

home report



LETTERSHUNA LODGE

**APPIN
PA38 4BN**



property | legal | financial

Energy Performance Certificate



property | legal | financial

Energy Performance Certificate (EPC)

Scotland

Dwellings

LETTERSHUNA LODGE, APPIN, PA38 4BN

Dwelling type: Detached house
Date of assessment: 05 August 2026
Date of certificate: 06 August 2026
Total floor area: 169 m²
Primary Energy Indicator: 169 kWh/m²/year

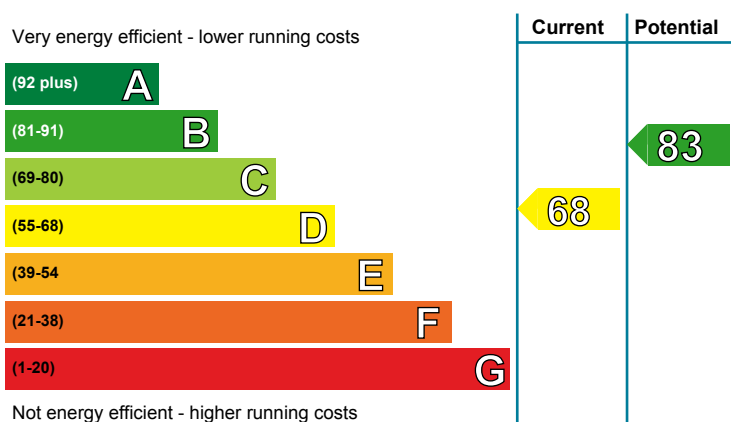
Reference number: 7216-7228-1200-0325-1202
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and underfloor heating, oil

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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£5,517	See your recommendations report for more information
Over 3 years you could save*	£339	

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

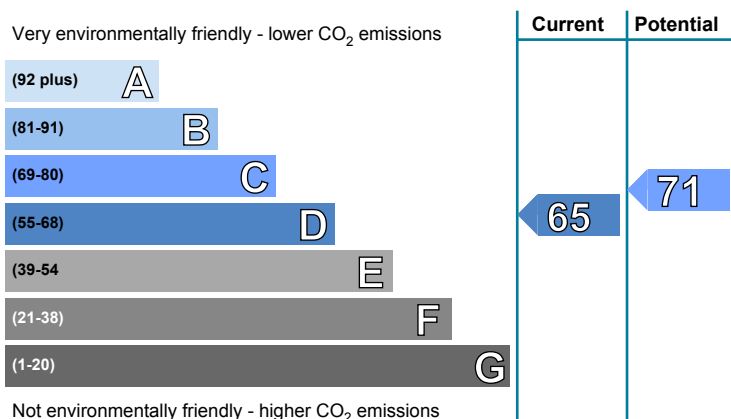


Energy Efficiency Rating

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 (68)**. 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 D (65)**

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 Hot water cylinder thermostat	£130 - £180	£336.00
2 Solar photovoltaic (PV) panels	£8,000 - £10,000	£639.00
3 Wind turbine	£5,000 - £20,000	£2079.00

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. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, Unknown loft insulation Roof room(s), insulated (assumed)	★★★★☆ ★★★★☆	★★★★☆ ★★★★☆
Floor	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and underfloor heating, oil	★★★★☆	★★★★☆
Main heating controls	Time and temperature zone control	★★★★★	★★★★★
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system, no cylinder thermostat	★★☆☆☆	★★☆☆☆
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, 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 38 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 6.3 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 0.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

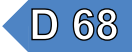
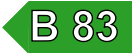
Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,197 over 3 years	£4,119 over 3 years	
Hot water	£1,047 over 3 years	£786 over 3 years	
Lighting	£273 over 3 years	£273 over 3 years	
Totals	£5,517	£5,178	

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 Hot water cylinder thermostat	£130 - £180	£112		
2 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£213		
3 Wind turbine	£5,000 - £20,000	£693		

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.

energy
saving
trust

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 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

2 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.

