HOME REPORT

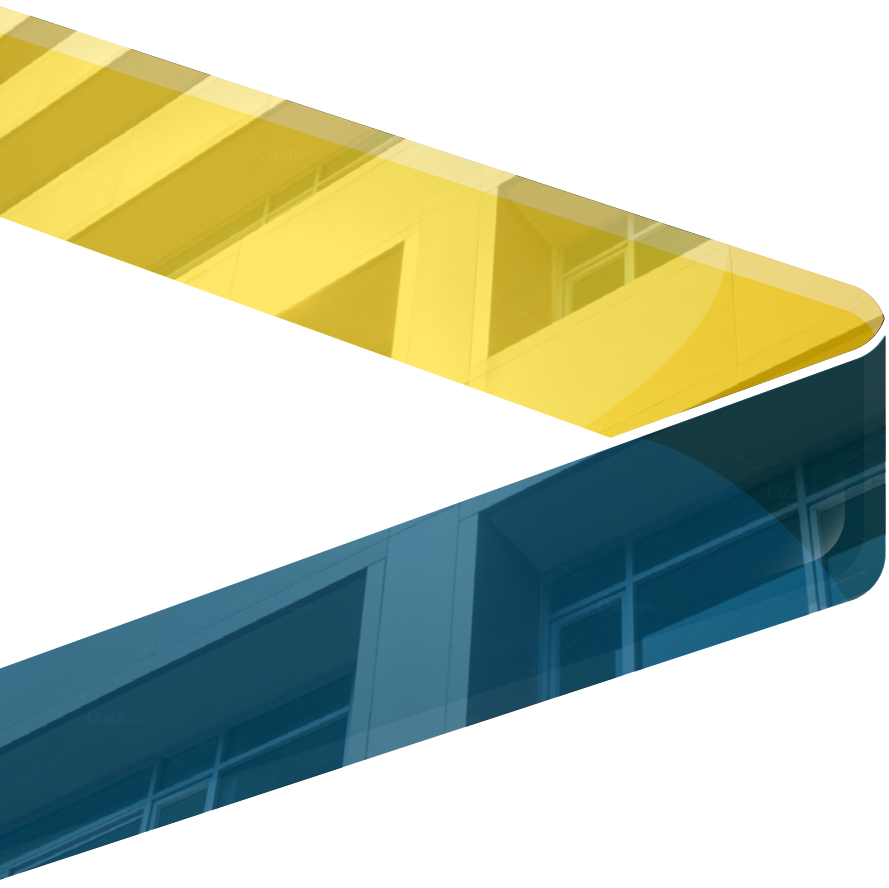
KIRKAPOL HOUSE KIRKAPOL

ISLE OF TIREE
PA77 6TW



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Dwellings

PREVIEW NOT FOR ISSUE

Scotland

KIRKAPOL HOUSE, KIRKAPOL, ISLE OF TIREE, PA77 6TW

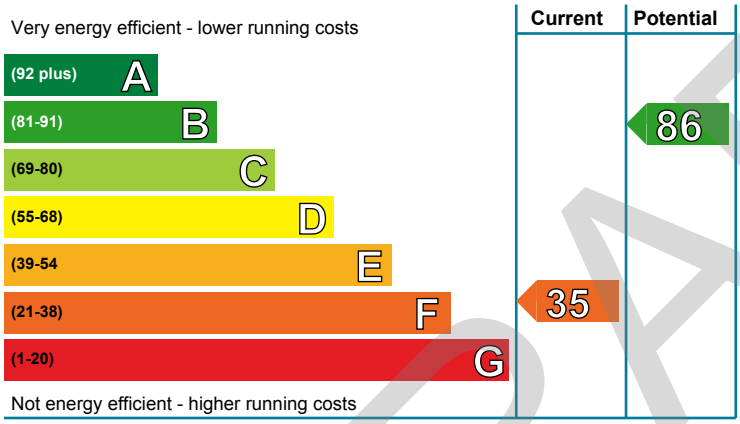
Dwelling type:	Semi-detached house	**Reference number:**	0000-0000-0000-0000-0000
Date of assessment:	19 July 2023	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	28 July 2023	**Approved Organisation:**	Elmhurst
Total floor area:	175 m²	**Main heating and fuel:**	Room heaters, electric
Primary Energy Indicator:	371 kWh/m²/year		

