

HOME REPORT

137 STILLIGARRY
ISLE OF SOUTH UIST
HS8 5RS



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Scotland

Dwellings

137 Stilligarry, Isle of South Uist, HS8 5RS

Dwelling type: Detached house
Date of assessment: 29 February 2024
Date of certificate: 29 February 2024
Total floor area: 140 m²
Primary Energy Indicator: 1008 kWh/m²/year

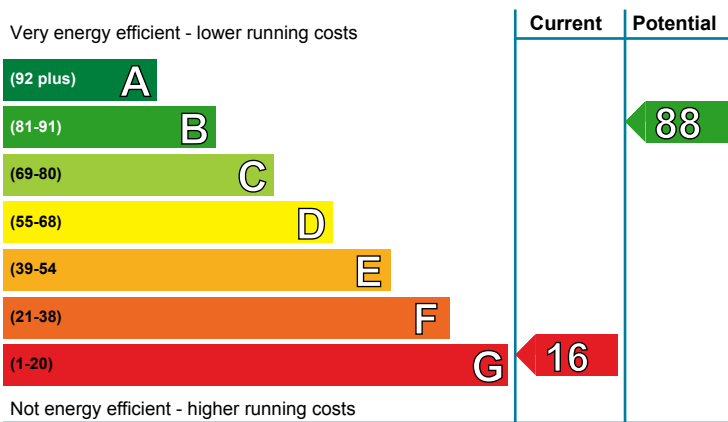
Reference number: 2016-1063-1232-4354-2220
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Electric storage heaters

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£24,789	See your recommendations report for more information
Over 3 years you could save*	£15,249	

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

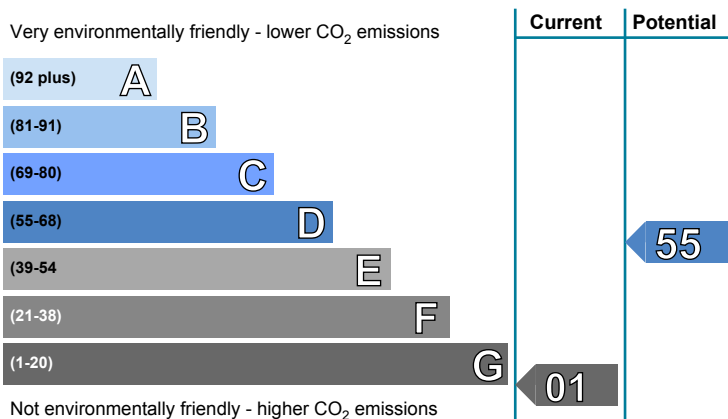


Energy Efficiency Rating

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 G (16)**. 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 G (1)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£1629.00
2 Room-in-roof insulation	£1,500 - £2,700	£6525.00
3 Cavity wall insulation	£500 - £1,500	£579.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	System built, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Cavity wall, as built, partial insulation (assumed)	★★★★☆☆	★★★★☆☆
Roof	Pitched, no insulation	★☆☆☆☆	★☆☆☆☆
	Roof room(s), no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Roof room(s), limited insulation (assumed)	★★★★☆☆	★★★★☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Electric storage heaters	★★★★☆☆	★☆☆☆☆
Main heating controls	Manual charge control	★★☆☆☆☆	★★☆☆☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	Electric immersion, off-peak	★☆☆☆☆	★★☆☆☆☆
Lighting	Low energy lighting in 15% of fixed outlets	★★☆☆☆☆	★★☆☆☆☆

The energy efficiency rating of your home

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

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


The impact of your home on the environment

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

The calculated emissions for your home are 178 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 25 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 17.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.



