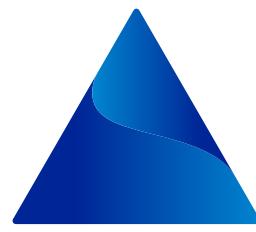




# Home Report

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**SHEPHERD**  
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# Scottish Single Survey



# Single Survey

survey report on:

<b>Property address</b>	Culeave Cottage Ardgay IV24 3BP
<b>Customer</b>	Rosalys Holt
<b>Customer address</b>	Culeave Cottage Ardgay IV24 3BP
<b>Prepared by</b>	Shepherd Chartered Surveyors
<b>Date of inspection</b>	30/10/2025



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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 Property<sup>1</sup>.

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

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

# Terms and Conditions

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report<sup>2</sup>.

## 1.6 INTELLECTUAL PROPERTY

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

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

# Terms and Conditions

they assign the same to any other party in writing.

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

# Terms and Conditions

- 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

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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

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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.

# Single Survey

## 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.

<b>Description</b>	The subjects comprise a detached dwelling house.
<b>Accommodation</b>	GROUND FLOOR: Sun Room, Kitchen/Dining Area, Living Room, Hallway, Bedroom, Bathroom, Cloakroom with WC and Utility Room.  FIRST FLOOR: Landing and 3 Bedrooms.
<b>Gross internal floor area (m<sup>2</sup>)</b>	The gross internal floor area amounts to 201m <sup>2</sup>
<b>Neighbourhood and location</b>	The subjects are located rurally within the Ardgay area where surrounding properties are of mixed design, vintage and character.  Adequate local shopping, educational and transport facilities are available within commuting distance.
<b>Age</b>	Erected 1771.
<b>Weather</b>	The weather was dry and overcast at the time of inspection. The report should be read in this regard.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There are stone stacks with cement flashings.

# Single Survey

<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The roof is of a pitched, ridged design comprising timber rafters clad externally with slates over timber sarking boards.</p> <p>Access to the roof void is via a cupboard within the landing.</p> <p>There are flat felt roof coverings to the dormers and extensions.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Gutters and downpipes are of a uPVC manufacture.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are of a solid stonework construction.</p> <p>The main walls to the extensions are of a rendered blockwork construction and cavity construction comprising an inner load bearing leaf of timber framing with an outer leaf of rendered concrete blockwork.</p>

# Single Survey

<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Windows are of a double glazed, sealed unit, uPVC manufacture.</p> <p>The external door is of a part glazed uPVC design.</p> <p>There are double glazed, sealed unit uPVC patio doors within the utility room.</p> <p>External joinery is of a softwood pattern.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>External décor is of a paintwork finish.</p>
<b>Conservatories / porches</b>	N/A
<b>Communal areas</b>	N/A
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is an attached garage/workshop of blockwork construction contained beneath a pitched and tiled roof covering.</p> <p>There is also a detached single car garage of blockwork construction contained beneath a flat felt roof covering.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>There are garden grounds to the front, sides and rear of the property.</p> <p>Boundaries are defined with post and wire fencing.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Ceiling linings are of a plasterboard design.</p>

# Single Survey

<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal wall linings are of a plasterboard design.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p>Flooring is of a suspended timber construction.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Internal joinery is of a softwood pattern and comprises timber skirtings and door surrounds with timber panel/glazed internal doors.</p> <p>There is a fitted kitchen with floor mounted units.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a fireplace within the living room which was covered at the time of inspection.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Internal décor is of a paintwork finish.</p>
<b>Cellars</b>	<p>N/A</p>
<b>Electricity</b>	<p><b>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.</b></p> <p>Mains electricity is connected.</p> <p>The electric meter and consumer unit are located within a hallway cupboard.</p>

# Single Survey

Gas	N/A
Water, plumbing, bathroom fittings	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>We are advised that water is from the public rising main. Where seen, the plumbing installation provides copper distribution pipes together with uPVC waste pipes.</p> <p>Sanitary fittings comprise a bathroom with bath, shower unit, WC and wash hand basin.</p> <p>There is a cloakroom with WC and wash hand basin.</p>
Heating and hot water	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is a full oil fired wet central heating system supplying radiators.</p> <p>Domestic hot water is provided by the central heating system and supplemented by an electric immersion which is attached to a hot water cylinder which is located within a landing cupboard.</p> <p>There is a panel heater within the sun room.</p>
Drainage	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is private to a septic tank.</p>