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_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£22,761**	See your recommendations report for more information
Over 3 years you could save*	**£12,324**	

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

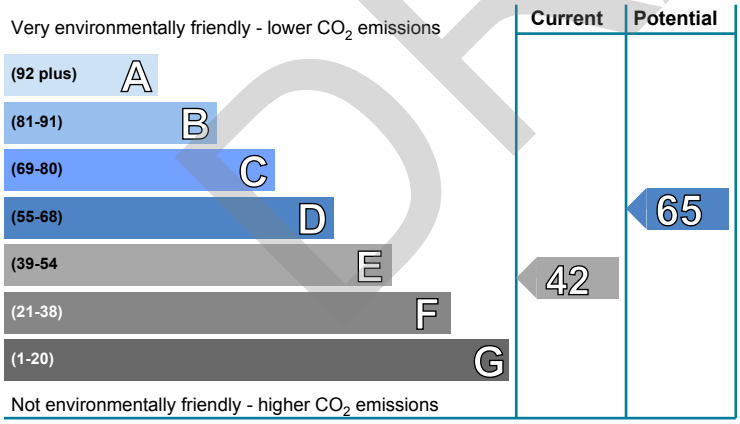


Energy Efficiency Rating

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 (35)**. 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_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (42)**. The average rating for EPCs in Scotland is **band D (59).**

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

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£1179.00
2 High heat retention storage heaters	£2,800 - £4,200	£10902.00
3 Solar water heating	£4,000 - £6,000	£240.00

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

DRAFT

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, insulated (assumed)	★★★★☆	★★★★☆
	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, insulated (assumed)	★★★☆☆	★★★☆☆
	Roof room(s), ceiling insulated	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	(another dwelling below)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Room heaters, electric	★☆☆☆☆	★★☆☆☆
	Room heaters, dual fuel (mineral and wood)	★★☆☆☆	★★★☆☆
Main heating controls	No thermostatic control of room temperature	★★☆☆☆	★★☆☆☆
	Programmer and appliance thermostats	★★★★☆	★★★★☆
Secondary heating	Portable electric heaters (assumed)	—	—
Hot water	Electric immersion, standard tariff	★☆☆☆☆	★★☆☆☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

DRAFT

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_2 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 65 kg $CO_2/m^2/yr$.

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 11 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 4.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£19,587 over 3 years	£8,991 over 3 years	You could save £12,324 over 3 years
Hot water	£2,550 over 3 years	£669 over 3 years	
Lighting	£624 over 3 years	£777 over 3 years	
Totals	**£22,761**	**£10,437**	

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	Floor insulation (suspended floor)	£800 - £1,200	£393	E 39	E 45
2	High heat retention storage heaters and dual immersion cylinder	£2,800 - £4,200	£3634	D 66	E 47
3	Solar water heating	£4,000 - £6,000	£80	D 67	E 49
4	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£765	C 73	E 54
5	Wind turbine	£15,000 - £25,000	£1540	B 86	D 65

Alternative measures

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

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

Choosing the right improvement package

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

energy saving trust

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

2 High heat retention storage heaters
Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. 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 electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

3 Solar water heating
A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

4 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.

5 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

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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)	20,032	N/A	N/A	N/A
Water heating (kWh per year)	2,314			

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. Donald MacAskill
Assessor membership number: EES/014742
Company name/trading name: Donald MacAskill
Address: C/O The Oban Times Building Corran Esplanade
Argyll
Oban
PA34 5PX
Phone number: 01631 564225
Email address: donald.macaskill@dmhall.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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

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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 or contact Home Energy Scotland on 0808 808 2282.