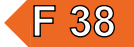
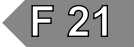
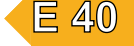
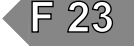



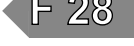



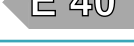




Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£20,592 over 3 years	£8,310 over 3 years	
Hot water	£3,174 over 3 years	£675 over 3 years	
Lighting	£1,023 over 3 years	£555 over 3 years	
Totals	£24,789	£9,540	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Increase loft insulation to 270 mm	£100 - £350	£543		
2 Room-in-roof insulation	£1,500 - £2,700	£2175		
3 Cavity wall insulation	£500 - £1,500	£193		
4 Floor insulation (solid floor)	£4,000 - £6,000	£402		
5 Low energy lighting for all fixed outlets	£55	£116		
6 High heat retention storage heaters and dual immersion cylinder	£2,800 - £4,200	£1540		
7 Solar water heating	£4,000 - £6,000	£115		
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£587		
9 Wind turbine	£15,000 - £25,000	£1250		

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.

- External insulation with cavity wall insulation
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump
- Cavity, internal or external wall insulation

Choosing the right improvement package

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



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

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

1 Loft insulation

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

2 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

3 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

4 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

5 Low energy lighting

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

6 High heat retention storage heaters

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

7 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.

8 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.

9 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)	41,303	(3,268)	(1,158)	N/A
Water heating (kWh per year)	3,598			

Addendum

This dwelling is a system built property or some of its walls are of non-conventional construction and requires further investigation to establish the type of construction, the type of wall insulation best suited (cavity insulation or internal/external insulation) and the savings it might deliver. Please contact the Home Energy Scotland hotline on 0808 808 2282 to find out more.

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. Calum Riach
Assessor membership number:	EES/018141
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	Hope House Castlehill Drive Cradlehall Business Park Inverness IV2 5GH
Phone number:	0131 477 6000
Email address:	dmhall@dmhall.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

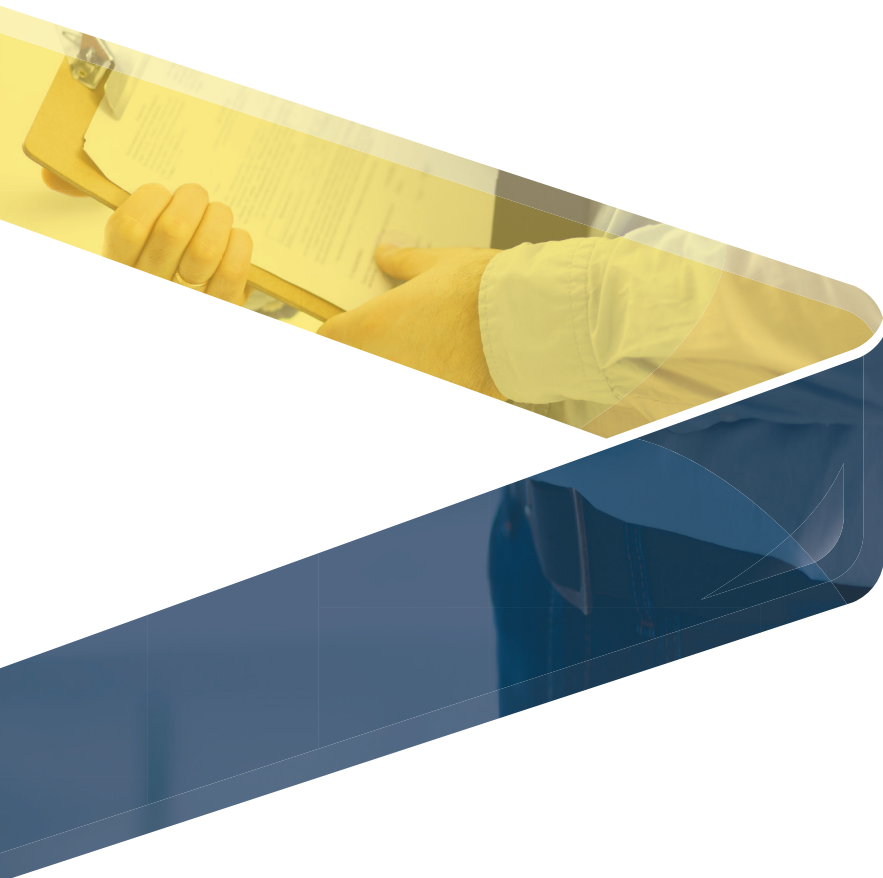
There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	137 STILLIGARRY, ISLE OF SOUTH UIST, HS8 5RS
-------------------------	--

