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**Sandholm
Morar
Near Mallaig
Inverness-shire
PH40 4PA**



MCINTYRE & COMPANY
Solicitors & Estate Agents

McIntyre & Co, 38 High Street, Fort William, Highland, PH33 6AT

Tel: 01397 703231 Fax: 01397 705070

www.solicitors-scotland.com

The Law Society
of Scotland
Home Reports

property questionnaire

Property Address

Sandholm
Morar
Near Mallaig
Inverness-shire
PH40 4PA

Seller(s)

James A MacEachen
Mrs Audrey G D MacEachen

Completion Date of Property Questionnaire

3 April 2009



MCINTYRE & COMPANY
Solicitors & Estate Agents

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)

1. Length of Ownership

How long have you owned the property? 17 years 6 months

2. Council Tax

Which Council Tax band is your property in? Please tick one.

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 On street Driveway
Allocated parking space Resident Permit Metered parking
Shared parking

Other (please specify):

4. Conservation Area

Is your property in a designated conservation area (that is an area of special or architectural interest, the character or appearance of which it is desirable to preserve or enhance)?

Yes /No
/Don't Know
No

5. Listed buildings

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)?

Yes /No
No

6. Alterations/additions/extensions

property questionnaire

- a. i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example provision of an extra bath/shower room, toilet or bedroom)? **Yes /No**
Yes

If you have answered yes, please describe below the changes which you have made:

Stairs to attic/loft area moved in 2005. Attic/loft area altered and extended in 2005.
En-suite shower/toilet installed in 1997.

- (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? **Yes /No**
Yes

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:

- b. Have you had replacement windows, doors, patio doors or double glazing installed in your property? **Yes /No**
Yes

If you have answered yes, please answer the three questions below:

- (i) Were the replacements the same shape and type as the ones you replaced? **Yes /No**
No

- (ii) Did this work involve any changes to the window or door openings? **Yes /No**
No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Outside door to south side of house and 13 sash windows replaced in 1999. Windows are double glazed and of a similar style. Main door replaced in 2007.

Please give any guarantees which you received for this work to your solicitor or estate agent.

7. Central heating

- a. Is there a central heating system in your property? **Yes /No / Partial**
Yes
(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 or partial - what kind of central heating is there?

(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).

property questionnaire

Oil Fired Central Heating

If you have answered yes, please answer the three questions below:

i) When was your central heating system or partial central heating system installed?

(ii) Do you have a maintenance contract for the central heating system?

Yes /No

No

If you have answered yes, please give details of the company with which you have a maintenance contract:

Last serviced October 2008.

(iii) 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

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?

Yes /No

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

Yes /No

b. Are you aware of the existence of asbestos in your property?

Yes /No

No

If you have answered yes, please give details:

10. Services

a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	JOHNSTON BROS, MALLAIG
Water mains or private water supply	<input checked="" type="checkbox"/>	SCOTTISH WATER
Electricity	<input checked="" type="checkbox"/>	SOUTHERN & SCOTTISH

property questionnaire

Mains drainage	<input checked="" type="checkbox"/>	SCOTTISH WATER
Telephone	<input checked="" type="checkbox"/>	BT
Cable TV or satellite	<input checked="" type="checkbox"/>	SKY/FREESAT
Broadband	<input checked="" type="checkbox"/>	BT/SUPANET

b. Is there a septic tank system at your property? **Yes /No**
 No

If you have answered yes, please answer the two questions below:

(i) Do you have appropriate consents for the discharge from your septic tank? **Yes /No / Don't Know**

(ii) Do you have a maintenance contract for your septic tank? **Yes /No**

If you have answered yes, please give details of the company with which you have a maintenance contract:

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? **Yes /No / Don't know**
 Yes

If you have answered yes, please give details:
 Shared driveway as per plans.

b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? **Yes /No / Not applicable**
 No

If you have answered yes, please give details:

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**
 Yes

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? **Yes /No**
 No

If you have answered yes, please give details:

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? **Yes /No**
 No

If you have answered yes, please give details:

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- 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.)

Yes /No

No

If you have answered yes, please give details:

12. Charges associated with your property

- a. Is there a factor or property manager for your property?

Yes /No

No

If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:

- b. Is there a common buildings insurance policy?

Yes /No /Don't know

No

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

- 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.

Not applicable.

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?