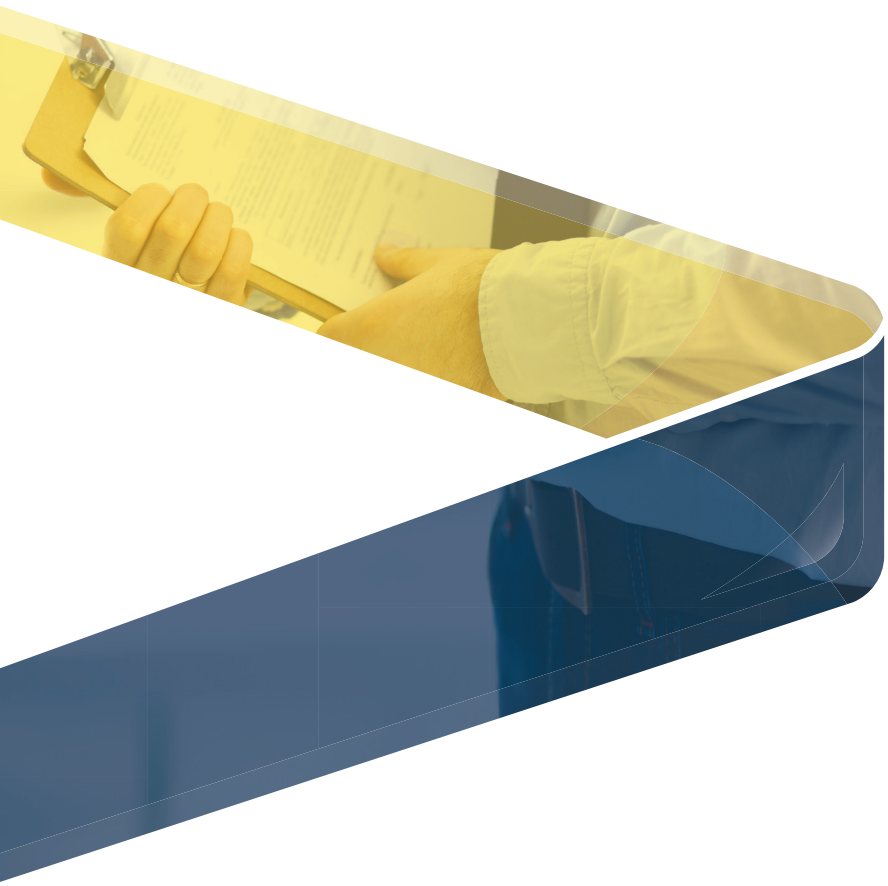
Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

DRAFT

SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	KIRKAPOL HOUSE KIRKAPOL ISLE OF TIREE PA77 6TW

Customer	Rose-Anne Manning

Customer address	Kirkapol House GOTT BAY Isle of Tiree PA77 6TW

Prepared by	DM Hall LLP

Date of inspection	19th July 2023

DM HALL
CHARTERED SURVEYORS

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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 Report[2] 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.

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.

Description	Detached house with attached annex. Formerly in Guesthouse use and is a conversion from an original church building. We understand that the property was also in knitwear factory use in the past.
Accommodation	Ground Floor: Entrance Porch, Hall, Linen Room, Toilet, Living Room, Dining/Kitchen, and Utility Room. First Floor: Landing Hall, Five Bedrooms (four of which have en-suite facilities).
Gross internal floor area (m²)	175m2 or thereby excluding the annex, porch and utility porch.
Neighbourhood and location	The subjects form part of a scattered rural community located in an area perceived as enjoying a high level of natural amenity with open countryside views all round and open views to the sea at front and is in close proximity to the beach at Gott Bay.
Age	Original building around 160 years. The conversion works and the extension, we understand, were carried out in 1988.
Weather	Dry and sunny following a recent mixed spell.
Chimney stacks	None. There is a stainless steel flue penetrating the roof from the multi-fuel stove.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.** **If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.** The main roof is pitched and covered with natural slates. The ridge is fitted zinc flashing. There are skew details at the roof verges. One of these is covered with metal sheet flashing which is fixed with galvanised steel straps to the stone wall, presumably installed to combat water ingress. The extension building has a pitched roof and this is covered with what appears to be composite slates. This roof has a zinc ridge flashing. Access to the main roof space is via a ceiling hatch at landing hall. This is fitted with a retractable aluminium ladder. The roof construction is of conventional timber framework with timber sarking boards. There does not appear to be any under slate felt although felt was noted to under slates at small areas presumably where some repair work has been undertaken in the past. The attic area is partly floored along the length of the building. Mineral wood quilt insulation is fitted at ceiling joists. The gable walls are presented in pointed stonework. We noted that some foam filler has been fitted at sarking board joints in areas. The plastic water storage tank is now redundant as the property is fitted with a direct system.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Half-round eaves gutters and round section downpipes in PVC design.

