

YOUR ONESURVEY HOME REPORT

ADDRESS

Mossview
Kentra, Acharacle
PH36 4LA

PREPARED FOR

Clifford Purdy

INSPECTION CARRIED OUT BY:



SELLING AGENT:



HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Fort William - Allied Surveyors Scotland Ltd	10/04/2024
Mortgage Certificate	Final	Fort William - Allied Surveyors Scotland Ltd	10/04/2024
Property Questionnaire	Final	Mr. Clifford Purdy	10/04/2024
EPC	Final	Fort William - Allied Surveyors Scotland Ltd	11/04/2024
Additional Documents	Final		

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

P A R T 1 .

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Customer	Mr. Clifford Purdy
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Selling address	Mossview Kentra, Acharacle PH36 4LA
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Date of Inspection	09/04/2024
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Prepared by	Wesley Weld Moore, BSc (Hons) MLE MRICS Fort William - Allied Surveyors Scotland Ltd
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SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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



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

1.2 THE REPORT

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

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

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

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

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in 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.

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 they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

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

- 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.

2.3.1 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.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

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

- *There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use 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 will not be inspected or reported on.

Description	The property consists of a detached 1½ storey cottage with a single storey lean-to extension leading from the rear gable end of the original building.
Accommodation	The accommodation comprises: Ground Floor: Hall, Bathroom (comprising WC, wash hand basin, bath under an electric shower), Dining room, Lounge, Kitchen (within the extension). First Floor: Stair/Landing, two Bedrooms.
Gross internal floor area (m ²)	Measured to be approximately 78 square meters over the two floors.
Neighbourhood and location	The property is situated in the scattered rural community of Kentra which is approximately three miles to the west of the village of Acharacle on the Ardnamurchan Peninsula. Facilities nearby are to be found in the village which include a convenience store, garage, hotel, cafe and a primary school. A further range of facilities can be found in Fort William and Mallaig which are each approximately 50 and 30 miles distant by road respectively.
Age	The original building is estimated to be late 19th/early 20th century and the extension is estimated to be late 1970's to early 1980's.
Weather	During the inspection the weather was overcast and dry; the report should be read within this context.
Chimney stacks	There building has two chimney stacks each at the gable end of the original building. Each of these are coated in render with lead flashings to their bases with the roof. Visually inspected from ground level only.

<p>Roofing including roof space</p>	<p>The roof to the original dwelling is sloping, will likely be timber framed and is covered in natural slate with either concrete or clay ridge tiles.</p> <p>The front pitch of the roof incorporates dormer projections.</p> <p>The roof to the lean-to extension is timber framed, mono pitched in design and clad in what appears to be artificial slate.</p> <p>Sloping roofs were visually inspected from ground level only.</p> <p>Due to restricted space, only a head and shoulders inspection of the roof space that pertains to the extension was undertaken. Therefore, not all of this space could be inspected in any great detail.</p> <p>No access was available to the roof timbers pertaining to the original building. Because of this, we cannot comment on their condition, nor can we guarantee their state of repair in this regard.</p>
<p>Rainwater fittings</p>	<p>The rainwater fittings are of uPVC manufacture and include gutters which are half round in design and downpipes which are round in cross section, some of which drain into gulley traps.</p> <p>Visually inspected from ground level only.</p>
<p>Main walls</p>	<p>The main outer walls to the original building are of solid stone construction, with those of the extension being of concrete block cavity construction. Externally throughout the walls are either harled or rendered.</p> <p>Visually inspected from ground level only. Foundations and concealed parts were not exposed or inspected.</p>
<p>Windows, external doors and joinery</p>	<p>The windows are double glazed, either timber or uPVC framed and either casement or skylight in design.</p> <p>The external front and rear doors are each formed in timber.</p> <p>Other items of external joinery include the fascia boards and rafter feet which are each situated to the eaves of the property. There are also timbers present to each of the dormer projections.</p> <p><i>Internal and external doors were opened and closed where keys were available.</i></p> <p><i>Random windows were opened and closed where possible.</i></p> <p><i>Doors and windows were not forced open.</i></p>
<p>External decorations</p>	<p>External decorations include a coating of paint applied to the rendered walls at the rear of the building. Also, the timber framed windows, doors and other items of joinery are coated in either paint or preservative treatment.</p> <p><i>Visually inspected.</i></p>
<p>Conservatories / porches</p>	<p>There are no conservatories or porches pertaining to the property.</p>