Yes /No

No

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

- b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

Yes /No

Yes

If you have answered yes, please give details:

Fixed solum and drain to rear of house installed in 1997

property questionnaire

- c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? Yes /No
No

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:

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 | No <input type="checkbox"/> |
| (ii) Roofing | No / Yes / Don't know /
With title deeds / Lost | No <input type="checkbox"/> |
| (iii) Central heating | No / Yes / Don't know /
With title deeds / Lost | No <input type="checkbox"/> |
| (iv) National House Building Council (NHBC) | No / Yes / Don't know /
With title deeds / Lost | No <input type="checkbox"/> |
| (v) Damp course | No / Yes / Don't know /
With title deeds / Lost | No <input type="checkbox"/> |
| (vi) Any other work or installations?
(for example, cavity wall insulation,
underpinning, indemnity policy) | No / Yes / Don't know /
With title deeds / Lost | No <input type="checkbox"/> |

- 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? Yes /No
No

If you have answered yes, please give details:

15. Boundaries

- So far as you are aware, has any boundary of your property been moved in the last 10 years? Yes /No /
Don't
know

property questionnaire

Yes

If you have answered yes, please give details:

Planning Permission granted to separate Sandholm from Sandholm Cottages as per plans.

16. Notices that affect your property

In the past three years have you ever received a notice:

- | | | |
|----|---|----------------|
| a. | advising that the owner of a neighbouring property has made a planning application? | Yes /No
Yes |
| b. | that affects your property in some other way? | Yes /No
No |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | Yes /No
No |

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: _____

single survey

survey report on:

Property address	Sandholm Morar, Near Mallaig Inverness-shire, PH40 4PA
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Customer	James A MacEachenMrs Audrey G D MacEachen
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Customer address	Sandholm, Morar Near Mallaig Inverness-shire PH40 4PA
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Prepared by	Douglas John Hay Mowat MRICS Graham & Sibbald - Inverness
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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 single storey house with attic conversion.
Accommodation	Ground Floor: Vestibule, Hallway, Lounge, Dining Room, Kitchen, Bedroom 1 with en suite Shower Room, Bedroom 2, Bedroom 3, Bathroom, Kitchenette/Utility Room. First Floor: Landing, Sitting Room, Bedroom 4, Bedroom 5, Bedroom 6, Bathroom.
Gross internal floor area (m ²)	221.73
Neighbourhood and location	The property is situated in the coastal village of Morar lying approximately 2 miles south of Mallaig. The property occupies a prominent elevated position with panoramic views westwards. Surrounding property comprises dwellings of varying type and age and there are holiday let units nearby. Village amenities are available nearby with a full range of amenities and facilities being available in Fort William approximately 42 miles distant.
Age	1935
Weather	Dry and overcast.
Chimney stacks	Visually inspected from ground level.
Roofing including roof space	Sloping roof were visually inspected from ground level. Access was available to the roof space via a ceiling hatch in the landing.