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 solid stone construction with a rendered finish externally. The walls internally are plasterboard lined with an area of pointed painted stone walling at the stairway. The walls to the extension are in rendered masonry and dry lined with plasterboard internally. We understand that these walls are of cavity brick construction. The damp proof courses were not visible and it is unlikely that this was provided in the original stone building although slate was sometimes used. We would expect there to be a damp proof course in the extensions in line with the Building Regulations prevailing at the times of construction.

	The main walls include some feature stone buttresses built against the main walls. Buttresses support walls providing stability.

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 upper floor windows are Velux roof lights with sealed double glazing. The ground floor windows at living room and kitchen/dining have new PVC framed sealed double glazed windows. The utility has a Velux roof light. The front door at porch entrance is an old PVC faced sealed double glazed French door with mid- rail with a similar side screen. The door at utility is of similar style with obscure glazing. Roof line joinery comprises timber fascia boards.

External decorations	**Visually inspected.** Masonry paint to render and paint to joinery.

Conservatories / porches	**Visually inspected.** The porch walling is in rendered masonry with dry lined boarding internally. The roof is pitched and covered with slates. The window is timber framed with single glazing. The floor is of solid construction with a quarry tiled finish. The rainwater goods are in PVC design. The roof is fitted with a timber verge board. The inner door to the hallway is of timber frame with Georgian wired glazing. The roof has lead flashing details at the junction with the house gable wall. The utility porch has a solid floor. The roof is mono pitched and covered in slates. The sloping ceiling is boarded with a velux type rooflight fitted. The walls are plain rendered finished masonry built. The pass door to the kitchen is of a narrow width.

Communal areas	None.

Garages and permanent outbuildings	**Visually inspected.** Annexe: There is an annex attached to the house and the accommodation comprises living room, en-suite bedroom and diner/kitchen. The walls and roof have been described earlier under the above main headings. The floor appears to be of solid construction. The shower room includes a wash-hand basin, wc and shower cubicle with mixer shower. Mechanical extract ventilation is provided. The walls are tiled within the shower area. The windows are of older style PVC framed units with sealed double glazing. The kitchen is fitted with floor units with a wooden worktop with single stainless steel sink and drainer inset. There is some timber lining to the walls. An electric fire is fitted at living room. Other space heating is provided by an electric wall hung

	panel heater in the bedroom, electric towel rail in the shower room, and electric underfloor heating in the diner kitchen. Pods: There are two modern one bedroom pods located within the front garden grounds. The accommodation comprises open plan kitchen station/living/bedroom and separate shower room with WC and wash hand basin. The pods are bolt connected to concrete foundation pads. Mains electricity and mains water are connected. The seller advises that the drainage connects to the house septic tank, nearby. The units are timber board clad externally and timber board lined internally. The roof is of 'barrel' shape and is covered with mock tile effect sheeting.

Outside areas and boundaries	**Visually inspected.** There are garden grounds to the front, sides and rear of the property. The ground is generally level and finishes include lawn areas, concrete hardstand areas, concrete path, loose pebble finishes and small trees with bushes. There is an area of timber decking at the rear of the property. There is ample car parking space with loose stone chippings surfacing. The boundary lines are fitted with timber boarded fencing and timber post and rylock fencing. There is a length of dry stone walling at the front with timber pedestrian gates incorporated.

Ceilings	**Visually inspected from floor level.** Timber linings and plasterboard.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Plasterboard linings. Partitions appear to be of timber stud construction.

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.** Solid and suspended timber construction. There was no access to the sub-floor area. The stair appears to be of solid construction. A timber handrail is fitted to one side.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** Timber skirting boards and timber architraves. There are a variety of 1990 renovation age pass doors types including veneer faced self-closing, and fire doors in corridors in hallways and lobbies are of timber frame, self closing with Georgian wired glazing. The kitchen is fitted with a modern range of floor units with a wooden worktop and inset vitreous china sink. There are also wall units with integral appliances.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There is a multi-fuel stove fitted at the living room on a solid hearth.