# Single Survey

<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>All Scottish homes require 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 needs 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, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p>
<b>Any additional limits to inspection</b>	<p>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.</p> <p>The property was partly furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition.</p> <p>Windows and external doors were not all fully opened or tested.</p> <p>No access was available to any sub-floor areas.</p> <p>Full access was not available to the roof void area due to the limited area visible from the access hatch.</p> <p>We were not able to fully inspect all areas of boundary fences and garden ground.</p> <p>Some areas of the external building fabric including some roof pitches, chimneys and elevations were not fully or closely inspectable from the surrounding ground level, due to the confines of the site.</p> <p>No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.</p> <p>Flat roof coverings were not inspectable.</p>

## 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.

# Single Survey

## 2. Condition

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

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

 Structural movement	
Repair category	1
Notes	Evidence of settlement/movement has affected the building. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Within the limitations of our inspection, no adverse damp readings or signs of rot related defects were obtained/visible however, given the age of the property a precautionary check of the property including sub-floor area should be carried out by a reputable timber specialist contractor including estimates for any recommended remedial or preventative works prior to purchase.</p> <p>There was evidence of condensation within the sun room and improved ventilation is recommended.</p>

 Chimney stacks	
Repair category	2
Notes	Weathered pointing/stonework was noted to the chimney stacks. Future repairs will be required.

# Single Survey

	<b>Roofing including roof space</b>
<b>Repair category</b>	2
<b>Notes</b>	<p>A number of loose and broken roof slates and components were visible. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work may be required in future.</p> <p>There are flat felt roof coverings. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering.</p> <p>There was evidence of vermin within the roof void.</p>
	<b>Rainwater fittings</b>
<b>Repair category</b>	2
<b>Notes</b>	Gutters require to be cleared of vegetation and debris in the short term and on a regular basis.
	<b>Main walls</b>
<b>Repair category</b>	1
<b>Notes</b>	Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.
	<b>Windows, external doors and joinery</b>
<b>Repair category</b>	2
<b>Notes</b>	<p>Windows are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms.</p> <p>Some double glazed units are defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units, will be required.</p>
	<b>External decorations</b>
<b>Repair category</b>	1
<b>Notes</b>	Paint finished and decorated external surfaces will require redecoration on a regular basis.

# Single Survey

	<b>Conservatories/porches</b>
<b>Repair category</b>	N/A
<b>Notes</b>	N/A
	<b>Communal areas</b>
<b>Repair category</b>	N/A
<b>Notes</b>	N/A
	<b>Garages and permanent outbuildings</b>
<b>Repair category</b>	1
<b>Notes</b>	Normal maintenance will be required to the garage/outbuildings.
	<b>Outside areas and boundaries</b>
<b>Repair category</b>	2
<b>Notes</b>	<p>Boundary fences are damaged and repairs are required. We understand the fences are to be fixed before the point of sale.</p> <p>Mature trees/vegetation within the grounds of the property will require future ongoing professional maintenance by an experienced contractor.</p>
	<b>Ceilings</b>
<b>Repair category</b>	2
<b>Notes</b>	<p>Textured coatings were noted to ceiling areas. On rare occasions, these materials can have an asbestos content. We have not tested these materials nor carried out an asbestos survey however, until the material is professionally tested the linings should be left undisturbed and the material handled by a competent contractor only.</p> <p>Polystyrene finishes were noted to ceiling areas. This could cause a hazard in the event of a fire and the tiles should be removed.</p>

# Single Survey

 Internal walls	
Repair category	2
Notes	Polystyrene tiles were noted to within a landing cupboard. This could cause a hazard in the event of a fire and the tiles should be removed.
 Floors including sub-floors	
Repair category	1
Notes	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.
 Internal joinery and kitchen fittings	
Repair category	2
Notes	Internal joinery is generally serviceable however some wear and tear items were noted and future maintenance or upgrading should be anticipated.
 Chimney breasts and fireplaces	
Repair category	1
Notes	<p>All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused.</p> <p>A number of the fire places have been removed/covered over. It is assumed that the chimneys are adequately vented with the chimneys capped. Ventilators should be fitted to prevent the build-up of dampness within the chimney flue.</p>
 Internal decorations	
Repair category	1
Notes	The property is in fair decorative order.
 Cellars	
Repair category	N/A
Notes	N/A