Customer	Mr John Morrison
-----------------	------------------

Customer address	10 EOLIGARRY, NORTHBAY, ISLE OF BARRA, HS9 5YD
-------------------------	---

Prepared by	DM Hall LLP
--------------------	-------------

Date of inspection	29th February 2024
---------------------------	--------------------



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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

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

1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

Terms and Conditions

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

Terms and Conditions

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the Report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein*

Terms and Conditions

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 One and a Half Storey House of conventional style.
Accommodation	Ground Floor: Living Room, Hallway, Two Bedrooms, Rear Hall, Cloakroom with WC, Bathroom, Kitchen/Diner and rear Porch. First Floor: Bedroom with Study/Dressing Room off, and one further Bedroom.
Gross internal floor area (m²)	140 m ² .
Neighbourhood and location	The subjects are situated in a scattered rural settlement of Stilligarry on the Isle of South Uist, where surrounding properties are of a similar residential style or are in agricultural use. There are limited local facilities and amenities available nearby.
Age	Built circa 1950 and subsequently extended.
Weather	Overcast with heavy rain showers in gusting winds.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stacks are of poured concrete or concrete block construction externally roughcast and incorporate 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.

Roofing including roof space	<p>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.</p> <p>The roof is of pitched design, clad in concrete tiles with metal clad valleys and tile ridging.</p> <p>There is only access available via an eaves hatch within the kitchen within the rear extension.</p> <p>The roof is of timber framed construction incorporating close boarded sarking.</p> <p>It doesn't appear that insulation material has been installed.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Gutters and downpipes are formed in UPVC.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>Main walls of the original buildings are of 450mm non traditional solid poured concrete construction.</p> <p>The rear extension is of cavity block/brick construction externally roughcast.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Windows are of a mixture of UPVC double glazed design.</p> <p>There are double glazed velux skylights at first floor level.</p> <p>The front door is formed in timber with a glazed panel and the rear door is of UPVC double glazed design.</p>
External decorations	<p>Visually inspected.</p> <p>Painted finishes.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>The rear entrance porch is a block and rendered construction under a mono-pitched roof clad in profile metal.</p>

Single Survey

Communal areas	None
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected. The garden grounds are arranged on all sides and laid to grass and bounded by post and wire fencing. There is currently no vehicular parking available.
Ceilings	Visually inspected from floor level. Ceilings are lined in plasterboard or hardboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls are lined in plasterboard or hardboard.
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 at first floor level is of suspended timber design with solid concrete flooring at ground floor.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. There is a stainless steel unit together with a range of basic floor and wall mounted storage units within the kitchen. Skirtings and architraves are formed in timber with a painted finish and internal doors are of timber panel design. There is a tread and riser staircase linking the ground and first floors.