Internal decorations	**Visually inspected.** Paint and paper linings.

Cellars	None.

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** Mains supply. Visible wiring is of PVC coating cabling with 13 amp power outlets. The electrical switch gear is located at the utility room.

Gas	There is no mains gas available on the island.

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.** Mains water supply. Visible pipework is copper and PVC materials. The bathroom en-suite is currently in the process of being installed and includes a roll top bath, pedestal wash-hand basin and wc. The shower cubicle has not been completed. The adjacent en-suite has a new shower cubicle with electric shower, wc and small wash-hand basin. Mechanical extract ventilation is provided. The walls are tiled. A further older en-suite shower room is fitted with wc, pedestal

	wash-hand basin and shower cubicle with tray and curtain fitted, with electric shower. The walls are tiled within the cubicle and mechanical extract ventilation is provided. A further en-suite shower room along the landing hall is new with a shower cubicle with electric shower, wc and wash- hand basin. The walls are tiled and mechanical extract ventilation is fitted at ceiling. A further two old en-suite facilities have been removed and these areas are awaiting renovation. The toilet at ground floor has a pedestal wash-hand basin and wc and mechanical extract ventilation is provided.

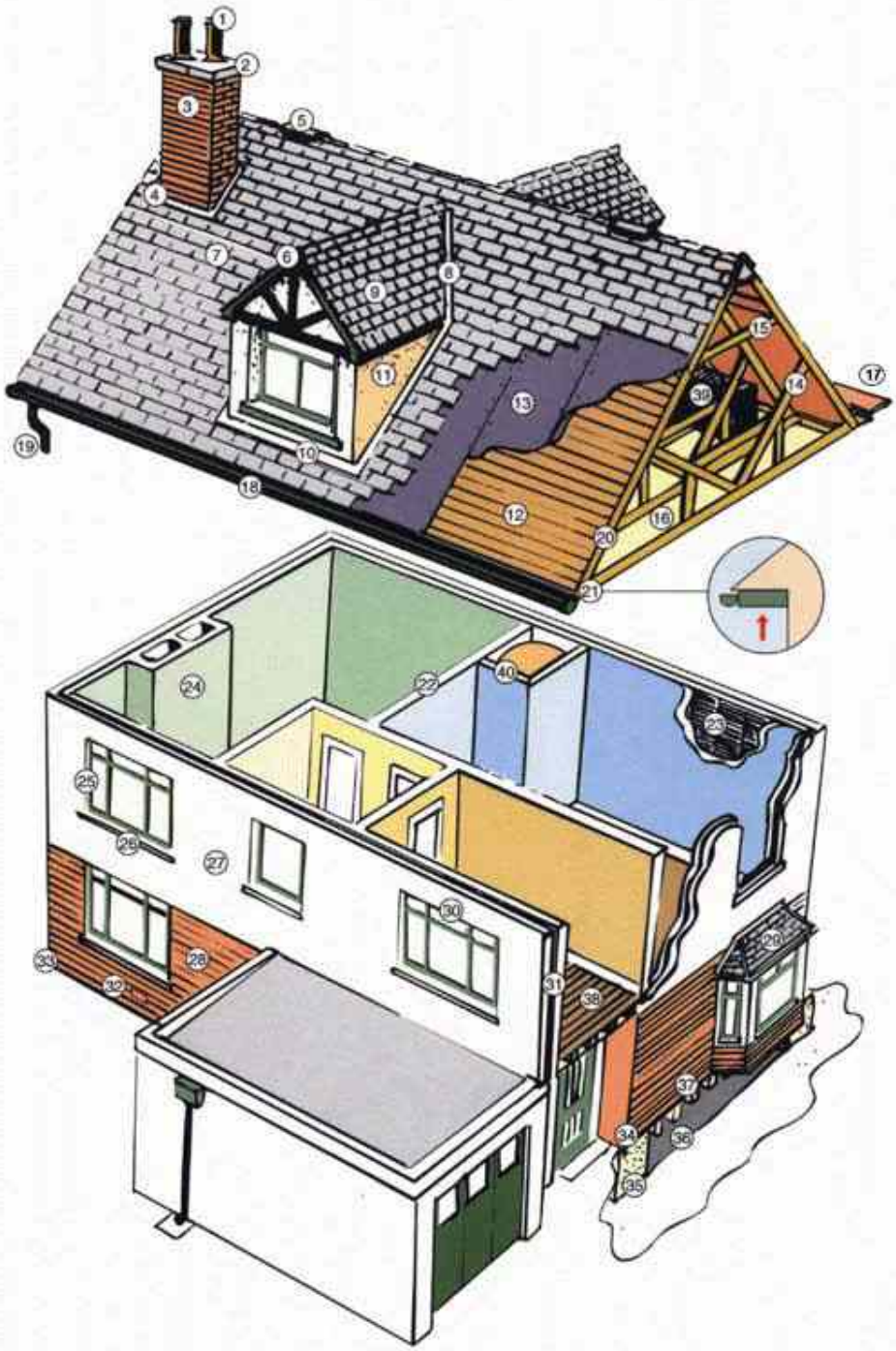
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** Space heating at ground floor is via a new multi-fuel stove in the living room. There is an under counter fan heater in the kitchen. At upper floor two of the bedrooms have new electric infra- red panel heaters, and two other rooms have wired old style electric heaters. The hot water cylinder is new and is of a 'Megaflow' type, large capacity size, and is located in the rear utility porch.

Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** Private drainage to septic tank. The vendor advises that the pods and the annexe are connected to the same tank.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Smoke detection is provided. The vendor advises that all smoke alarms, heat detectors and carbon monoxide detector are new and provided to current requirements. Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

Any additional limits to inspection	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties. The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. The property was occupied, fully furnished and all floors were covered. Storage in places restricted my inspection. Floor coverings restricted my inspection of flooring. In accordance with Health and Safety guidelines I have not disturbed insulation. Floor coverings have not been moved. My physical inspection of the roof void area was restricted due to insulation material. Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric. The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required. Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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

2. Condition

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

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

Structural movement	
Repair category	1
Notes	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, rot and infestation	
Repair category	2
Notes	Raised moisture levels were noted to the stonework pointing at gable within the roof space. Raised moisture levels were also noted to timber sarking boards within the roof space. Refer to our comments at 'Roofing' section below.

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space	
Repair category	2
Notes	There are a number of broken and loose slates. to roof timbers. A reputable roofing contractor can be asked to inspect the roof structure to advise on all necessary repairs to ensure wind and water tightness. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. Regular maintenance is anticipated until replacement. The ridge flashings show signs of rust. We noted some daylight within the roof space where slates are missing/dislodged. generally there did not appear to be under-slate felt fitted. The recommended further roof slate inspection should include the composite slates at the extension.

Rainwater fittings	
Repair category	1
Notes	No significant defects evident. Ideally downpipes should connect to underground surface water drainage and be conveyed away from the base of the house walls and foundations.

Main walls	
Repair category	2
Notes	The rendering of outer walls is cracked in places and can be repaired or replaced by a competent local builder.

Windows, external doors and joinery	
Repair category	2
Notes	The Velux window units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather/daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions. The seal to the porch window has failed. The new windows appear in good condition.

External decorations	
Repair category	1
Notes	Normal maintenance attention applies. The woodwork at porch is weathered. Regular painting of joinery will prolong lifespan and regular masonry painting will also be required in this exposed location.

Conservatories/porches	
Repair category	2
Notes	Refer to our comments within the main body of this report for the porches.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	No significant defects evident. Refer to our comments within the main body of this report for the annexe condition.

Outside areas and boundaries	
Repair category	1
Notes	No significant defects evident. Some bits of boundary fence and walls require general repair.

Ceilings	
Repair category	2
Notes	The plasterboard ceiling is not finished where renovation work is being undertaken.

Internal walls	
Repair category	2
Notes	Plasterboard is not skim finished and decorated to walls where renovations have taken place in bedroom en-suite and also within the living room.

Floors including sub-floors	
Repair category	1
Notes	No significant defects evident. It would be prudent to have some of the timber floor boarded areas lifted at ground floor to check the condition below. There was no obvious evidence of any defects within the limitations of my inspection. There is some flooring missing at the upper floor level in small area.