# Single Survey

 Electricity	
Repair category	2
Notes	The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years 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.
 Gas	
Repair category	N/A
Notes	N/A
 Water, plumbing and bathroom fittings	
Repair category	2
Notes	Sanitary fittings appear serviceable however surround seals, tiling and finishes should be checked and maintained watertight. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects.
 Heating and hot water	
Repair category	1
Notes	We understand the system has been serviced on an annual basis and we would advise that all service documentation be obtained and authenticated at the point of sale.
 Drainage	
Repair category	1
Notes	<p>There are understood to be private drainage arrangements to a septic tank. The maintenance liability, rights of access and SEPA consents should be confirmed.</p> <p>We understand the septic tank has been emptied on a regular basis.</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	Category 3
Dampness, rot and infestation	2	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.
Chimney stacks	2	
Roofing including roof space	2	
Rainwater fittings	2	
Main walls	1	
Windows, external doors and joinery	2	Category 2
External decorations	1	Repairs or replacement requiring future attention, but estimates are still advised.
Conservatories/porches	N/A	
Communal areas	N/A	Category 1
Garages and permanent outbuildings	1	No immediate action or repair is needed.
Outside areas and boundaries	2	
Ceilings	2	
Internal walls	2	
Floors including sub-floors	1	
Internal joinery and kitchen fittings	2	
Chimney breasts and fireplaces	1	
Internal decorations	1	
Cellars	N/A	
Electricity	2	
Gas	N/A	
Water, plumbing and bathroom fittings	2	
Heating and hot water	1	
Drainage	1	

## Remember

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

## Warning

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

# Single Survey

## 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 and First			
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"/>

# Single Survey

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

The property has been altered/extended including various extensions which are historic and more recently the utility room extension and it should be confirmed that all necessary permissions have been obtained.

It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

There are understood to be private drainage arrangements to a septic tank. The maintenance liability, rights of access for maintenance purposes and availability of SEPA consents should be confirmed.

Some materials within the property may have an asbestos content including textured coatings. We have not tested these materials and are not acting as Licensed Asbestos Inspectors. These materials should be left undisturbed until advice is obtained from a Licensed Specialist.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The full extent of the garden grounds should be ascertained by reference to the Title Deeds.

### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £840,000 (EIGHT HUNDRED AND FORTY THOUSAND POUNDS).

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

# Single Survey

## Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £280,000 (TWO HUNDRED AND EIGHTY THOUSAND POUNDS).

<b>Signed</b>	<i>Kyle Johnstone</i> Electronically signed :- 15/01/2026 11:58
<b>Report author</b>	Kyle Johnstone
<b>Company name</b>	J & E Shepherd Chartered Surveyors
<b>Address</b>	1st Floor Mulberry house 39/41 Harbour Road Inverness IV1 1UA
<b>Date of report</b>	30/10/2025

# Mortgage Valuation Report



## Property Address

Address Culeave Cottage, Ardgay, IV24 3BP  
Seller's Name Rosalys Holt  
Date of Inspection 30/10/2025

## 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  Other

## 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

There is an attached garage/workshop of blockwork construction contained beneath a pitched and tiled roof covering.

There is also a detached single car garage of blockwork construction contained beneath a flat felt roof covering.

# 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 Connections

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 and any non mains services:

There is a full oil fired wet central heating system supplying radiators.

There are understood to be private drainage arrangements to a septic tank. The maintenance liability, rights of access and SEPA consents should be confirmed.

## 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       Shared service connections  
 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 are located rurally within the Ardgay area where surrounding properties are of mixed design, vintage and character.

Adequate local shopping, educational and transport facilities are available within commuting distance.

At the time of inspection the property was found to be in a condition generally consistent with its age and type of construction but some works of maintenance and repair are required. Elements of the property are aging and likely to require attention.

The property has been altered/extended including various extensions which are historic and more recently the utility room extension and it should be confirmed that all necessary permissions have been obtained.