Communal areas	It is understood that no communal (shared) areas pertain to the property.
Garages and permanent outbuildings	<p>There is considered to be no garage pertaining to the property, however, there are a total of four outbuildings present. Within the immediate curtilage there are two detached buildings each of stone and corrugated metal construction. There is also an incomplete building of block construction within the garden grounds, the intention of which appears to have been to complete a garage or dwelling.</p> <p>Other outbuildings are present within the area of croft land to the rear of the garden that include a dilapidated timber shed and another shed towards of timber and corrugated metal construction.</p> <p>Visually inspected.</p>
Outside areas and boundaries	<p>Garden grounds surround the property and are predominantly laid out as areas of lawn with a grass and gravel covered driveway and parking space.</p> <p>Beyond the garden grounds the property includes approximately four acres of rough grazing type ground which is understood to be a croft.</p> <p>Boundaries are marked out in timber post & wire fencing.</p> <p>Visually inspected.</p>
Ceilings	<p>The ceilings are lined in either timber or plasterboard.</p> <p>Visually inspected from floor level.</p>
Internal walls	<p>The internal walls are either lined in timber or covered in plasterboard.</p> <p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p>
Floors including sub floors	<p>The floors throughout the original building all appear to be of timber construction which will likely be supported on timber joists. The exception is the floor pertaining to the Kitchen which appears to be solid. Confirmation of their construction types can only be confirmed if the floor coverings are lifted.</p> <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Due to fitted floor coverings throughout, the floor timbers and their associated structures could not be inspected.</p> <p>Therefore, we cannot comment on their condition, nor can we guarantee their state of repair in this regard.</p>

Internal joinery and kitchen fittings

Items of internal joinery are formed in timber and include Kitchen wall and base units.

Built-in cupboards were looked into but no stored items were moved.

	<i>Kitchen units were visually inspected excluding appliances.</i>
Chimney breasts and fireplaces	<p>There are no chimney breasts or fireplaces within the property, however, there is a solid fuel range situated in the Dining room which is connected to the hot water tank.</p> <p>An electric fire is present in the lounge of a former open fireplace.</p> <p><i>Visually inspected. No testing of the flues or fittings was carried out.</i></p>
Internal decorations	<p>The property is internally decorated throughout and the floors are lined in either laminate or carpet. The walls and ceilings are coated in emulsion.</p> <p><i>Visually inspected.</i></p>
Cellars	None.
Electricity	<p>Mains supply. Distribution wiring, where seen, is formed in PVC sheathed cabling and of the square pin/13 amp type. The system also includes two distribution boxes which contain modern circuit breakers.</p> <p><i>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.</i></p> <p><i>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.</i></p>
Gas	There is no mains gas connected to the property, nor within the area.
Water, plumbing and bathroom fittings	<p>The property is connected to the mains water supply, with the supply and drainage pipework formed in copper and PVC, respectively.</p> <p>Bathroom fittings will post-date the construction of the property and are in keeping with its character.</p> <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings was undertaken without removing any insulation.</p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p>
Heating and hot water	<p>The property has an electric heating system in the form of storage heaters and a portable oil fired radiator. There is also an electric fire situated in the Lounge and a solid fuel range situated in the Dining room.</p> <p>Hot water is supplied by the range and supplemented by an electric immersion heater fitted to the storage tank which is insulated.</p> <p><i>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p>

<p>Drainage</p>	<p>Drainage is to an exclusive septic tank.</p>
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	<p><i>Drainage covers etc were not lifted.</i></p> <p><i>Neither drains nor drainage systems were tested.</i></p>
<p>Fire, smoke and burglar alarms</p>	<p>Smoke alarms are attached to the ceilings of the Hall and Landing.</p> <p><i>Visually inspected.</i></p> <p><i>No test whatsoever were carried out to any systems or appliances.</i></p> <p><i>There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required.</i></p> <p><i>The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.</i></p> <p><i>We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.</i></p>

Any additional limits to inspection

We did not inspect woodwork, services or other parts of the property which were covered, unexposed or inaccessible. This report cannot therefore comment that such parts of the property are free from defect.