3 Wind turbine

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	13,491.83	N/A	N/A	N/A
Water heating (kWh per year)	4,075.79			

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

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. David MacDonald
Assessor membership number:	EES/016135
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	dundee@shepherd.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 [greenerscotland.org](https://www.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.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Scottish Single Survey



property | legal | financial

Single Survey

survey report on:

Property address	Lettershuna Lodge Appin PA38 4BN
Customer	Aberdein Considine
Customer address	
Prepared by	J & E Shepherd
Date of inspection	6th August 2026



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 Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. ☒

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

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

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

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

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

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

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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 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;
- 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" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

Description	The subjects comprise a detached dwelling house.
Accommodation	The accommodation comprises GROUND FLOOR - Lounge, Kitchen/Dining Room, Inner Hall, Bedroom, Bathroom and Utility Room. FIRST FLOOR - Landing, Three Bedrooms (one with ensuite shower room) and Box Room.
Gross internal floor area (m²)	172m ² or thereby
Neighbourhood and location	The subjects are located in semi rural surroundings on the outskirts of the village of Appin. Nearby usage is a mix of residential and agricultural. Local amenities such as shops, schools and transport facilities are available within commuting distance.
Age	Built circa 2004.
Weather	It was raining at the time of inspection. The report should be read in this context.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There is a chimney stack of brick/block construction roughcast externally under a metal cowl with metal flashings.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. 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 was seen to be of pitched design overlaid with slates with a tiled ridge. There were metal valley features pertaining to the roof. Access into the roof space was by way of eaves covers within the first floor landing. These revealed a timber framed roof structure. Insulation was noted. We would highlight that several eaves cupboards were blocked by stored items. No access was possible to these areas.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rainwater goods are formed in uPVC sections.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls are of a modern cavity construction comprising a timber frame inner leaf and masonry outer leaf with a roughcast finish.
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. The windows are of a timber casement double glazed style unit. There are Velux windows pertaining to the first floor. The entrance door to the subject property is of timber with several timber framed patio doors with full and double glazing. The fascias and soffits are of timber.
External decorations	Visually inspected. Painted finishes.

Single Survey

Conservatories / porches	There are no conservatories or porches.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	Visually inspected. There is a summerhouse within the garden grounds of timber construction with a flat rubberised roof covering. There are smaller timber sheds/timber structures within the garden grounds which are not classed as permanent and accordingly, are outwith the limits of this inspection.
Outside areas and boundaries	Visually inspected. There are garden grounds surrounding the property laid primarily in lawn with sections of hardcore/aggregate and patio paving. Off street parking is available by way of private ground. The boundaries are formed in post and wire fencing. Access to the subjects is via a shared private road.
Ceilings	Visually inspected from floor level. Ceilings are 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 of plasterboard or similar.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. Flooring is of a solid construction to the ground floor with suspended timber to the first. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. There was no sub-floor area to inspect.

Single Survey

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Internal doors are of timber, some having glass panelling. The door surrounds and skirting boards are of timber. The kitchen fittings comprise a range of floor and wall mounted units. There is a timber staircase to the first floor.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is an open fire within the lounge.
Internal decorations	Visually inspected. Painted finishes. There are localised areas of tiled finishes.
Cellars	There are no cellars.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. The property has a mains supply of electricity. The electricity meter and consumer unit are contained within the kitchen.
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. There is a bottled supply of gas to kitchen appliances.
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. The property is understood to have a private supply of cold water. The source of the water supply should be confirmed. There is a UV sterilisation and filtration system located within the utility room. Plumbing, where seen, is a mixture of PVC, copper and stainless steel. The bathroom fittings comprise a three piece suite with bath and mixer shower over, WC and wash- hand basin.