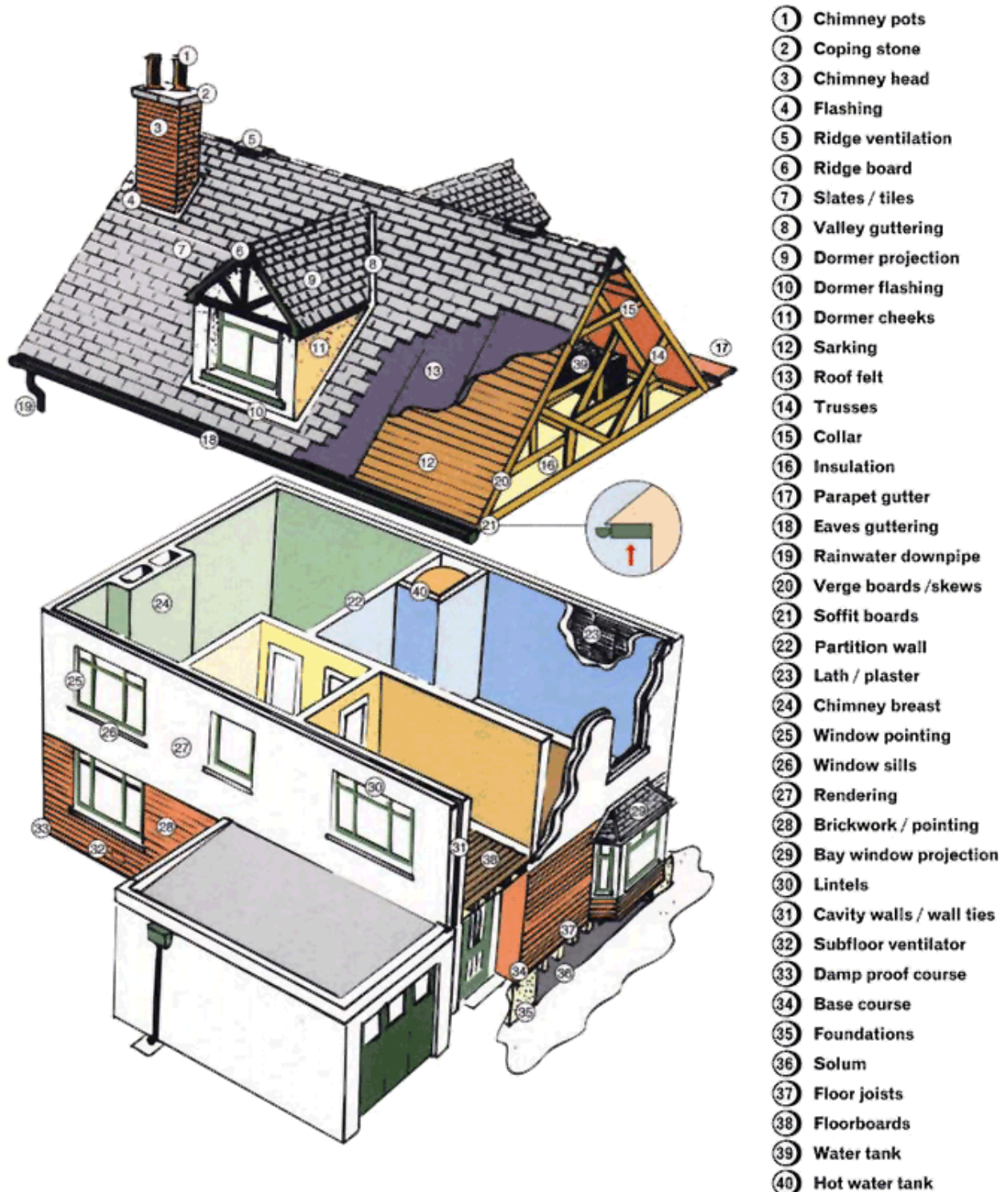
Single Survey

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is an open fireplace within the living room. There is a solid fuel fired range cooker within the kitchen.
Internal decorations	Visually inspected. Painted and papered finishes.
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 with the meter and consumer unit located within the hallway.
Gas	No supply.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Water is from a mains supply. The bathroom is fitted with a wash hand basin, and bath. The cloakroom has a WC and wash hand basin.
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 is partially heated at ground floor level only by a number of electric storage heaters. Domestic hot water is assumed to be from an insulated hot water tank with immersion heater which appears to be boxed in within the first floor dressing room/study.

Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to be connected to a private septic tank located within the boundaries of the property. This should be confirmed.</p> <p>I did not lift any hatches or view chambers.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>No smoke detectors were noted.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p>
Any additional limits to inspection	<p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>The property was unoccupied, part furnished and all floors were covered. Floor coverings restricted my inspection of flooring.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.</p> <p>My physical inspection of the roof void area was restricted due to insulation material, and lack of suitable crawl boards. As a result the roof void area was only viewed from the eaves hatch.</p> <p>My inspection of the roof covering was restricted from ground level and some parts were not visible.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p>

Any additional limits to inspection	<p>Services have been shut off or drained. Relevant trades should be on site when reintroducing services to identify and rectify all deficiencies.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</p> <p>I was unable to gain access to the rear porch as the door was locked.</p>
--	--

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.


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 resulting in cracking between the original building and extension, but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

 Dampness, rot and infestation	
Repair category	3
Notes	<p>There is evidence of penetrating dampness to wall and ceiling linings at first floor level and at the gables at ground floor level and within the kitchen. There is deflection to the linings and concealed timbers may be defective. High dampness is evident to flooring within the kitchen and sporadic damp readings were also evident throughout the ground floor accommodation. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repairs implemented.</p> <p>High dampness is evident to the chimney breast within the living room and behind the range cooker within the kitchen.</p> <p>There is evidence of wood boring insect infestation to exposed sections of timber flooring and maybe evidence within the in hidden areas of the roof void. This can be treated by a timber/specialist contractor.</p>

 Chimney stacks	
Repair category	2
Notes	Areas of weathering and render and vegetation growth to the rear stack.

 Roofing including roof space	
Repair category	2
Notes	There is weathering to the concrete roof tiles and a number are slit/cracked.



Roofing including roof space

Repair category	2
Notes	<p>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.</p> <p>The roof tiles may contain asbestos based materials. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. See information on Asbestos in the Limitations of Inspection section above.</p>



Rainwater fittings

Repair category	2
Notes	Gutters are blocked in places and should be cleared.



Main walls

Repair category	2
Notes	There is weathering to render and cracking is also evident between the original building and extension. This appears historic in nature but should be monitored.



Windows, external doors and joinery

Repair category	2
Notes	<p>The front door has been damaged and will require to be replaced.</p> <p>The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass.</p>



External decorations

Repair category	2
Notes	There is weathering to external timber and paint finishes.



Conservatories/porches

Repair category	2
Notes	There is corrosion to the profile metal roof and vegetation to gutters. I was unable to gain access to the porch as it was locked.



Communal areas

Repair category	-
Notes	None.



Garages and permanent outbuildings

Repair category	-
Notes	None.



Outside areas and boundaries

Repair category	1
Notes	There were wear and tear to sections of fencing. There is currently no vehicular parking space available.



Ceilings

Repair category	3
Notes	There is high dampness and mould growth to the ceiling of the first floor dressing room/study. Dampness and deflection was noted to areas of sections at first and ground floor levels. Please see comments in the 'Dampness, rot and infestation' section.



Internal walls

Repair category	3
Notes	High damp readers are evident to wall linings along with softness and deterioration particularly within the ground floor left hand bedroom. Please see comments in the 'Dampness, rot and infestation' section. There is sections of replacement plasterboard within the ground floor left hand bedroom which are unfinished.



Floors including sub-floors

Repair category	3
Notes	High dampness is evident to the kitchen flooring and at the gable of the ground floor left hand bedroom.



Floors including sub-floors

Repair category	3
Notes	Sporadic damp readings are evident throughout the property. Sections of flooring are loose/uneven.



Internal joinery and kitchen fittings

Repair category	3
Notes	Kitchen base and wall units are dated and reaching the end of their useful life. There is insufficient protection to the stairwell of the first floor landing which may present a hazard. A joinery contractor can advise further.



Chimney breasts and fireplaces

Repair category	3
Notes	There is heavy wear and tear to the fireplace and associated fittings along with debris within the grate. If disused fireplaces are to be reopened further advice should be sought to ensure that the chimney flue is intact and suitable for use. Flues should ideally be swept and tested on an annual basis.