Our external inspection was from ground level only within the boundaries of the property.

Due to restricted space, only a head and shoulders inspection of the roof space that pertains to the extension was undertaken. Therefore, not all of this space could be inspected in any great detail.

No access was available to the roof timbers pertaining to the original building. Because of this, we cannot comment on their condition, nor can we guarantee their state of repair in this regard.

It was not raining enough during the course of inspecting the rainwater fittings, therefore we cannot fully comment on their adequacy.

No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report.

All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is

impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns, then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.

Random testing for dampness was undertaken internally with the use of a moisture meter to walls, ceilings and flooring where considered appropriate.

The services, electrical circuits, plumbing installation, heating and drainage systems have not been specifically tested.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

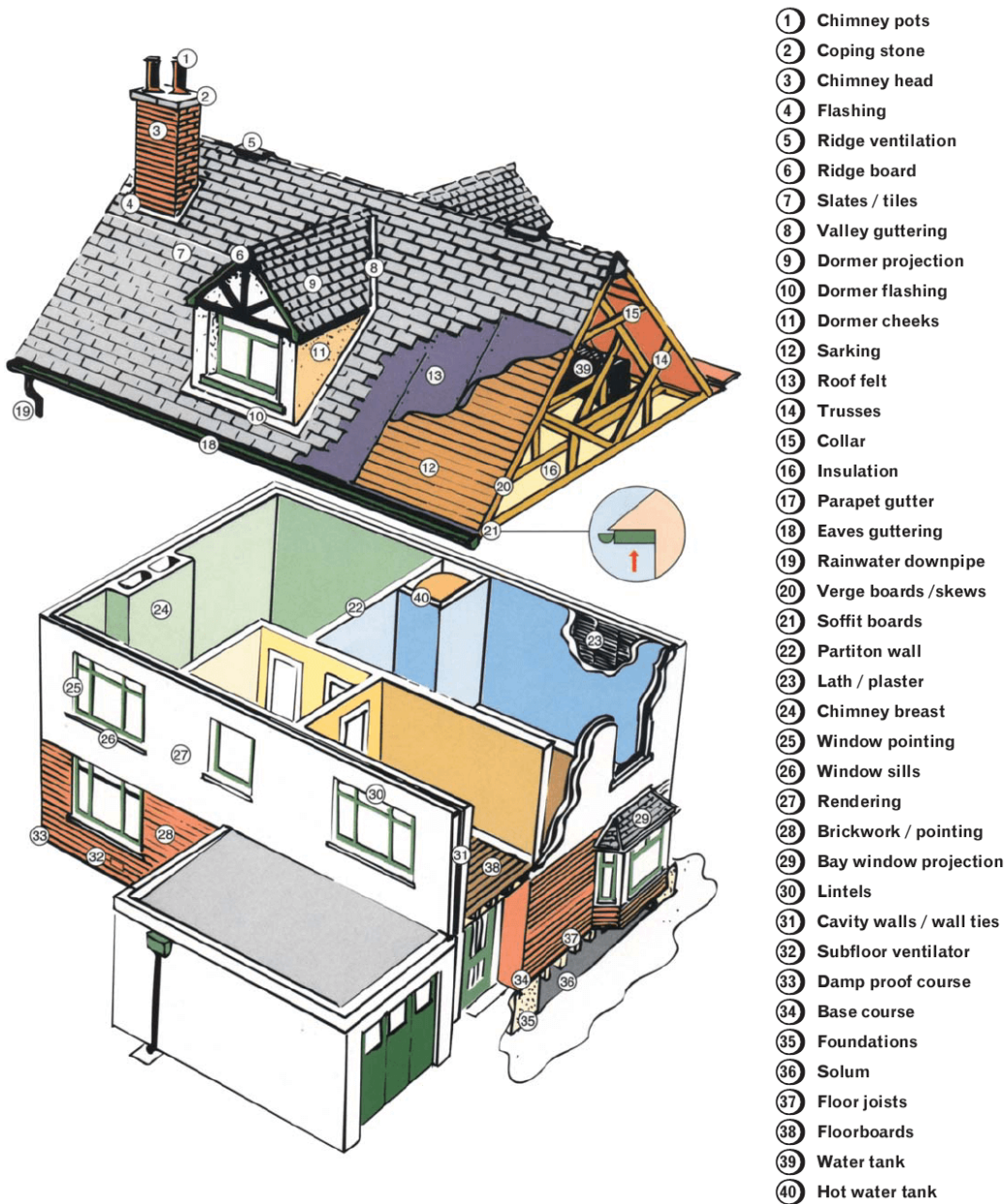
Concealed areas around the bases of kitchen units and bathroom/shower room fittings cannot be inspected, however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.

