am informed by the owners agent that change of use back to residential has been applied for and it is assumed this will be granted. This requires to be confirmed legally and it should be confirmed that the subjects are registered for council tax.

It is not possible to comment upon the quality or adequacy of the private water supply but it is assumed that it is wholesome and acceptable for normal consumption patterns. I am not aware of any supply issues but further information can be obtained from a suitably qualified specialist contractor.

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regard age, location, condition and maintenance history should be clarified.

Essential Repairs

There is some damp staining and dampness to some walls and ceilings within the subject property and within the roof void. Flooring was found to be damp in part. Prolonged dampness increases the risk of timber defects. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repair works implemented.

The opinion of Market Value is provided on the assumption that the cost of any repairs in this respect will not exceed £10,000. I reserve the right to re-consider the reported Market Value if subsequent estimates exceed this figure.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Mortgage Valuation Report

Comment on Mortgageability

In our opinion the subjects form suitable mortgage security at the stated level of value subject to individual lenders lending criteria. Some lenders may have their own individual policies with regards to properties of this type and where there is a separate dwelling within the grounds. Purchaser to satisfy themselves in this regard prior to purchase..

Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

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? £

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 [498103 = 6509]
Electronically signed by:-

Surveyor's name Steven W Graham

Professional qualifications BSc MRICS

Company name DM Hall LLP

Address The Oban Times Building, Corran Esplanade, Oban, Argyll, PA34 5PX

Telephone 01631 564225

Fax

Report date 6th January 2026

Property Questionnaire

PROPERTY ADDRESS:	Foxholes, Lerags, Oban, Argyll, PA34 4SE
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SELLER(S):	Executor of Barry Dowson-Park (deceased)
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COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	21 January 2025
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PROPERTY QUESTIONNAIRE

NOTE FOR SELLERS

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

PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

1. Length of ownership

How long have you owned the property? 25 years (by deceased)

2. Council Tax

Which Council Tax band is your property in? Not known

A B C D E F G H

3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Garage Yes
- Allocated parking space No
- Driveway Yes
- Shared parking No
- On street No
- Resident permit No
- Metered parking No
- Other (please specify):

4.	Conservation Area	
	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)?	Yes/No/Don't know
5.	Listed Buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes/No
6.	Alterations / additions / extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes/No Not known to Executor
	<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?	Yes/No N/A
	<p><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.</p> <p>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.</p>	
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes/No Not known to Executor
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No N/A
	(ii) Did this work involve any changes to the window or door openings?	Yes/No N/A
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	N/A
	Please give any guarantees which you received for this work to your solicitor or estate agent.	N/A

7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes/partial</u> – what kind of central heating is there?</p> <p>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <p><u>If you have answered yes, please answer the 3 questions below:</u></p>	<p>Yes/No/Partial Electric storage heating</p>
b.	<p>When was your central heating system or partial central heating system installed?</p>	<p>Not known to Executor</p>
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:</p>	<p>Yes/No</p>

d.	When your maintenance agreement was last renewed? (Please provide the month and year).	N/A
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8.	Energy Performance Certificate	
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	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/ No
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9.	Issues that may have affected your property	
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a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes/No Not known to Executor
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	<u>If you have answered yes</u> , is the damage the subject of any outstanding insurance claim?	Yes/No N/A
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b.	Are you aware of the existence of asbestos in your property?	Yes/No Not known to Executor
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	<u>If you have answered yes</u> , please give details:	N/A
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10.	Services	
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a.	Please tick which services are connected to your property and give details of the supplier:	
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	Services	Connected	Supplier
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	Gas / liquid petroleum gas	N/A		
	Water mains / private water supply	Private		
	Electricity	OVO & EDF		

	Mains drainage	N/A		
	Telephone	N/A		
	Cable TV / satellite	N/A		
	Broadband	N/A		

b.	Is there a septic tank system at your property? <u>If you have answered yes</u> , please answer the two questions below:	Yes/ No
c.	Do you have appropriate consents for the discharge from your septic tank?	Yes/No Don't Know

d.	<p>Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes/No
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11. Responsibilities for Shared or Common Areas		
a.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p> <p>It is understood the road <u>ex adverso</u> the property is private and maintained according to user.</p>	Yes/No Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	Yes/No Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	Yes/No

d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/No
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/No

f.	<p>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.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p> <p>Not known to Executor</p>
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12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:</u></p>	Yes/No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes, is the cost of the insurance</u></p>	<p>Yes/No/ Don't know</p> <p>Yes/No/</p>

	included in your monthly/annual factor's charges?	Don't know
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.	N/A

13.	Specialist Works	
a.	<p>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?</p> <p><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</p>	Yes/No
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details</p>	Yes/No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> 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>	N/A

Guarantees are held by:	N/A
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14.	Guarantees	
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a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	No	Yes	Don't Know	With title deeds	Lost
(ii)	Roofing	No	Yes	Don't Know	With title deeds	Lost
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost

b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
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c.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes, please give details:</u>	Yes/No N/A
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15.	Boundaries	
	<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, please give details:</u></p>	<p>Yes/No/ Don't Know</p>
16.	Notices that affect your property	
<p>a.</p> <p>b.</p> <p>c.</p>	<p>In the past 3 years have you ever received a notice:</p> <p>advising that the owner of a neighbouring property has made a planning application?</p> <p>that affects your property in some other way?</p> <p>that requires you to do any maintenance, repairs or improvements to your property?</p>	<p>Yes/No/ Don't know</p> <p>Yes/No/ Don't know</p> <p>Yes/No/ Don't know</p>
	<p><u>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.</u></p>	

Declaration by the seller(s)/or other authorised body or person(s):

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

Signature(s) :



.....