It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

In addition to the listed accommodation there is a sun room and utility room.

## Essential Repairs

None.

Estimated cost of essential repairs

£

Retention recommended?

Yes  No

Retention amount

£

## Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

## Valuation

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

# Mortgage Valuation Report

## Declaration

Signed *Kyle Johnstone*  
Electronically signed :- 15/01/2026 11:58

Surveyor's name Kyle Johnstone

Professional qualifications MSc MRICS

Company name J & E Shepherd Chartered Surveyors

Address 1st Floor, Mulberry house, 39/41 Harbour Road, Inverness, IV1 1UA

Telephone 01463 712239

Email Address [inverness@shepherd.co.uk](mailto:inverness@shepherd.co.uk)

Date of Inspection 30/10/2025



# Energy Performance Certificate



# Energy Performance Certificate (EPC)

Scotland

Dwellings

CULEAVE COTTAGE, ARDGAY, IV24 3BP

**Dwelling type:** Detached house  
**Date of assessment:** 30 October 2025  
**Date of certificate:** 04 November 2025  
**Total floor area:** 201 m<sup>2</sup>  
**Primary Energy Indicator:** 401 kWh/m<sup>2</sup>/year

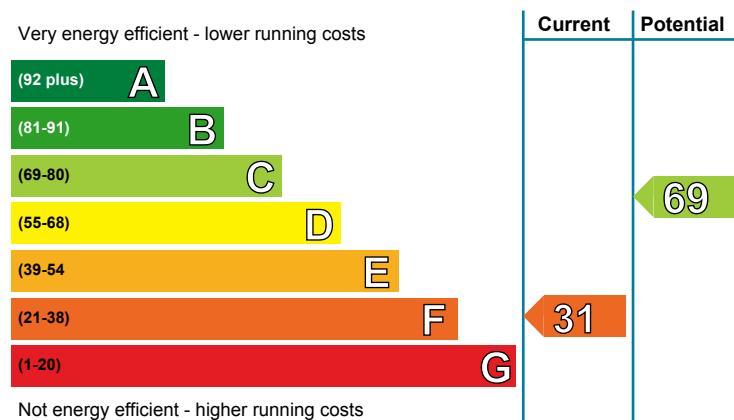
**Reference number:** 8390-2208-0722-6173-1053  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, oil

## You can use this document to:

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

Estimated energy costs for your home for 3 years*	£19,179	See your recommendations report for more information
Over 3 years you could save*	£7,398	

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

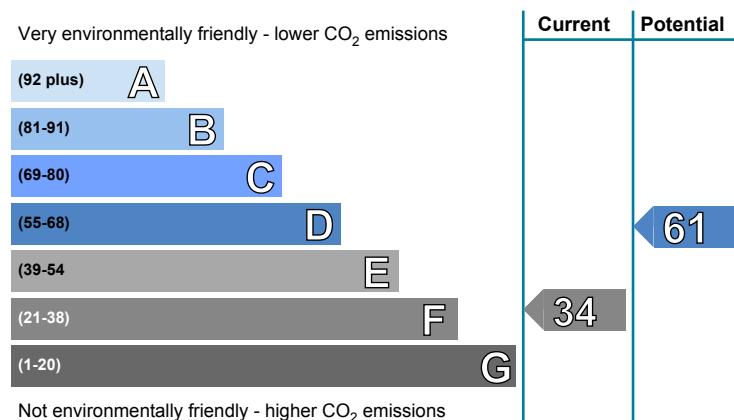


## Energy Efficiency Rating

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 F (31)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

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

Your current rating is **band F (34)**

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 Flat roof or sloping ceiling insulation	£900 - £1,200	£825.00
2 Internal wall insulation	£7,500 - £11,000	£2073.00
3 Floor insulation (suspended floor)	£5,000 - £10,000	£1188.00

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

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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, insulated (assumed)	★★★★☆	★★★★☆
	Flat, limited insulation	★☆☆☆☆	★☆☆☆☆
	Roof room(s), no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★☆☆☆	★★☆☆☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	Room heaters, electric	—	—
Hot water	From main system	★★☆☆☆	★★☆☆☆
Lighting	Good lighting efficiency	★★★★★	★★★★★