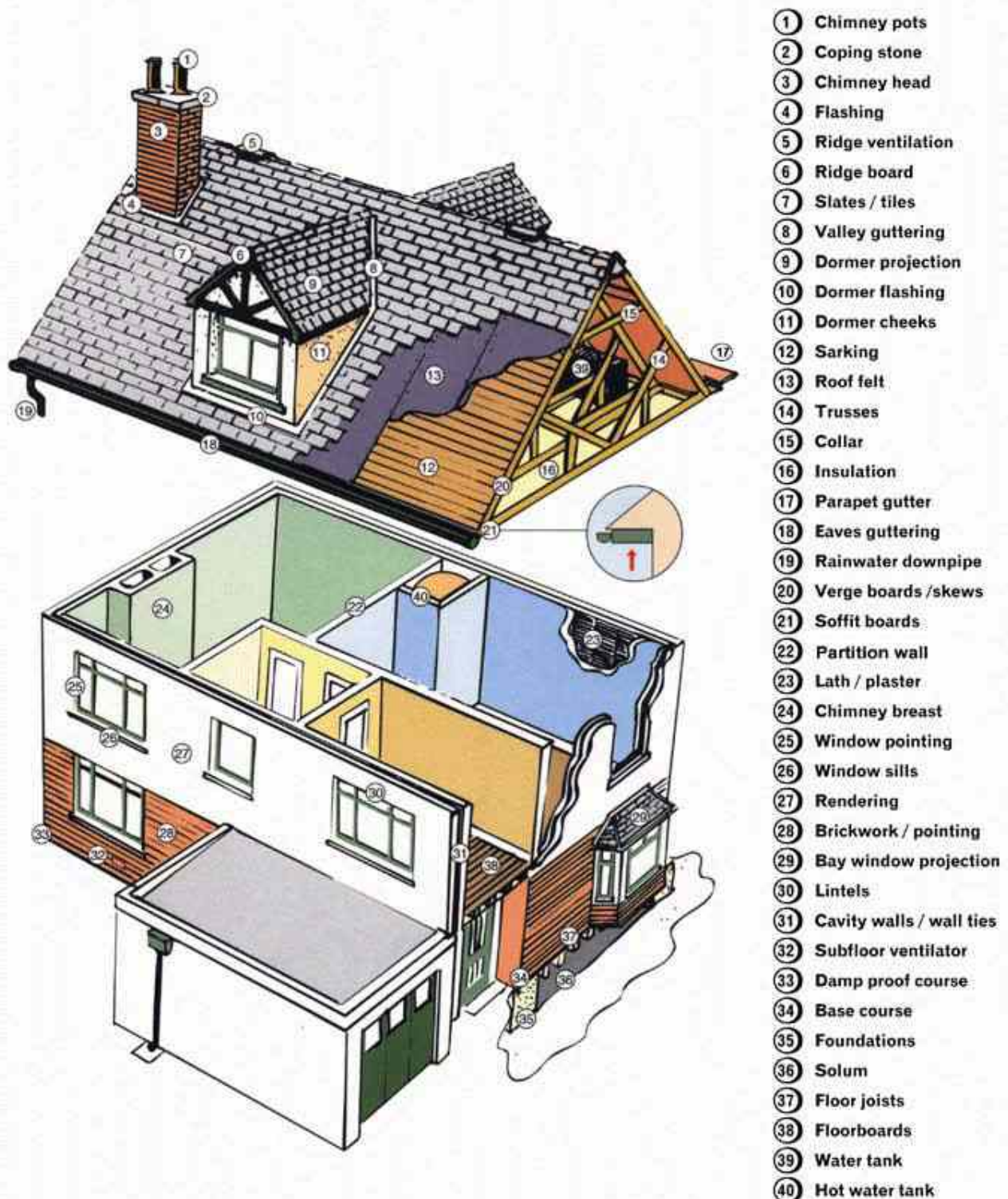
Single Survey

	The ensuite fittings comprise a three piece suite with shower cabinet and mixer shower over, WC and wash-hand basin. There is a sink and drainer fitted within the kitchen.
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. The property has the benefit of an oil fired central heating system. The boiler is mounted externally and there is a mixture of under floor heating to the ground floor with radiators to the first. Hot water is by way of a hot water storage tank located within the bathroom cupboard.
Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Drainage is assumed to be by way of a private septic tank. The location of the tank, maintenance liabilities, rights of access and SEPA consents should be confirmed.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. 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.
Any additional limits to inspection	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. The property was fully 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. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. Windows and external doors were not all fully opened or tested. No access was available to any sub-floor areas.

Single Survey

	Full and safe access was not available to the roof void area due to the presence of flooring or crawl boards. Our inspection was limited to the eaves cupboard, however, half of these were blocked by stored items. 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.
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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.

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	There was no evidence of significant structural movement within the limitations of our inspection.



Dampness, rot and infestation

Repair category	2
Notes	Damp staining and above average moisture meter readings were obtained to sections of ceiling within the lounge and kitchen. The cause of the water escape/ingress should be confirmed and fully repaired to prevent additional damp and rot related defects. Evidence of mice was noted within the property which is typical given the rural setting of the subjects. Further advice should be sought from a reputable pest control company in regard to the ongoing management of pest control as we cannot confirm that the property is free from other infestations.



Chimney stacks

Repair category	2
Notes	Our inspection of chimneys was limited but they are of an age and style where a degree of regular ongoing maintenance should be anticipated.



Roofing including roof space

Repair category	1
Notes	No significant defects were noted at the time of inspection. Roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight.

Single Survey



Rainwater fittings

Repair category	2
Notes	Water escape was noted to sections of downpipes. Where leakage or overflow from rainwater goods has occurred. A precautionary check of the building fabric is recommended with particular reference to damp or rot related defects.



Main walls

Repair category	2
Notes	Sections of the render to the property are cracked. Repairs are required.