Internal decorations

Repair category	3
Notes	Decorative finishes are worn and dated and complete redecoration is envisaged.



Cellars

Repair category	-
Notes	None



Electricity

Repair category	2
Notes	There are mixed age electrical components. 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

Single Survey



Electricity

Repair category	2
Notes	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.



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	3
Notes	There is a broken soil pipe to the toilet which will require replacement. The sanitary ware is of an older design and shows signs of wear and tear. Upgrading may be required.



Heating and hot water

Repair category	1
Notes	The water supply is currently turned off/drained down. Defects can appear when services are reintroduced. Reinstatement should be undertaken by a suitably qualified contractor. It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.



Drainage

Repair category	1
Notes	The owner has not been able to provide any information about the septic tank maintenance and it is assumed that the tank is registered with SEPA. Regular inspection and maintenance should be anticipated

Single Survey

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	2
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	3
Internal walls	3
Floors including sub-floors	3
Internal joinery and kitchen fittings	3
Chimney breasts and fireplaces	3
Internal decorations	3
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	3
Heating and hot water	1
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 floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The boundaries of the property should be confirmed by a legal representative.

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

The original property is of solid non traditional poured concrete construction, respective purchasers should check with their lender of choice whether this form of construction will comply with their lenders guidelines.

Estimated reinstatement cost for insurance purposes

£405,000 (FOUR HUNDRED AND FIVE 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

£95,000 (NINETY FIVE THOUSAND POUNDS).

Following buoyant market conditions over a prolonged period through the Covid 19 pandemic, there are now indications of a return to a more balanced level of supply and demand.

The opinion of Market Value is provided on the assumption that the cost of Category 3 repairs will not exceed £15,000. I reserve the right to re-consider the reported Market Value if subsequent estimates exceed this figure.

Signed	Security Print Code [534944 = 7992] Electronically signed
Report author	Calum Riach
Company name	DM Hall LLP
Address	Hope House, Castlehill Drive, Cradlehall Business Park, Inverness, Highland, IV2 5GH
Date of report	29th April 2024

Mortgage Valuation Report



Property Address

Address 137 STILLIGARRY, ISLE OF SOUTH UIST, HS8 5RS
Seller's Name Mr John Morrison
Date of Inspection 29th February 2024

Property Details

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

Property Style 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:

None.

Mortgage Valuation Report

Construction

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

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

Special Risks

Has the property suffered structural movement? Yes No
If Yes, is this recent or progressive? Yes No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No
If Yes to any of the above, provide details in General Remarks.

Service Connection

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None
Electricity Mains Private None
Central Heating Yes Partial None

Water Mains Private None
Gas Mains Private None

Brief description of Central Heating:

Part system of electric storage heaters.

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
 Agricultural land included with property Ill-defined boundaries Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village 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 property was found to be in a condition requiring a programme of upgrading and maintenance works. Some items may be capable of remedy during normal routine maintenance.

There is weathering to the concrete roof tiles and a number are slipped/cracked.

There is weathering to render and cracking is also evident between the original building and extension. This appears historic in nature but should be monitored.

The front door has been damaged and will require to be replaced.

The boundaries of the property should be confirmed by a legal representative.

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

The original property is of solid non traditional poured concrete construction, respective purchasers should check with their lender of choice whether this form of construction will comply with their lenders guidelines.

OTHER ACCOMMODATION: There is a dressing room/study and rear entrance porch.

Essential Repairs

There is evidence of penetrating dampness to wall and ceiling linings at first floor level and at the gables at ground floor level and within the kitchen. There is deflection to the linings and concealed timbers may be defective. High dampness is evident to flooring within the kitchen and sporadic damp readings were also evident throughout the ground floor accommodation. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repairs implemented.

High dampness is evident to the chimney breast within the living room and behind the range cooker within the kitchen.

There is evidence of wood boring insect infestation to exposed sections of timber flooring and maybe evidence within the inaccessible areas of the roof void. This can be treated by a timber/specialist contractor.