An inspection for Japanese Knotweed was not carried out.

This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property.

Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

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 above 3 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 evidence of historic settlement to the gable end wall nearest the entrance gate. This is present via a vertical crack down the gable end which is not considered to be progressive or ongoing.

Dampness, rot and infestation	
Repair category:	2
Notes:	<p>Areas of dampness were detected to the wall above the range in the Dining room and to some of the internal window inlets, particularly those pertaining to the Kitchen and Lounge windows. This dampness is likely to be caused by the pressure of wind and rain over time.</p> <p>In addition, there is also cracked rendering at the gable end nearest the entrance gate. An inspection of this wall should be undertaken by a building contractor and an inspection of the windows carried out by a joiner. Any of their recommendations should be undertaken.</p> <p>In a property of this age and type, dampness and other defects can be present including to those areas which are inaccessible, covered and unexposed. Should at any time further defects become apparent, then it is advisable that appropriate remedial action be undertaken.</p>

Chimney stacks	
Repair category:	2
Notes:	The chimney stacks have areas of cracking and weathering. Future repair works should be anticipated. A further inspection could be undertaken by a roofing or roughcasting contractor.

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.

Roofing including roof space	
Repair category:	2
Notes:	<p>Overall the roof was found to be in reasonable order, given age. However, areas of eroded pointing work were present to areas of the ridge tiles to the original building.</p> <p>There is significant moss growth present to the artificial slates on the lean-to extension.</p> <p>Roofs are prone to water penetration in extreme storms but it is not always possible for surveyors to identify this likelihood in good or dry weather. All slated roofs in particular should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.</p>

Rainwater fittings	
Repair category:	2
Notes:	<p>Whilst the rainwater fittings were found to be in reasonable order throughout, some of the downpipes are not connected into gulley traps. Regular monitoring should be undertaken to ensure this does not lead to any internal dampness.</p>

Main walls	
Repair category:	2
Notes:	<p>Whilst the overall condition of the walls was found to be in reasonable condition, there are areas where the render is defective in places with cracked and bossed sections being evident. In particular, the gable end wall closest to the entrance gate has a vertical crack with sections of impact damage. This is likely to be the cause of the internal dampness detected in the Dining room above the range.</p> <p>A further inspection should be undertaken by a roughcast and/or building contractor and their recommendations acted upon.</p>

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>Sections of decay are present to some of the items of external joinery. Future replacement works should be anticipated.</p> <p>The seals to some of the windows have failed causing condensation between the panes.</p> <p>External doors and windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance/repair will be required as part of an ongoing maintenance programme.</p>

External decorations

Repair category:	2
Notes:	Areas of weathering are present, in particular to the paintwork to the rear of the building. Regular re-painting will be required if these areas are to be maintained in a satisfactory condition.

Conservatories / porches

Repair category:	
Notes:	N/A.

Communal areas

Repair category:	
Notes:	N/A.

Garages and permanent outbuildings

Repair category:	2
Notes:	No internal access was provided to each of the outbuildings, however, works of an ongoing and general maintenance nature will be required.

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.

Outside areas and boundaries	
Repair category:	2
Notes:	Outside areas were found to be in reasonable order. However, there are sections of the boundary fencing and the main entrance gate which have areas of decay. In time, replacement works should be undertaken.

Ceilings	
Repair category:	1
Notes:	Within the limits of our inspection these generally appeared in reasonable condition consistent with age. During redecoration some plaster filling/repair may be required.

Internal walls	
Repair category:	1
Notes:	Within the limits of our inspection these generally appeared in reasonable condition consistent with age. During redecoration some plaster filling/repair may be required.

Floors including sub-floors	
Repair category:	1
Notes:	No access to the sub-floor chamber was possible at the time of our visit to the property. It will, however be appreciated that as this area was not inspected no guarantees can be provided in this regard.