Windows, external doors and joinery

Repair category	3
Notes	The windows are of an age and style where a degree of regular ongoing maintenance should be anticipated to sealed units and opening mechanisms. External timber facings will require higher than normal degrees of ongoing maintenance. A window within a first floor bedroom was seen to be cracked and could pose an imminent health and safety hazard. This should be repaired as a matter of urgency. Evidence of decay/weathering was noted to areas of external joinery which will deteriorate if left unattended.



External decorations

Repair category	2
Notes	The external décor is weathered. Painted timbers will require future redecoration to prevent decay to the timbers.



Conservatories/porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	-
Notes	Not applicable.

Single Survey



Garages and permanent outbuildings

Repair category	2
Notes	Aspects of the outbuilding construction may have a limited life span and some ongoing repairs should be anticipated. Dampness/water ingress was evident.



Outside areas and boundaries

Repair category	2
Notes	The exact extent of the boundaries should be confirmed from the Title Deeds. Current boundary fences would not appear to match up with online Title boundaries. Your conveyancer should check the foregoing and provide further advice in this regard. Access to the subjects is via a shared road and rights of access and any maintenance liabilities should be confirmed. Sections of the garden were seen to be overgrown and parts of the patio paving were loose. Ongoing work should be anticipated in this regard.



Ceilings

Repair category	2
Notes	Evidence of damaged plasterwork was noted requiring repair.



Internal walls

Repair category	1
Notes	Some cracked/blemished wall plaster was visible and repairs may be required at the time of disturbance and redecoration.



Floors including sub-floors

Repair category	2
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. However, warped floor finishes were noted to the ground floor and repairs should be anticipated. No sub floor inspection was possible, the sub floor access hatch could not be lifted/located. No comment can be made on the condition of the sub floor area.



Internal joinery and kitchen fittings

Repair category	2
Notes	Internal joinery would appear serviceable, however, some items of wear and tear/damage were noted to kitchen fittings and future maintenance and upgrading should be anticipated.

Single Survey

	Low level internal glazing should be checked for safety glass.
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Chimney breasts and fireplaces

Repair category	1
Notes	All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused.



Internal decorations

Repair category	2
Notes	The property is in reasonable decorative order. The internal decoration will require to be upgraded dependant on individual taste.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	2
Notes	All electrical services have been disconnected and have 'Do Not Use' stickers. These should be re- instated under professional supervision with any associated repairs or upgrading carried out in full by a registered electrical contractor.



Gas

Repair category	3
Notes	The gas services would appear to have been disconnected and the gas appliance has been removed. This should be re-instated under professional supervision with any associated repairs or upgrading carried out in full by a registered Gas Safe engineer.



Water, plumbing and bathroom fittings

Repair category	3
Notes	The water supply and plumbing system have been disconnected/drained down. These should be re- instated under professional supervision with any required repairs or upgrading carried out by a reputable contractor. Staining was noted beneath the waste pipe within the ensuite toilet and the

Single Survey

	staining to the lounge ceiling sat beneath the ensuite. Accordingly, we would anticipate repairs are required. The property is understood to have a private water supply. The source of the water supply should be confirmed from the Title Deeds. This source is assumed to be reliable. Neither the reliability or purity of the supply has been tested and any purchaser should fully satisfy themselves in these respects prior to conclusion of missives.
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Heating and hot water

Repair category	3
Notes	The heating boiler and system were drained down. We cannot comment on the working order of the same. This should be commissioned by a qualified heating engineer.



Drainage

Repair category	1
Notes	There would appear to be private drainage arrangements by way of private septic tank. However, at the time of the inspection, we were unable to identify the location of the septic tank/drainage system. The exact location, maintenance liability, rights of access and SEPA consents should be confirmed.

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The exact extent of the boundaries should be confirmed from Title Deeds. Your conveyancer should check the foregoing.

Access to the subjects is via a private road. Rights of access and any maintenance liability should be confirmed.

There would appear to be private drainage arrangements by way of private septic tank. However, at the time of the inspection, we were unable to identify the location of the septic tank/drainage system. The exact location, maintenance liability, rights of access and SEPA consents should be confirmed.

There would also appear to be a private water supply. The source of the supply should be confirmed and purchases should satisfy themselves with a recent water report prior to purchase.

The property may have been repossessed by a heritable creditor. Normal warranties may not be available including utilities/services which may require to be professionally re-commissioned.

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.

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.