The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass.

Kitchen base and wall units are dated and reaching the end of their useful life.

There is insufficient protection to the stairwell of the first floor landing which may present a hazard. A joinery contractor can advise further.

Estimated cost of essential repairs £

Retention recommended? Yes

No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property provides adequate security for mortgage purposes. Respective purchasers should confirm with their lender of choice whether a property that is formed in non traditional solid poured concrete will comply with their lenders guidelines.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

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

Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [534944 = 7992]
Electronically signed by:-

Surveyor's name Calum Riach

Professional qualifications BA Hons MRICS

Company name DM Hall LLP

Address Hope House, Castlehill Drive, Cradlehall Business Park, Inverness, Highland, IV2 5GH

Telephone 01463 241 077

Fax

Report date 29th April 2024

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

property questionnaire

Property Address	137 STILLIGARRY, ISLE OF SOUTH UIST, HS8 5RS
Seller(s)	John Michael Morrison
Completion date of Property Questionnaire	29/04/24

property questionnaire

Note for sellers

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

property questionnaire

1.	Length of Ownership
	How long have you owned the property? Since March 2023
2.	Council Tax
	Which Council Tax band is your property in? <input type="checkbox"/> A <input checked="" type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H
3.	Parking- Layby by gate, on road
	What are the arrangements for parking at your property? (Please tick all that apply) Garage <input type="checkbox"/> Allocated parking space <input type="checkbox"/> Driveway <input type="checkbox"/> On street <input checked="" type="checkbox"/> Resident Permit <input type="checkbox"/> Metered parking <input type="checkbox"/> Shared parking <input type="checkbox"/> Other (please specify)

property questionnaire

<p>4.</p>	<p>Conservation area</p> <p>Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?</p>	<p>Not to my Knowledge</p>
<p>5.</p>	<p>Listed buildings</p> <p>Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?</p>	<p>No</p>
<p>6.</p>	<p>Alterations/Additions/Extensions</p> <p>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:</p> <p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p>	<p>No</p>
<p>b.</p>	<p>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:</p> <p>(i) Were the replacements the same shape and type as the ones you replaced?</p> <p>(ii) Did this work involve any changes to the window or door openings?</p> <p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p>	<p>No</p>
<p>7.</p>	<p>Central heating</p>	

property questionnaire

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

property questionnaire

<p>a.</p>	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1"> <thead> <tr> <th data-bbox="156 264 699 300">Services</th> <th data-bbox="707 264 874 300">Connected</th> <th data-bbox="882 264 1209 300">Supplier</th> </tr> </thead> <tbody> <tr> <td data-bbox="156 398 699 434">Gas or liquid petroleum gas</td> <td data-bbox="707 398 874 434"><input type="checkbox"/></td> <td data-bbox="882 398 1209 434"></td> </tr> <tr> <td data-bbox="156 560 699 595">Water mains or private water supply</td> <td data-bbox="707 560 874 595">X</td> <td data-bbox="882 560 1209 595"></td> </tr> <tr> <td data-bbox="156 721 699 757">Electricity</td> <td data-bbox="707 721 874 757">X</td> <td data-bbox="882 721 1209 757"></td> </tr> <tr> <td data-bbox="156 913 699 949">Mains drainage</td> <td data-bbox="707 913 874 949">X</td> <td data-bbox="882 913 1209 949"></td> </tr> <tr> <td data-bbox="156 1075 699 1111">Telephone</td> <td data-bbox="707 1075 874 1111">X</td> <td data-bbox="882 1075 1209 1111"></td> </tr> <tr> <td data-bbox="156 1236 699 1272">Cable TV or satellite</td> <td data-bbox="707 1236 874 1272"><input type="checkbox"/></td> <td data-bbox="882 1236 1209 1272"></td> </tr> <tr> <td data-bbox="156 1397 699 1433">Broadband</td> <td data-bbox="707 1397 874 1433"><input type="checkbox"/></td> <td data-bbox="882 1397 1209 1433"></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	<input type="checkbox"/>		Water mains or private water supply	X		Electricity	X		Mains drainage	X		Telephone	X		Cable TV or satellite	<input type="checkbox"/>		Broadband	<input type="checkbox"/>		
Services	Connected	Supplier																								
Gas or liquid petroleum gas	<input type="checkbox"/>																									
Water mains or private water supply	X																									
Electricity	X																									
Mains drainage	X																									
Telephone	X																									
Cable TV or satellite	<input type="checkbox"/>																									
Broadband	<input type="checkbox"/>																									
<p>b.</p>	<p>Is there a septic tank system at your property?</p> <p>If you have answered <u>yes</u>, please answer the two questions below:</p> <p>(i) Do you have appropriate consents for the discharge from your septic tank?</p> <p>(ii) Do you have a maintenance contract for your septic tank?</p> <p>If you have answered <u>yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes</p> <p>Unknown</p> <p>No</p>																								