## The energy efficiency rating of your home

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

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

## The impact of your home on the environment

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

The calculated emissions for your home are 94 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 19 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 9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£17,634 over 3 years	£10,653 over 3 years	
Hot water	£1,275 over 3 years	£858 over 3 years	
Lighting	£270 over 3 years	£270 over 3 years	
<b>Totals</b>	<b>£19,179</b>	<b>£11,781</b>	 You could save £7,398 over 3 years

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Flat roof or sloping ceiling insulation	£900 - £1,200	£275	<span style="background-color: orange; color: white; padding: 2px 5px;">F 33</span>	<span style="background-color: grey; color: white; padding: 2px 5px;">F 36</span>
2 Internal wall insulation	£7,500 - £11,000	£691	<span style="background-color: orange; color: white; padding: 2px 5px;">E 40</span>	<span style="background-color: grey; color: white; padding: 2px 5px;">E 41</span>
3 Floor insulation (suspended floor)	£5,000 - £10,000	£396	<span style="background-color: orange; color: white; padding: 2px 5px;">E 44</span>	<span style="background-color: grey; color: white; padding: 2px 5px;">E 45</span>
4 Upgrade heating controls	£220 - £250	£276	<span style="background-color: orange; color: white; padding: 2px 5px;">E 48</span>	<span style="background-color: grey; color: white; padding: 2px 5px;">E 48</span>
5 Replace boiler with new condensing boiler	£2,200 - £3,500	£829	<span style="background-color: yellow; color: black; padding: 2px 5px;">D 58</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">D 58</span>
6 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£258	<span style="background-color: yellow; color: black; padding: 2px 5px;">D 61</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">D 59</span>
7 Wind turbine	£5,000 - £20,000	£712	<span style="background-color: green; color: white; padding: 2px 5px;">C 69</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">D 61</span>

### 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)

## Choosing the right improvement package

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

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

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

### 1 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 2 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 3 Floor insulation (suspended floor)

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

### 4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

### 5 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

### 6 Solar photovoltaic (PV) panels

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

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

## Low and zero carbon energy sources

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

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

## Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	39,945.91	N/A	N/A	N/A
Water heating (kWh per year)	3,270.91			

## Addendum

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

## About this document

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

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

Assessor's name:	Mr. Kyle Johnstone
Assessor membership number:	EES/026582
Company name/trading name:	J & E Shepherd
Address:	39-41 Mulberry House Harbour Road Inverness IV1 1UA
Phone number:	01463710325
Email address:	<a href="mailto:inverness@shepherd.co.uk">inverness@shepherd.co.uk</a>
Related party disclosure:	No related party

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

## Use of this energy performance information

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

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greenerscotland.org](http://greenerscotland.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.

HOMEENERGYSOTLAND.ORG  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT





# Property Questionnaire



# property questionnaire

<b>Property address</b>	Culeave Cottage Ardgay IV24 3BP
<b>Seller(s)</b>	Rosalys Holt
<b>Completion date of property questionnaire</b>	27/10/2025

# 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.

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

1.	<b>Length of ownership</b>	
	How long have you owned the property?	26yrs 6 mths
2.	<b>Council tax</b>	
	Which Council Tax band is your property in?	E
3.	<b>Parking</b>	
	<b>What are the arrangements for parking at your property?</b> (Please tick all that apply)	
	• Garage	<input type="checkbox"/> Yes
	• Allocated parking space	<input type="checkbox"/> No
	• Driveway	<input type="checkbox"/> Yes
	• Shared parking	<input type="checkbox"/> No
	• On street	<input type="checkbox"/> No
	• Resident permit	<input type="checkbox"/> No
	• Metered Parking	<input type="checkbox"/> No
	• Other (please specify):	<input type="text"/>
4.	<b>Conservation area</b>	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	<input type="checkbox"/> No