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 joinery and kitchen fittings	
Repair category:	1
Notes:	<p>The internal joinery is showing some signs of wear and tear and upgrading during routine decoration is thought necessary.</p> <p>The Kitchen fittings are generally in adequate condition for their age and type.</p>

Chimney breasts and fireplaces	
Repair category:	1
Notes:	<p>There is a solid fuel range installed within the property. It should be emphasised that the flue was not checked or appliances tested.</p> <p>All original fireplaces have been removed/blocked and we assume adequately vented.</p> <p>All flue linings should be checked, repaired if necessary and swept prior to the fires being reused.</p>

Internal decorations	
Repair category:	1
Notes:	The property is generally in fresh decoration throughout.

Cellars	
Repair category:	
Notes:	N/A.

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:	2
Notes:	The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board. It should be emphasised that the system was not tested at the time of our inspection. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years for owner-occupied properties and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations. We would recommend an Electrical Installation Condition Report (EICR) be obtained prior to purchase

Gas	
Repair category:	
Notes:	N/A.

Water, plumbing and bathroom fittings	
Repair category:	2
Notes:	<p>The cold water storage tank is of metal construction and should be replaced with one of PVC manufacture.</p> <p>NOTES:</p> <p>The plumbing and fittings appeared in serviceable condition but were not tested.</p> <p>The sanitary fittings appeared in fair order consistent with age.</p> <p>Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.</p>

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.

Heating and hot water

Repair category:

1

Notes:

There is an electric heating system provided. This was not tested.

There is also a solid fuel range situated in the Dining room which is connected to the hot water tank. This will require ongoing and regular servicing.

Drainage

Repair category:

1

Notes:

Drainage, we understand is to a exclusive septic tank which we understand lies within the feu. This was not checked or tested. It should be ensured that appropriate registration documents are available.

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

Structural movement	1
Dampness, rot and infestation	2
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	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	
Electricity	2
Gas	
Water, plumbing and bathroom fittings	2
Heating and hot water	1
Drainage	1

Remember

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

Warning

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

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 coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground and first.
2. Are there three steps or fewer to a main entrance door of the property?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
3. Is there a lift to the main entrance door of the property?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
4. Are all door openings greater than 750mm?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
5. Is there a toilet on the same level as the living room and kitchen?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
6. Is there a toilet on the same level as a bedroom?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
7. Are all rooms on the same level with no internal steps or stairs?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

4. VALUATION AND CONVEYANCER ISSUES

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

<p>Matters for a solicitor or licensed conveyancer</p> <p>The following matters require clarification and/or confirmation:</p> <p>1 - The property has a good and valid title, and that the tenure is Ownership.</p> <p>2 - The valuation is on the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions, servitudes or rights of way.</p> <p>3 - The nearby and adjacent roads to the property are adopted and maintained by the Local Authority and/or other similar public body.</p> <p>4 - A current servicing certificate in respect of the solid fuel range is available.</p> <p>5 - It is understood that the ground to the rear of the garden is held under Crofting Tenure.</p> <p>6 - Drainage, we understand is to a exclusive septic tank which we understand lies within the feu. This was not checked or tested. It should be ensured that appropriate registration documents are available.</p> <p>Where Category 2 items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p>
<p>Estimated re-instatement cost (£) for insurance purposes</p> <p>£400,000 (Four Hundred Thousand Pounds)</p> <p>We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than the above noted figure. Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit and the Pandemic. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.</p>
<p>Valuation (£) and market comments</p>

£325,000 (Three Hundred and Twenty Five Thousand Pounds)

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the figure of £325,000 (Three Hundred and Twenty Five Thousand Pounds).

The property is considered to be a reasonable purchase at or around the above noted valuation based on those matters covered within this report.

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:	Wesley Weld Moore, BSc (Hons) MLE MRICS
Company name:	Fort William - Allied Surveyors Scotland Ltd
Address:	20 High Street Fort William PH33 6AT
Signed:	Electronically Signed: 253153-F8383371-5974
Date of report:	10/04/2024

PART 2.