Internal joinery and kitchen fittings	
Repair category	2
Notes	A door and trims is still to be fitted at the bedroom en-suite at upper floor. A door catches on the floor at another bedroom and requires appropriate adjusting for proper opening and closing.

Chimney breasts and fireplaces	
Repair category	1
Notes	A multi-fuel stove has been installed in the living room. It is assumed that the installation complies with the Building Standards.

Internal decorations	
Repair category	2
Notes	Decorative finishes are worn/damaged/marked. Decorations also require to be applied where renovation works have been undertaken.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET Regulations. Electrical works in connection with the current renovation works require to be completed and further advice should be obtained.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	There are outstanding bathroom and shower room works where plumbing and fitting has has not been completed. Further advice can be got from a plumber.

Heating and hot water	
Repair category	2
Notes	There is only a multi-fuel stove in the living room and under counter fan heater in the kitchen. Previous electric radiator fittings have been removed.

Drainage	
Repair category	1
Notes	No significant defects evident. The vendor advises that the septic tank is registered with SEPA and documentation is available.

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

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

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

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

3. Accessibility information

Guidance notes on accessibility information

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

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The property comprises an original church building which has been historically converted, altered, and extended. Replacement windows have recently been fitted to part of the property and there are renovation works currently in progress including layout alterations. Two pods have been sited within the front grounds. It is assumed all necessary Local Authority and other consents including Change of Use have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The property is reached by a shared private road track. Ownership, rights of access and maintenance responsibilities should be confirmed.

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

There are two parallel fence lines at one boundary line and conveyancer to advise which one pertains with reference to the Title Deeds.

There is a power pole with transformer in a neighbouring field.

Estimated reinstatement cost for insurance purposes

£1,100,000 (One Million One Hundred Thousand Pounds).

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

Valuation and market comments

£525,000 (Five Hundred and Twenty Five Thousand Pounds).

Against a backdrop of changing economic circumstances and increasing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

Signed	Security Print Code [472677 = 5940] Electronically signed
Report author	Donald MacAskill
Company name	DM Hall LLP

Single Survey

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

Date of report	31st July 2023

Mortgage Valuation Report

DM HALL
CHARTERED SURVEYORS

Property Address

Address	KIRKAPOL HOUSE KIRKAPOL, ISLE OF TIREE, PA77 6TW
Seller's Name	Rose-Anne Manning
Date of Inspection	19th July 2023

Property Details

Property Type
- [X] 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
- [X] Detached
- [ ] Semi detached
- [ ] Mid terrace
- [ ] End terrace
- [ ] Back to back
- [ ] High rise block
- [ ] Low rise block
- [ ] Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? [ ] Yes [X] No

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

Approximate Year of Construction [1864]

Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

Accommodation

Number of Rooms
- [2] Living room(s)
- [5] Bedroom(s)
- [1] Kitchen(s)
- [4] Bathroom(s)
- [5] WC(s)
- [2] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) [175] m² (Internal) [210] m² (External)

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

Garage / Parking / Outbuildings

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

Available on site? [X] Yes [ ] No

Permanent outbuildings:

One bedroom attached annexe and two one bedroom modern pod units.

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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:

Space heating is current via a wood burning stove.

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

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General Remarks

The subjects form part of a scattered rural community located in an area perceived as enjoying a high level of natural amenity with open countryside views all round and open views to the sea at front which is in close proximity to the beach at Gott Bay.

At the time of my inspection the property was occupied, furnished and floors were part covered.

Overall the subjects were found to be in generally satisfactory condition having regard to its age, construction and character. Recent renovation works have not been completed and some ongoing repair and maintenance is anticipated.

Other Accommodation: Entrance Porch and Utility Porch.

The floor areas provided above exclude the annex, porch and utility porch.

The property comprises an original church building which has been historically converted, altered and extended. Replacement windows have recently been fitted to part of the property and there are renovation works currently in progress including layout alterations. Two pods have been sited within the front grounds. It is assumed all necessary Local Authority and other consents including Change of Use have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The property is reached by a shared private road. Ownership, rights of access and maintenance responsibilities should be confirmed.