# property questionnaire

5.	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No
6.	<b>Alterations/additions/extensions</b>	
a.	<p>(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)?</p> <p><b>If you have answered yes, please describe below the changes which you have made:</b></p> <p>Added utility room, toilet and patio. Also a 2nd standalone garage.</p> <p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><b>If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</b></p> <p><b>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</b></p>	Yes
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><b>If you have answered yes, please answer the three questions below:</b></p> <p>(i) Were the replacements the same shape and type as the ones you replaced?</p> <p>(ii) Did this work involve any changes to the window or door openings?</p> <p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p><b>Please give any guarantees which you received for this work to your solicitor or estate agent.</b></p>	Yes
7.	<b>Central heating</b>	
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><b>If you have answered yes or partial – what kind of central heating is there?</b> (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p>	Yes

# property questionnaire

	Oil fired																				
	<b>If you have answered yes, please answer the three questions below:</b>																				
	<b>i) When was your central heating system or partial central heating system installed?</b>																				
	2001																				
<b>(ii) Do you have a maintenance contract for the central heating system?</b>		<b>No</b>																			
<b>If you have answered yes, please give details of the company with which you have a maintenance contract:</b>																					
<b>(iii) When was your maintenance agreement last renewed?</b> <b>(Please provide the month and year).</b>																					
<b>8.</b>	<b>Energy Performance Certificate</b>																				
	<b>Does your property have an Energy Performance Certificate which is less than 10 years old?</b>		<b>No</b>																		
<b>9.</b>	<b>Issues that may have affected your property</b>																				
<b>a.</b>	<b>Has there been any storm, flood, fire or other structural damage to the property while you have owned it?</b>		<b>No</b>																		
	<b>If you have answered yes, is the damage the subject of any outstanding insurance claim?</b>																				
<b>b.</b>	<b>Are you aware of the existence of asbestos in your property?</b>		<b>No</b>																		
	<b>If you have answered yes, please give details:</b>																				
<b>10.</b>	<b>Services</b>																				
<b>a.</b>	<b>Please tick which services are connected to your property and give details of the supplier:</b>																				
<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>No</td> <td></td> </tr> <tr> <td>Water mains or private water supply</td> <td>Yes</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td>Yes</td> <td>Ovo energy</td> </tr> <tr> <td>Mains drainage</td> <td>No</td> <td></td> </tr> <tr> <td>Telephone</td> <td>No</td> <td></td> </tr> </tbody> </table>				Services	Connected	Supplier	Gas or liquid petroleum gas	No		Water mains or private water supply	Yes	Scottish Water	Electricity	Yes	Ovo energy	Mains drainage	No		Telephone	No	
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# property questionnaire

	<b>Cable TV or satellite</b>	<b>Yes</b>	<b>Sky</b>
	<b>Broadband</b>	<b>No</b>	
<b>b.</b>	<b>Is there a septic tank system at your property?</b>  <u>If you have answered yes, please answer the two questions below:</u>		<b>Yes</b>
	<b>(i) Do you have appropriate consents for the discharge from your septic tank?</b>		<b>Don't know</b>
	<b>(ii) Do you have a maintenance contract for your septic tank?</b>  <u>If have answered yes, details of the company with which you have a maintenance contract:</u>		<b>Yes</b>
	Scottish water		
<b>11.</b>	<b>Responsibilities for shared or common areas</b>		
<b>a.</b>	<b>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</b>  <u>If you have answered yes, please give details:</u>		<b>No</b>
<b>b.</b>	<b>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</b>  <u>If you have answered yes, please give details:</u>		<b>No</b>
<b>c.</b>	<b>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</b>		<b>Yes</b>
<b>d.</b>	<b>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?</b>  <u>If you have answered yes, please give details:</u>  To empty septic tank from the farmland adjacent to the property.		<b>Yes</b>
<b>e.</b>	<b>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?</b>  <u>If you have answered yes, please give details:</u>		<b>No</b>
<b>f.</b>	<b>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</b>  <u>If you have answered yes, please give details:</u>		<b>No</b>

# property questionnaire

12.	<b>Charges associated with the property</b>	
a.	<p><b>Is there a factor or property manager for your property?</b></p> <p><b>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</b></p>	<b>No</b>
b.	<p><b>Is there a common buildings insurance policy?</b></p> <p><b>If you have answered yes, is the cost of the insurance included in monthly/annual factor's charges?</b></p>	<b>No</b>
c.	<p><b>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</b></p>	
13.	<b>Specialist work</b>	
a.	<p><b>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?</b></p> <p><b>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</b></p>	<b>No</b>
b.	<p><b>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</b></p> <p><b>If you have answered yes, please give details:</b></p> <p>Flat roof above bathroom in 2023 by roofing contractors.</p>	<b>Yes</b>
c.	<p><b>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</b></p> <p><b>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <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.</b></p> <p><b>Guarantees are held by:</b></p>	<b>No</b>
14.	<b>Guarantees</b>	
a.	<b>Are there any guarantees or warranties for any of the following?</b>	