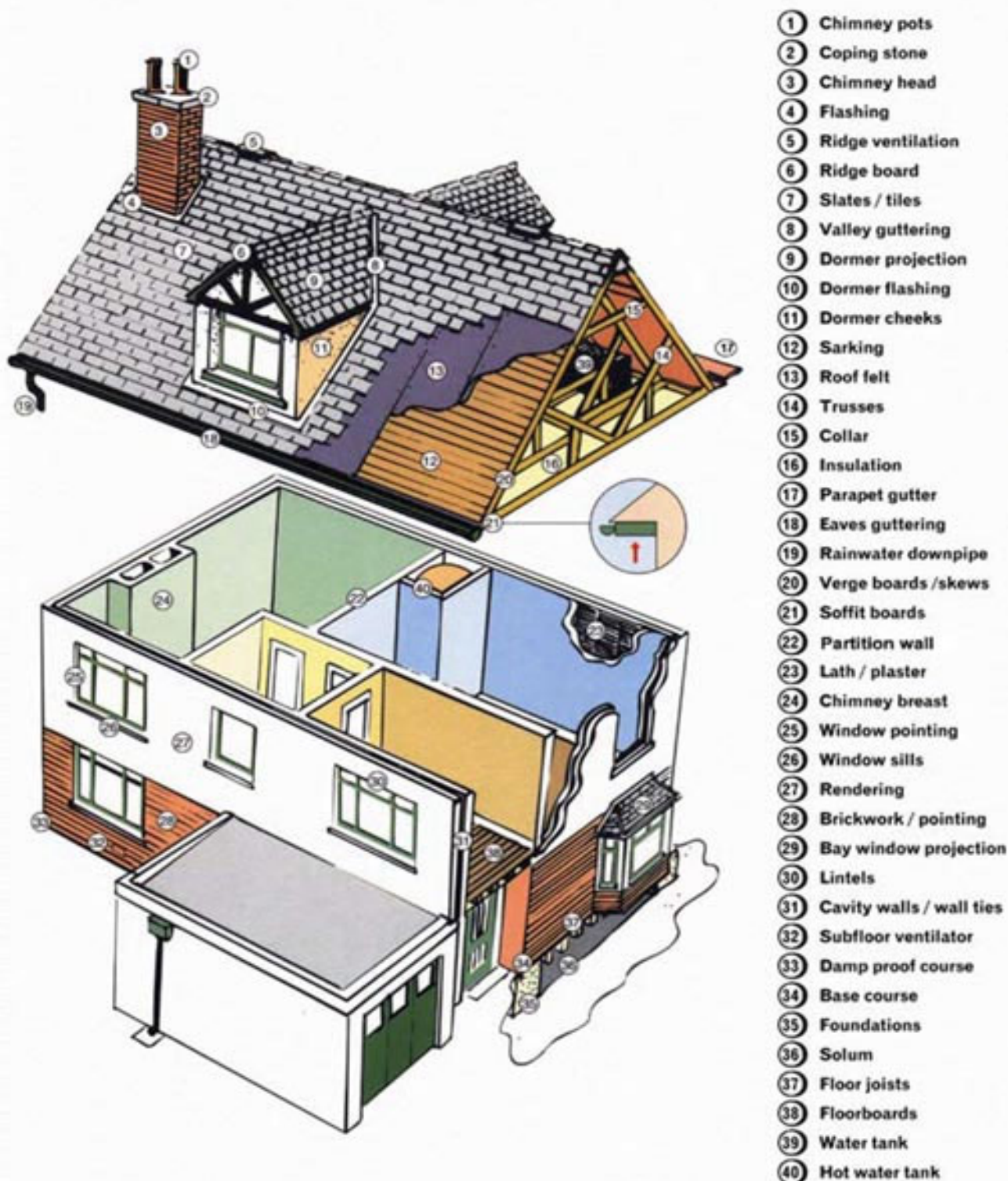
single survey

Rainwater fittings	Visually inspected from ground level.
Main walls	Visually inspected. Foundations and concealed parts were not exposed or inspected.
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.
External decorations	Visually inspected.
Conservatories/porches	n/a
Communal areas	n/a
Garages and permanent outbuildings	Visually inspected.
Outside areas and boundaries	Visually inspected.
Ceilings	Visually inspected from floor level.
Internal walls	Visually inspected from floor level. Using a moisture meter walls were randomly tested for dampness where considered appropriate.
Floors including sub floors	Surfaces or exposed floor were visually inspected. No carpets or floor coverings were lifted. No access was available to the sub floor area.
Internal joinery and kitchen fittings	Built in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out.
Internal decorations	Visually inspected.
Cellars	n/a

single survey

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.
Gas	Accessible parts of the LPG gas system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards.
Water, plumbing, bathroom fittings	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards.
Heating and hot water	Accessible parts of the system were visually inspected. No tests whatsoever were carried out to the system or appliances.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances.
Any additional limits to inspection	No access was available to the sub floor area during our inspection. No access was available to eaves void areas. The property was occupied and fully furnished during our inspection.

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	There is no evidence of significant structural movement.				
Dampness, rot and infestation					
Repair category	2				
Notes	Slightly high moisture meter readings were obtained in the lounge bay window and in the tongue and grooved floorboards at this point.				
Chimney stacks					
Repair category	1				
Notes	The chimneys are of concrete block/brick construction roughcast. These appeared generally in fair condition consistent with age.				
Roofing including roof space					
Repair category	2				
Notes	The roof is of the pitched timber frame type clad with slates. One or two slightly loose and broken slates were noted. Repointing is required to the roof ridge tiles. Access to the roof space was available via a ceiling hatch in the landing. Slight damp staining was noted at the roof hip ridge and this is possibly due to defective pointing at the ridge tiles.				
Rainwater fittings					
Repair category	1				
Notes	Gutters and downpipes are of the traditional cast iron and modern PVC type. At the time of our inspection there was no evidence of damp staining/water staining on wall surfaces which would indicate leakage. It should be noted that it was not raining at the time of our inspection.				
Main walls					
Repair category	2				
Notes	The main walls are of cavity brick or block construction with a painted wet harl external finish. Some minor cracking was noted to the roughcast finish and cracks should be sealed to prevent deterioration. Exposed areas of brickwork were noted near the base of the wall in one or two areas and these should be protected. One or two of the concrete window cills are slightly cracked.				