The vendor advises that the septic tank is registered with SEPA and related documentation is available. It is assumed that all this is satisfactory.

There are two parallel fence lines at one boundary line and conveyancer to advise which one pertains by reference to the Title Deeds.

There is a power pole with transformer in a neighbouring field.

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Essential Repairs

None.

Estimated cost of essential repairs £ n/a Retention recommended? ☐ Yes ☒ No Amount £ n/a

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Mortgage Valuation Report

Comment on Mortgageability

The subjects form suitable security for lending purposes.

Valuations

Market value in present condition	£ 525000
Market value on completion of essential repairs	£ n/a
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 1000000
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 [472677 = 5940] Electronically signed by:-
Surveyor's name	Donald MacAskill
Professional qualifications	Dip BS MRICS
Company name	DM Hall LLP
Address	The Oban Times Building, Corran Esplanade, Oban, Argyll, PA34 5PX
Telephone	01631 564225
Fax	01631 562373
Report date	31st July 2023

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PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

Property address	KIRKAPOL HOUSE, Kirkapol, ISLE OF TIREE, PA77 6TW

Seller(s)	Dudley & Rose-Anne Manning

Completion date of property questionnaire	17/7/2023

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? 3 years 6 months	
2.	**Council tax**	
	Which Council Tax band is your property in? (Please circle) **A B C D (E) F G H**	
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):**	
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**~~

5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	**~~Yes~~ / No**
6.	**Alterations/additions/extensions**	
a.	**(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?** **If you have answered yes, please describe below the changes which you have made:** We have added 2 pods to the garden	**Yes / ~~No~~**
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? **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.** **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 yes, please answer the three questions below:**	**Yes / ~~No~~**
	(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): Five windows downstairs have been replaced with new double glazing in 2022. **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).** **If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).** Multi fuel stove downstairs. 4 electric heaters **If you have answered yes, please answer the three questions below:**	**~~Yes~~ / ~~No~~ / Partial**
b.	**When was your central heating system or partial central heating system installed?**	2021
c.	**Do you have a maintenance contract for the central heating system?** **If you have answered yes, 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~~**
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?** **If you have answered yes, is the damage the subject of any outstanding insurance claim?**	**~~Yes~~ / No** **~~Yes~~ / ~~No~~**
b.	**Are you aware of the existence of asbestos in your property?** **If you have answered yes, please give details:**	**~~Yes~~ / No**

10.	Services	
a.	**Please tick which services are connected to your property and give details of the supplier:** **Services** / **Connected** / **Supplier** **Gas / liquid petroleum gas** — **Water mains / private water supply** ✓ Business Stream **Electricity** ✓ Opus Energy **Mains drainage** — **Telephone** ✓ Kinex **Cable TV / satellite** — **Broadband** ✓ Tiree Broadband	
b.	**Is there a septic tank system at your property?** **If you have answered yes, please answer the two questions below:**	**Yes / ~~No~~**
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?** **If you have answered yes, please give details of the company with which you have a maintenance contract:** Scottish Water	**Yes / ~~No~~**

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?** **If you have answered yes, please give details:**	**~~Yes~~ / No / ~~Don't Know~~**
b.	**Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?** **If you have answered yes, please give details:**	**~~Yes~~ / No / ~~Not applicable~~**
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**
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?** **If you have answered yes, please give details:**	**~~Yes~~ / No**
e.	**As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?** **If you have answered yes, please give details:**	**~~Yes~~ / No**
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.)** **If you have answered yes, please give details:**	**~~Yes~~ / No**
12.	**Charges associated with your property**	
a.	**Is there a factor or property manager for your property?** **If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:**	**~~Yes~~ / No**

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~~** **~~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**
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**
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~~**

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**~~	

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~~**
b.	**that affects your property in some other way?**	**~~Yes~~ / No / ~~Don't know~~**
c.	**that requires you to do any maintenance, repairs or improvements to your property?**	**~~Yes~~ / No / ~~Don't know~~**
	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: _____

DM HALL
CHARTERED SURVEYORS

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Enquiries are now dealt with at our Glasgow Hub.

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Trustpilot

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