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





Mortgage Valuation Report

Property:	Mossview Kentra, Acharacle PH36 4LA	Client: Mr. Clifford Purdy Tenure: Absolute Ownership and Crofting Tenure
Date of Inspection:	09/04/2024	Reference: WWM/JMB/FW/24/253153

This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0 LOCATION

The property is situated in the scattered rural community of Kentra which is approximately three miles to the west of the village of Acharacle on the Ardnamurchan Peninsula. Facilities nearby are to be found in the village which include a convenience store, garage, hotel, cafe and a primary school. A further range of facilities can be found in Fort William and Mallaig which are each approximately 50 and 30 miles distant by road respectively.

2.0	DESCRIPTION	2.1 Age:	Original: estimated to be late 19th/early 20th century. Extension: estimated to be late 1970's/1980's.
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The property consists of a detached 1½ storey Cottage with a single storey lean-to extension leading from the rear gable end of the original building.

Garden grounds surround the property and are predominantly laid out as areas of lawn with a grass and gravel covered driveway and parking space.

Beyond the garden grounds the property includes approximately four acres of rough grazing type ground which is understood to be a croft.

Boundaries are marked out in timber post & wire fencing.

3.0 CONSTRUCTION

The main outer walls to the original building are of solid stone construction with that of the lean-to extension being of concrete block cavity construction. Externally throughout the walls are predominantly rendered, with the front elevation of the original building being point/harled.

The roof to the original building is pitched in design, will likely be timber framed and is clad in natural slate with concrete or clay ridge tiles. The roof of the lean-to extension is timber framed, is mono pitched in design and clad in what appears to be artificial slate.

The floors are of either suspended or solid construction.

4.0	ACCOMMODATION
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The accommodation comprises:

Ground Floor: Hall, Bathroom (comprising WC, wash hand basin, bath under an electric shower), Dining room, Lounge, Kitchen (within the extension).

First Floor: Stair/Landing, two Bedrooms.

5.0	SERVICES (No tests have been applied to any of the services)						
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Water:	Mains	Electricity:	Mains	Gas:	None	Drainage:	Private septic tank
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Central Heating:	Solid fuel range and electric storage heaters.
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6.0	OUTBUILDINGS
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Garage:	None.
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Others:	Several outbuildings of either stone, timber and corrugated metal construction.
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7.0	GENERAL CONDITION - <i>A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</i>
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The general condition of the property was found to be in reasonable order throughout, taking into consideration age, character and construction type. Whilst defects in general were found to be only in minor in nature and should prove capable of remedy within the scope of routine and ongoing maintenance, localised areas of internal dampness were present. It is advised that in order to protect the long term structural fabric of the building a further inspection be undertaken by either a joiner and/or roughcast/building contractor with their recommendations acted upon.

8.0	ESSENTIAL REPAIR WORK <i>(as a condition of any mortgage or, to preserve the condition of the property)</i>
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In our opinion, no essential repair works are required to the property as a condition for mortgage lending purposes.

8.1 Retention recommended:	Nil
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9.0	ROADS & FOOTPATHS
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The adjacent public highway will likely be adopted and maintained by the Local Authority and/or other public body.

10.0	BUILDINGS INSURANCE (£):	400,000	GROSS EXTERNAL FLOOR AREA	112	Square metres
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	<i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i>				
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11.0	GENERAL REMARKS
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The following matters require clarification and/or confirmation:

- 1 - The property has a good and valid title, and that the tenure is Ownership.
- 2 - The valuation is on the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions, servitudes or rights of way.
- 3 - The nearby and adjacent roads to the property are adopted and maintained by the Local Authority and/or other similar public body.
- 4 - A current servicing certificate in respect of the solid fuel range is available.
- 5 - It is understood that the ground to the rear of the garden is held under a Crofting Tenure.
- 6 - Drainage, we understand is to a exclusive septic tank which we understand lies within the feu. This was not checked or tested. It should be ensured that appropriate registration documents are available.

Where Category 2 items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

Insurance matters:

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than the above noted figure. Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit and the Pandemic. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

Lenders:

Lenders are adverse to taking on as collateral/security land that is held under Crofting Tenure. Therefore, for the purposes of secured lending, the mortgage element of this report has taken into consideration the cottage and immediate curtilage only (i.e. the cottage and garden ground) in our under-noted value. For the avoidance of doubt, the croft land has been disregarded from the value for this part of the report.