single survey

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.	
Windows, external doors and joinery					
Repair category	2				
Notes	<p>Windows are a combination of timber framed single glazed and PVCu framed double glazed types.</p> <p>The paintwork is flaking to the window frames and the frames may be found to be affected by slight wet rot in places. Front and rear doors are of the PVCu framed type.</p>				
External decorations					
Repair category	1				
Notes	The external decorations are generally fresh. Regular repainting will be required if these areas are to be maintained in satisfactory condition.				
Conservatories/porches					
Repair category	not applicable				
Notes	-				
Communal areas					
Repair category	not applicable				
Notes	-				
Garages and permanent outbuildings					
Repair category	2				
Notes	<p>Within the site boundaries there are a number of outbuilding including a coal/fuel store of brick construction, a shed of timber construction and a greenhouse.</p> <p>The outbuildings require some repair.</p>				
Outside areas and boundaries					
Repair category	2				
Notes	<p>The boundaries are not clearly marked on the ground and we understand that the title is being split.</p> <p>Outside areas will require ongoing repairs and maintenance.</p> <p>The fencing around the site boundaries requires some repair.</p> <p>The steps leading to the kitchenette/utility room have suffered from structural movement and may require some repair.</p>				
Ceilings					
Repair category	1				
Notes	Ceilings to the property appear to be of plasterboard/lath and plaster construction. Within the limits of our inspection these generally appeared in fair condition consistent with age. During redecoration some plaster filling/repair may be required.				

single survey

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.
Internal walls			
Repair category	2		
Notes	<p>Internal walls are mainly plastered on the hard.</p> <p>High moisture meter readings were obtained below the bay window in the lounge and the plaster in this area may be affected by dampness.</p> <p>Internal partitions are mainly of the solid type plastered on the hard although at first floor level partitions are of timber stud construction lined with plasterboard.</p>		
Floors including sub-floors			
Repair category	2		
Notes	<p>No access to the sub-floor chamber was possible at the time of our visit to the property. Within the limitations of our surface inspection there was no indication to suggest significant defects in this area. It will, however be appreciated that the area was not inspected and therefore no guarantees can be provided in this regard. We are informed by the sellers that a fixed solum was installed in 1997.</p> <p>High moisture meter readings were obtained in the flooring of the lounge bay window. One or two loose boards were noted in the property. At first floor level the flooring sags slightly in one or two rooms.</p>		
Internal joinery and kitchen fittings			
Repair category	1		
Notes	<p>The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age.</p> <p>The kitchen units are of a modern type.</p> <p>We noted that some of the sash cords to the sash and case windows are missing.</p>		
Chimney breasts and fireplaces			
Repair category	1		
Notes	<p>The fireplace in the dining room incorporates an LPG gas fire. There are four other open fireplaces in the property. Apart from the lounge and dining room fireplaces all other chimney stacks have been taken down.</p>		
Internal decorations			
Repair category	1		
Notes	<p>The property is generally in fresh decoration throughout.</p>		
Cellars			
Repair category	not applicable		
Notes	-		

single survey

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.
Electricity			
Repair category	1		
Notes	The electrical system within the property appears along modern lines and in keeping with the age and type of property.		
Gas			
Repair category	1		
Notes	The property is connected to an LPG gas supply.		
Water, plumbing and bathroom fittings			
Repair category	1		
Notes	<p>The property appears connected to mains supplies of water.</p> <p>The plumbing and fittings appear of copper/pvc piping where seen and appeared in serviceable condition but was not tested.</p> <p>The sanitary fittings are of modern style and type. These were not tested at the time of our inspection.</p>		
Heating and hot water			
Repair category	1		
Notes	<p>An oil fired central heating system has been installed. This appears in functional condition. This will require regular servicing.</p> <p>Hot water is taken from the central heating system with a back up immersion heater.</p>		
Drainage			
Repair category	1		
Notes	The property is connected to a main sewer. There was no surface evidence to indicate chokage or leakage in the drainage system.		

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	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	not applicable
Communal areas	not applicable
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	not applicable
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
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 & first
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include development of the attic floor accommodation. We understand this was carried out in 2005.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

We understand that the site is being split to separate the subjects from the two holiday cottages at the rear which are currently on the same title. The site boundaries should be clearly marked and the new title deed plan should be checked.