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	No
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p>	Not to my knowledge
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p>	Not to my knowledge

property questionnaire

f.	<p>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 privately-owned)?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Not to my knowledge</p>
<p>12. Charges associated with your property</p>		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<p>No</p>
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>No</p>
c.	<p>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.</p>	<p>None to my knowledge</p>

property questionnaire

13.	Specialist works	No
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? 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:</p>	Unknown
b.	<p>As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property? <u>If you have answered yes</u>, please give details:</p>	Unknown
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <u>If you have answered yes</u> these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:</p>	

property questionnaire

14.	Guarantees	
a.	<p>Are there any guarantees or warranties for any of the following:</p> <p>(i) Electrical work</p> <p>(ii) Roofing</p> <p>(iii) Central heating</p> <p>(iv) National House Building Council (NHBC)</p> <p>(v) Damp course</p> <p>(vi) Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)</p>	<p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p>
b.	<p>If you have answered yes or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</p>	
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p>	Not to my knowledge
15.	Boundaries	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p>	Not to my knowledge

property questionnaire

16.	Notices that affect your property	
a.	In the past three years have you ever received a notice: advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No
<u>If you have answered yes to any of a–c above</u> , 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): **For security reasons the signature(s) have been obscured.**

Date: 29/04/24

ABERDEEN

aberdeen_residential@dmhall.co.uk
01224 594172

AYR

ayr@dmhall.co.uk
01292 286974

DUMFRIES

dumfries@dmhall.co.uk
01387 254318

DUNDEE

dundee@dmhall.co.uk
01382 873100

DUNFERMLINE

dunfermline@dmhall.co.uk
01383 621262

EDINBURGH

edinburghresidential@dmhall.co.uk
0131 624 6600

ELGIN

elgin@dmhall.co.uk
01343 548501

FALKIRK

falkirk@dmhall.co.uk
01324 628321

GALASHIELS

galashiels@dmhall.co.uk
01896 752009

GLASGOW (Residential)

glasgowresidential@dmhall.co.uk
0141 636 4141

HAMILTON

hamilton@dmhall.co.uk
01698 284939

INVERNESS

inverness@dmhall.co.uk
01463 241077

INVERURIE

inverurie@dmhall.co.uk
01467 624393

IRVINE

irvine@dmhall.co.uk
01294 311070

KIRKCALDY

kirkcaldy@dmhall.co.uk
01592 598200

LIVINGSTON

livingston@dmhall.co.uk
01506 490404

OBAN

oban-admin@dmhall.co.uk
01631 564225

PAISLEY

Enquiries are now dealt with at our Glasgow Hub.

PERTH

perth@dmhall.co.uk
01738 562100

PETERHEAD

peterhead@dmhall.co.uk
01779 470220

ST ANDREWS

standrews@dmhall.co.uk
01334 844826

STIRLING

stirling@dmhall.co.uk
01786 475785