12.0	VALUATION <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>		
12.1	Market Value in present condition (£):	£300,000	Three Hundred Thousand Pounds
12.2	Market Value on completion of essential works (£):	N/A.	
12.3	Suitable security for normal mortgage purposes?	Yes	
12.4	Date of Valuation:	09/04/2024	
Signature:		Electronically Signed: 253153-F8383371-5974	
Surveyor:	Wesley Weld Moore	BSc (Hons) MLE MRICS	Date: 10/04/2024
Fort William - Allied Surveyors Scotland Ltd			

Office:	20 High Street Fort William PH33 6AT	Tel: 01397 705 541 Fax: email: wesley.weld- moore@alliedsurveyorsscotland.com
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PART 3.

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	Mossvie Kentra, Acharacle PH36 4LA
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Customer	Mr. Clifford Purdy
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Customer address	Mossvie Kentra, Acharacle PH36 4LA
-------------------------	--

Prepared by	Wesley Weld Moore, BSc (Hons) MLE MRICS Fort William - Allied Surveyors Scotland Ltd
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Energy Performance Certificate (EPC)

Scotland

Dwellings

MOSS VIEW, KENTRA, ACHARACLE, PH36 4LA

Dwelling type: Detached house
Date of assessment: 09 April 2024
Date of certificate: 11 April 2024
Total floor area: 78 m²
Primary Energy Indicator: 679 kWh/m²/year

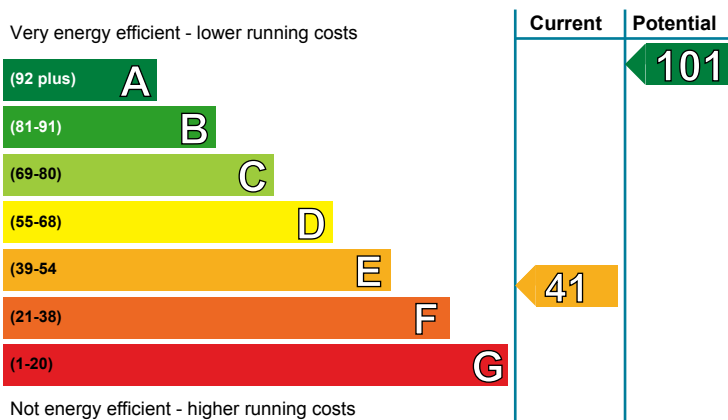
Reference number: 7602-3611-3222-4400-1443
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Electric storage heaters

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*	£10,365	See your recommendations report for more information
Over 3 years you could save*	£4,485	

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

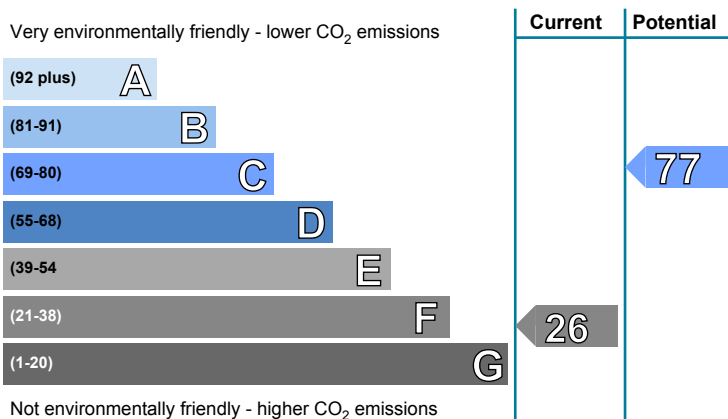


Energy Efficiency Rating

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 E (41)**. 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 F (26)**. 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 Flat roof or sloping ceiling insulation	£850 - £1,500	£609.00
2 Cavity wall insulation	£500 - £1,500	£321.00
3 Floor insulation (suspended floor)	£800 - £1,200	£975.00