Estimated reinstatement cost for insurance purposes

£375000

Valuation and market comments

£330000

Our valuation is of the property in its present condition.

Our valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

Report author	Douglas John Hay Mowat MRICS
Address	Graham & Sibbald - Inverness 4 Ardross Street, Inverness, IV3 5NN
Signed	Electronically prepared by The Valuation Exchange
Date of report	23/04/2009

energy report

energy report on

Property address:	Sandholm Near Mallaig Inverness-shire PH40 4PA
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Customer:	James A MacEachen Mrs Audrey G D MacEachen
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Customer address:	Sandholm Near Mallaig Inverness-shire PH40 4PA
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Prepared by:	Douglas John Hay Mowat MRICS Graham & Sibbald Inverness
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Energy Performance Certificate


Address of dwelling and other details

SANDHOLM,
MORAR,
MALLAIG, PH40 4PA

Dwelling type: Detached house
 Name of approved organisation: RICS for Scotland
 Membership number: RICS075128
 Date of certificate: 10 April 2009
 Reference number: 4511-5224-4100-0076-2002
 Total floor area: 222 m²
 Main type of heating and fuel: Boiler and radiators, oil

This dwelling's performance ratings


This dwelling has been assessed using the RdSAP 2005 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO₂) emissions. CO₂ is a greenhouse gas that contributes to climate change.

Energy Efficiency Rating		Current	Potential
<i>Very energy efficient - lower running costs</i>			
(92 plus) A			
(81-91) B			
(69-80) C			
(55-68) D			
(39-54) E			
(21-38) F	32	35	
(1-20) G			
<i>Not energy efficient - higher running costs</i>			
Scotland	EU Directive 2002/91/EC		

The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.

Approximate current energy use per square metre of floor area: 335 kWh/m² per year

Approximate current CO₂ emissions: 73 kg/m² per year

Environmental Impact (CO ₂) Rating		Current	Potential
<i>Very environmentally friendly - lower CO₂ emissions</i>			
(92 plus) A			
(81-91) B			
(69-80) C			
(55-68) D			
(39-54) E			
(21-38) F	31	33	
(1-20) G			
<i>Not environmentally friendly - higher CO₂ emissions</i>			
Scotland	EU Directive 2002/91/EC		

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating the less impact it has on the environment.

Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above. Higher cost measures could also be considered and these are recommended in the attached energy report.

- | | |
|---|----------------------------|
| 1 Low energy lighting for all fixed outlets | 2 Upgrade heating controls |
|---|----------------------------|

A full energy report is appended to this certificate



Information from this EPC may be given to Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

For advice on how to take action and to find out about offers available to make your home more energy efficient, call 0800 512 012 or visit www.energysavingtrust.org.uk

N.B. THIS CERTIFICATE MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED VERSION

Energy Report

The Energy Performance Certificate and Energy Report for this dwelling were produced following an energy assessment undertaken by a member of RICS for Scotland. This is an organisation which has been approved by the Scottish ministers. The certificate has been produced under the Building (Scotland) Amendment Regulations 2006 and a copy of the certificate and this energy report have been lodged on a national register.

Assessor's name: Mr. Douglas John Hay Mowat
 Company name/trading name: Graham & Sibbald
 Address: 4 Ardross Street, Inverness, IV3 5NN

Phone number: 01463 236977
 Fax number: 01463 224886
 E-mail address: dmowat@g-s.co.uk

Related party disclosure:

Estimated energy use, carbon dioxide (CO₂) emissions and fuel costs of this home

	Current	Potential
Energy use	335 kWh/m ² per year	314 kWh/m ² per year
Carbon dioxide emissions	16 tonnes per year	15 tonnes per year
Lighting	£149 per year	£109 per year
Heating	£2,264 per year	£2,153 per year
Hot water	£272 per year	£254 per year

Based on standardised assumptions about occupancy, heating patterns and geographical location, the above table provides an indication of how much it will cost to provide lighting, heating and hot water to this home. The fuel costs only take into account the cost of fuel and not any associated service, maintenance or safety inspection. This certificate has been provided for comparative purposes only and enables one home to be compared with another. Always check the date the certificate was issued, because fuel prices can increase over time and energy saving recommendations will evolve.

About the building's performance ratings

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used.

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings in the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

Summary of this home's energy performance related features

The following is an assessment of the key individual elements that have an impact on this home's performance rating. Each element is assessed against the following scale: Very poor / Poor / Average / Good / Very good.