Executor of Barry Dowson-Park

Date: 21 January 2025

Energy Performance Certificate



DM HALL

Energy Performance Certificate (EPC)

Scotland

Dwellings

Foxholes, Lerags, Oban, PA34 4SE

Dwelling type: Detached house
Date of assessment: 13 January 2025
Date of certificate: 14 January 2025
Total floor area: 373 m²
Primary Energy Indicator: 423 kWh/m²/year

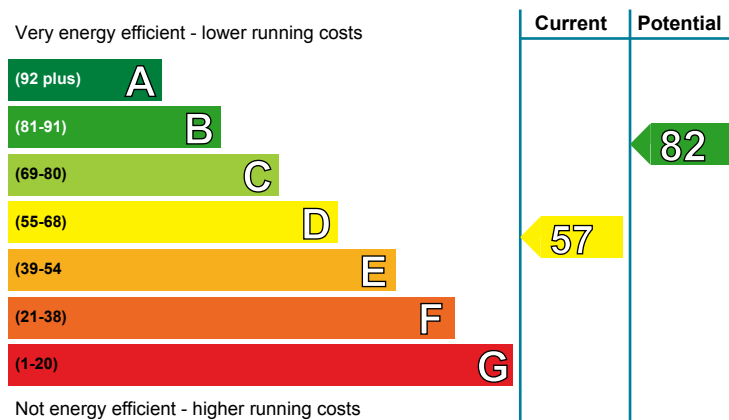
Reference number: 9573-1061-5239-0665-9224
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Electric storage heaters

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£21,597	See your recommendations report for more information
Over 3 years you could save*	£7,467	

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

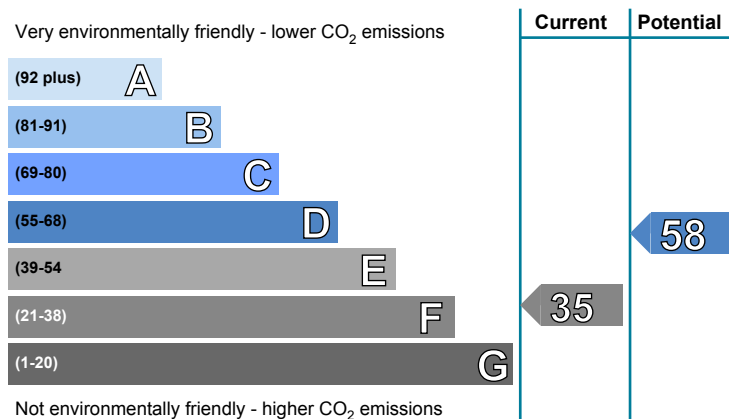


Energy Efficiency Rating

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

Your current rating is **band D (57)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (35)**. 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 Increase loft insulation to 270 mm	£100 - £350	£1890.00
2 Floor insulation (suspended floor)	£800 - £1,200	£1002.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£1419.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 75 mm loft insulation	★★★☆☆	★★★☆☆
Floor	Solid, no insulation (assumed) Suspended, no insulation (assumed)	— —	— —
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Electric storage heaters	★★★☆☆	★☆☆☆☆
Main heating controls	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	Electric immersion, off-peak	★★★☆☆	★★☆☆☆
Lighting	Low energy lighting in 45% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

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


The impact of your home on the environment

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

The calculated emissions for your home are 66 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 25 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 10 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


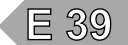

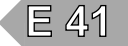





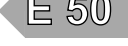

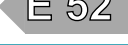


Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£19,482 over 3 years	£12,465 over 3 years	
Hot water	£1,011 over 3 years	£951 over 3 years	
Lighting	£1,104 over 3 years	£714 over 3 years	
Totals	£21,597	£14,130	

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 Increase loft insulation to 270 mm	£100 - £350	£630		
2 Floor insulation (suspended floor)	£800 - £1,200	£334		
3 Floor insulation (solid floor)	£4,000 - £6,000	£473		
4 Low energy lighting for all fixed outlets	£60	£93		
5 High heat retention storage heaters and dual immersion cylinder	£4,800 - £7,200	£958		
6 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£397		
7 Wind turbine	£15,000 - £25,000	£945		

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

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.

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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

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

3 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. 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.

4 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

5 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

6 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.

7 Wind turbine

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

Low and zero carbon energy sources

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

LZC energy sources present:

- 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)	50,920	(4,937)	N/A	N/A
Water heating (kWh per year)	2,415			

About this document

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

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

Assessor's name:	Mr. Steven Graham
Assessor membership number:	EES/009371
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	The Oban Times Building Corran Esplanade Oban PA34 5PX
Phone number:	0131 477 6000
Email address:	dmhall@dmhall.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

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.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
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