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	Granite or whinstone, with internal insulation	★★★★☆	★★★★☆
	Cavity wall, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Roof room(s), insulated	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Electric storage heaters	★★★☆☆	★☆☆☆☆
Main heating controls	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	From main system, no cylinder thermostat	★☆☆☆☆	★☆☆☆☆
Lighting	Low energy lighting in 78% 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 120 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 9.4 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 6.5 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	£7,677 over 3 years	£4,359 over 3 years	
Hot water	£2,232 over 3 years	£1,065 over 3 years	
Lighting	£456 over 3 years	£456 over 3 years	
Totals	£10,365	£5,880	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£203	E 44	F 29
2 Cavity wall insulation	£500 - £1,500	£107	E 46	F 31
3 Floor insulation (suspended floor)	£800 - £1,200	£325	E 51	F 35
4 Floor insulation (solid floor)	£4,000 - £6,000	£75	E 53	F 37
5 Hot water cylinder thermostat	£200 - £400	£74	E 54	F 37
6 High heat retention storage heaters	£1,600 - £2,400	£487	D 62	E 44
7 Solar water heating	£4,000 - £6,000	£225	D 66	E 48
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£539	C 78	D 57
9 Wind turbine	£15,000 - £25,000	£1250	A 101	C 77

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

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 Flat roof or sloping ceiling insulation

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

2 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).

3 Floor insulation (suspended floor)

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

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 Cylinder thermostat

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

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. 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)	14,273	N/A	(591)	N/A
Water heating (kWh per year)	3,445			

Addendum

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. Wesley Weld-moore
Assessor membership number:	EES/008262
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	Commercial House 20 High Street Fort William PH33 6AT
Phone number:	01397 705541
Email address:	fort.william@alliedsurveyors.com
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



P A R T 4 .

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Questionnaire: **Mossview, Kentra, Acharacle, PH36 4LA**

Address

Address Line 1

Mossview

Address Line 2

Address Line 3

Town/City

Kentra, Acharacle

Postcode

PH36 4LA

Seller(s)

CLIFFORD PURDY.

Seller name(s)

Completion date of questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1. Length of ownership

37 YEARS.

How long have you owned the property?



2. Council Tax

Which Council Tax band is your property in? (Please click to select)

A B C D E F G H

3. Parking

What are the arrangements for parking at your property?

(Please tick all that apply)

Garage

Allocated parking space

Driveway

Shared parking

On street

Resident permit

Metered parking

Other (please specify)

4. Conservation area

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

Yes No Don't know

5. Listed buildings

Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?

Yes No ✓

6. Alterations/additions/extensions

a)

(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

Yes No ✓

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

Yes No ✓

b)

Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes No ✓

7. Central heating

a)

Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).

Yes ✓ No Partial

8. Energy Performance Certificate

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

Yes (Surveyor will complete this at the time of inspection)

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 ✓

b)

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

Yes No ✓ Don't know

10. Services

a)

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

Service

Connected

Supplier

Gas or liquid petroleum gas

Water mains or private water supply ✓

Electricity ✓

Mains drainage

Telephone

Cable TV or satellite

Broadband

b)

Is there a septic tank system at your property?

Yes ✓ No

11. Responsibilities for shared or common areas

a)

Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

Yes No Don't know

b)

Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

Yes No Not applicable

c)

Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

Yes No

d)

Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries?

Yes No

e)

As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?

Yes No

f)

As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

Yes No

12. Charges associated with your property

a)

Is there a factor or property manager for your property?

Yes No

b)

Is there a common buildings insurance policy?

Yes No Don't know

c)

Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.

13. Specialist works

a)

As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

Yes No

b)

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

Yes No

c)

If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

Yes No

14. Guarantees

a)

Are there any guarantees or warranties for any of the following:

(i) Electrical work

No

Yes

Don't know

With title deeds

Lost

(ii) Roofing

No ✓

Yes

Don't know

With title deeds

Lost

(iii) Central heating

No ✓

Yes

Don't know

With title deeds

Lost

(iv) National House Building Council

No ✓

Yes

Don't know

With title deeds

Lost

(v) Damp course

No ✓

Yes

Don't know

With title deeds

Lost

(vi) Any other work or installations?

(for example, cavity wall insulation, underpinning, indemnity policy)

No ✓

Yes

Don't know

With title deeds

Lost

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

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

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

b.

That affects your property in some other way?

Yes

No

c.

That requires you to do any maintenance, repairs or improvements to your property?

Yes

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

Declaration

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.

Completed By *clwy*

Capacity

Owner ✓

Legally Appointed Agent for Owner

Date

Print Version (<https://app.onesurvey.org/Pdf/PropertyQuestionnaire?q=AMYnLbHhK4V%2biE154vFyq0ujVsl1psnVHFMEliuXyHudE9bSeJFG2IW%2fjGtQ6UOb>)