Elements	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	Poor	Poor
Roof	Pitched, no insulation (assumed) Roof room(s), insulated	Very poor Good	Very poor Good
Floor	Suspended, no insulation (assumed)	-	-
Windows	Partial double glazing	Average	Average
Main heating	Boiler and radiators, oil	Average	Average
Main heating controls	Programmer, TRVs and bypass	Poor	Poor
Secondary heating	Room heaters, LPG	-	-
Hot water	From main system	Average	Average
Lighting	Low energy lighting in 64% of fixed outlets	Good	Good
Current energy efficiency rating		F 32	
Current environmental impact (CO ₂) rating		F 31	

Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

Recommended measures to improve this home's energy performance

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions.

Lower cost measures (up to £500)	Typical savings per year	Performance ratings after improvement	
		Energy efficiency	Environmental impact
1 Low energy lighting for all fixed outlets	£25	F 33	F 31
2 Upgrade heating controls	£143	F 35	F 33
Sub-total	£168		
Higher cost measures (over £500)			
3 Replace boiler with Band A condensing boiler	£245	E 40	F 38
Total	£413		
Potential energy efficiency rating		E 40	
Potential environmental impact (CO₂) rating			F 38

Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. Some of these measures may be cost-effective when other building work is being carried out such as an alteration, extension or repair. Also they may become cost-effective in the future depending on changes in technology costs and fuel prices. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions.

4 Solar photovoltaic panels, 2.5 kWp	£159	E 44	E 41
5 Wind turbine	£47	E 46	E 42
Enhanced energy efficiency rating		E 46	
Enhanced environmental impact (CO₂) rating			E 42

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO₂) emissions.

About the cost effective measures to improve this home's energy ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work. ----

Lower cost measures (typically up to £500 each)

These measures are relatively inexpensive to install and are worth tackling first. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

1 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

2 Heating controls (room thermostat)

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

Higher cost measures (typically over £500 each)

3 Band A condensing boiler

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

About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

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. The British Photovoltaic Association has up-to-date information on local installers who are qualified electricians and on any grant that may be available, or call 0800 512 012 (Energy Saving Trust). Planning restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a suitably qualified electrician.

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. The British Wind Energy Association has up-to-date information on suppliers of small-scale wind systems and any grant that may be available, or call 0800 512 012 (Energy Saving Trust). 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 restrictions and/or building regulations may apply and you should check this with the local authority.

What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO₂ emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.
- Close your curtains at night to reduce heat escaping through the windows.

8) **Services** Mains water Mains Drainage Electricity Gas
 Central Heating? Full Part None
 Gas Electric Oil Solid Fuel Warm Air Mixed

9) **Demand For Letting (Buy To Let)** (fill in this section only if applicable).

Monthly rental value from the property: **(on a furnished basis)** £
 Monthly rental value from the property: **(on an unfurnished basis)** £

10) **Insurance Reinstatement Value**

Total area of all floors measured externally. 221.73 m²
 Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requirements, and main building (including all other structures within the site boundaries unless specifically excluded). £ 375000

11) **Market Valuation for Mortgage Purposes (Assuming Vacant Possession)**

Do you recommend the property as suitable security for a mortgage? Yes No
 If No, please provide reasons.
 If Yes, please provide your valuation.
 Valuation in present condition: 330,000
 Valuation on completion of any works required under Question 7:
 Valuation on completion of the property per Question 4:

12) **General Comments**

Please advise of any special features of the property and/or the location, which affects the property.
 The property occupies an attractive situation in the coastal village of Morar with panoramic views westwards. The property is of traditional cavity brick/block construction roughcast externally with a pitched timber frame slate clad roof. We understand that the attic floor accommodation was developed approximately 5 years ago and we assume that all relevant consents were obtained. At the date of our inspection the property was found to be generally in satisfactory condition consistent with age and type although some general maintenance is necessary. We noted that the concrete staircase leading to the kitchenette/utility room has suffered structural movement and further investigation and repair is required. We understand that at present the property title includes two holiday let cottages but that the title is to be split to separate the subjects from the holiday let cottages. Full details should be obtained.

IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES.

Certificate: I have personally inspected the property described herein and confirm adequate professional indemnity cover is held.

Signature Electronically prepared by The Valuation Exchange **Company / Firm Name** Graham & Sibbald - Inverness
Address 4 Ardross Street, Inverness, IV3 5NN

Qualification MRICS FRICS

Date of Inspection 06/04/2009

Date of Report 15/04/2009 **Tel No** 01463 236 977