# property questionnaire

<p>(i) Electrical work</p> <p>(ii) Roofing</p> <p>(iii) Central heating</p> <p>(iv) National House Building Council (NHBC)</p> <p>(v) Damp course</p> <p>(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)</p>		
b.	<p><u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u></p>	
c.	<p>Are there any outstanding claims under any of the guarantees listed above?<u>If you have answered yes, please give details:</u></p>	No
15.	<p><b>Boundaries</b></p> <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>	
16.	<p><b>Notices that affect your property</b></p> <p>In the past three years have you ever received a notice:</p> <p>a. advising that the owner of a neighbouring property has made a planning application?</p> <p>b. that affects your property in some other way?</p> <p>c. that requires you to do any maintenance, repairs or improvements to your property?</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 purchaser 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

Name(s): Alyson Holt

Date: 27/10/2025



-  [Home Report](#)
-  [Valuation Report](#)
-  [Executory Valuation](#)
-  [Tax Valuations](#)
-  [Separation Valuation](#)
-  [Private Sale Valuation](#)
-  [New Build & Plot Valuation](#)
-  [Insurance Reinstatement Valuation](#)
-  [Portfolio Valuation](#)
-  [Rental Valuation](#)
-  [Drive By & Desktop Valuation](#)
-  [Energy Performance Certificate \(EPC\)](#)
-  [Level Two Survey & Valuation Report](#)
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<b>Aberdeen</b> △▲△ 01224 202800	<b>Dalkeith</b> △▲ 0131 663 2780	<b>Edinburgh</b> △▲ 0131 2251234 △ 0131 557 9300	<b>Glasgow West End</b> △▲ 0141 353 2080	<b>Leeds</b> △ 0113 322 5069	<b>Perth</b> △▲ 01738 638188 △ 01738 631631
<b>Ayr</b> △▲ 01292 267987	<b>Dumbarton</b> △▲ 01389 731682	<b>Elgin</b> △▲ 01343 553939	<b>Greenock</b> △▲ 01475 730717	<b>Livingston</b> △▲ 01506 416777	<b>Peterhead</b> △▲ 01779 470766
<b>Bearskens</b> △▲ 0141 611 1500	<b>Dumfries</b> △▲△ 01387 264333	<b>Falkirk</b> △▲ 01324 635 999	<b>Hamilton</b> △▲ 01698 891400	<b>London</b> △▲ 02033 761 236	<b>St Andrews</b> △▲ 01334 477773 △ 01334 476469
<b>Belfast</b> △ 02890 912975	<b>Dundee</b> △▲ 01382 200454 △ 01382 220699	<b>Fraserburgh</b> △▲ 01346 517456	<b>Inverness</b> △▲△ 01463 712239	<b>Montrose</b> △▲ 01674 676768	<b>Saltcoats</b> △▲ 01294 464228
<b>Birmingham</b> △ 0121 270 2266	<b>Dunfermline</b> △▲ 01383 722337 △ 01383 731841	<b>Galashiels</b> △▲ 01896 750150	<b>Kilmarnock</b> △▲ 01563 520318	<b>Musselburgh</b> △▲ 0131 653 3456	<b>Stirling</b> △▲ 01786 450438 △ 01786 474476
<b>Coatbridge</b> △▲ 01236 436561	<b>East Kilbride</b> △▲ 01355 229317	<b>Glasgow</b> △▲△ 0141 331 2807	<b>Kirkcaldy</b> △▲ 01592 205442	<b>Oban</b> △▲ 01631 707 800	<b>Paisley</b> △▲ 0141 889 8334
<b>Cumbernauld</b> △▲ 01236 780000		<b>Glasgow South</b> △▲ 0141 649 8020	<b>Lanark</b> △▲ 01555 663058		