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 £630,000 (SIX HUNDRED AND THIRTY THOUSAND POUNDS). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

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 £350,000 (THREE HUNDRED AND FIFTY THOUSAND POUNDS).

Signed

Security Print Code [568050 = 0215]
Electronically signed

Report author

David Henderson

Single Survey

Company name	J & E Shepherd
Address	20 Argyll Square, Oban, PA34 4AT
Date of report	6th August 2026

Mortgage Valuation Report



Property Address

Address Lettershuna Lodge, Appin, PA38 4BN
Seller's Name Aberdein Considine
Date of Inspection 6th August 2026

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:

Summerhouse.

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:

Central heating by way of oil fired wet central heating system.

Drainage assumed to be way of private septic tank.

Water by way of private supply.

Private gas connection would appear to be disconnected.

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 comprise a detached dwelling house located in semi rural surroundings on the outskirts of the village of Appin. Neighbouring usage includes a mix of residential and agricultural. Some local amenities are available within the village of Appin with a wider range of shops, schools and transport facilities available within the principal town of Oban which lies 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 repair and maintenance are required. The property would appear to have been repossessed and as such a number of services have been disconnected and will require reconnection/installation by relevant contractors. Water is by way of a private water supply. Drainage is by way of private septic tank. Access to the subjects is via a private road.

Essential Repairs

In our opinion no essential repairs are recommended for mortgage purposes however, works should be anticipated to reinstate utilities.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☐ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

Valuations

Market value in present condition £ 350000
Market value on completion of essential repairs £
Insurance reinstatement value £ 630000
(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 [568050 = 0215]
Electronically signed by:-
Surveyor's name David Henderson
Professional qualifications AssocRICS
Company name J & E Shepherd
Address 20 Argyll Square, Oban, PA34 4AT
Telephone 01631 707800
Fax
Report date 6th August 2026

Sellers Property Questionnaire



property | legal | financial

Property Questionnaire

Property address	LETTERSHUNA LODGE, APPIN, PA38 4BN
Seller(s)	Aberdein considine
Completion date of property questionnaire	22/07/2026

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.	Length of ownership	
	How long have you owned the property? Cannot answer*	
2.	Council tax	
	Which Council Tax band is your property in? (Please circle) A B C D E F G H Cannot answer*	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) • Garage ☐ • Allocated parking space ☐ • Driveway ☐ • Shared parking ☐ • On street ☐ • Resident permit ☐ • Metered parking ☐ • Other (please specify): Cannot answer*	
4.	Conservation area	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes / No / Don't know Cannot answer*

Property Questionnaire

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 Cannot answer*
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered <u>yes</u>, please describe below the changes which you have made:	Yes / No Cannot answer*
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered <u>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. 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:	Yes / No
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered <u>yes</u>, please answer the three questions below:	Yes / No Cannot answer*
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	

Property Questionnaire

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

Property Questionnaire

10.	Services																									
a.	Please tick which services are connected to your property and give details of the supplier: <table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Water mains / private water supply</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Electricity</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Mains drainage</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Telephone</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Cable TV / satellite</td> <td>Cannot answer*</td> <td></td> </tr> <tr> <td>Broadband</td> <td>Cannot answer*</td> <td></td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas / liquid petroleum gas	Cannot answer*		Water mains / private water supply	Cannot answer*		Electricity	Cannot answer*		Mains drainage	Cannot answer*		Telephone	Cannot answer*		Cable TV / satellite	Cannot answer*		Broadband	Cannot answer*	
Services	Connected	Supplier																								
Gas / liquid petroleum gas	Cannot answer*																									
Water mains / private water supply	Cannot answer*																									
Electricity	Cannot answer*																									
Mains drainage	Cannot answer*																									
Telephone	Cannot answer*																									
Cable TV / satellite	Cannot answer*																									
Broadband	Cannot answer*																									
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 Cannot answer*																								
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes / No / Don't know																								
d.	(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:	Yes / No																								

Property Questionnaire

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

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b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / Don't Know Cannot answer* Yes / No / 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, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? 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:	Yes / No Cannot answer*
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? If you have answered yes, please give details:	Yes / No Cannot answer*
c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	Yes / No

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14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(ii)	Roofing	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
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):						
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:						Yes / No
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:						Yes / No / Don't know Cannot answer*

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16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Don't know Cannot answer*
b.	that affects your property in some other way?	Yes / No / Don't know Cannot answer*
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know Cannot answer*
	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.	

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): _____

Date: _____

* This report has been completed on behalf of the lender in respect to a repossessed property and therefore some information is not available.



property | legal | financial