Home Report

The Whangie
Banavie
Fort William
PH33 7PD

Inspected on: 2nd September 2025

Prepared by:
Samuel & Partners
First Surveyors Scotland
First Floor
20 High Street
FORT WILLIAM
PH33 6AT

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Property Questionnaire

PROPERTY ADDRESS:	**The Whangie** **Banavie** **Fort William** **PH33 7PD**

SELLER(S):	**Andrew Kilpatrick** **Margaret Kilpatrick**

COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	**02.09.25**

PROPERTY QUESTIONNAIRE
Information to be given to prospective buyer(s)

1.	**Length of ownership**	
	How long have you owned the property? 24 years	
2.	**Council Tax**	
	Which Council Tax band is your property in? A B C D E✓ F G H	
3.	**Parking**	
	What are the arrangements for parking at your property? (Please indicate all that apply) • Garage • Allocated parking space • Driveway✓ • Shared parking • On street • Resident permit • Metered parking • Other (please specify):	
4.	**Conservation Area**	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	No
5.	**Listed Buildings**	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	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)?	No
	If you have answered yes, please describe the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	

	<u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? <u>If you have answered yes</u>, please answer the three questions below:	No
	(i) Were the replacements the same shape and type as the ones you replaced?	
	(ii) Did this work involve any changes to the window or door openings?	
	(iii) Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	**Central heating**	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom). <u>If you have answered yes/partial</u> – what kind of central heating is there? Oil boiler (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)	Yes
	<u>If you have answered yes, please answer the 3 questions below:</u>	
b.	When was your central heating system or partial central heating system installed? 24 years ago	
c.	Do you have a maintenance contract for the central heating system? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:	No
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	N/A
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	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? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?	No

b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	No
10.	**Services**	
a.	Please tick which services are connected to your property and give details of the supplier:	

Services	Connected	Supplier
Gas / liquid petroleum gas		
Water mains / private water supply	✓	Scottish Water
Electricity	✓	Octopus
Mains drainage		
Telephone		
Cable TV / satellite		
Broadband		

b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes
c.	Do you have appropriate consents for the discharge from your septic tank?	Don't know
d.	Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	No
11.	**Responsibilities for Shared or Common Areas**	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	No
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	No
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	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? <u>If you have answered yes</u>, please give details:	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? <u>If you have answered yes</u>, please give details:	No
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.) <u>If you have answered yes</u>, please give details:	No
12.	**Charges associated with your property**	
a.	Is there a factor or property manager for your property? <u>If you have answered yes</u>, please provide the name and address and give details of any deposit held and approximate charges:	No
b.	Is there a common buildings insurance policy? <u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?	No
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, e.g. to a Residents' Association, or maintenance or stair fund.	N/A
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? <u>If you have answered yes</u>, 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	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? <u>If you have answered yes</u>, please give details	No

c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	

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)	NHBC	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? (e.g: cavity wall insulation, under-pinning, 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? 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? If you have answered yes, please give details:	No
16.	**Notices that affect your property**	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No

<u>If you have answered yes to any of a-c above</u>, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase 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) :

……………A Kilpatrick…..…………………………………………

……………M Kilpatrick…..…………………………………………

Date: ………05.09.25………

single survey

survey report on:

Property address	The Whangie Banavie Fort William PH33 7PD

Customer	Andrew Kilpatrick Margaret Kilpatrick

Customer address	The Whangie Banavie Fort William PH33 7PD

Prepared by	John Strachan MRICS Samuel & Partners - FS Scotland

Date of Inspection	2nd September 2025

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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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 were not inspected or reported on.

Description	A detached bungalow
Accommodation	Entrance lobby, living room, inner hall, kitchen and dining, 3 bedrooms (1 with ensuite), bathroom and a utility.
Gross internal floor area (m^2)	115 sq m.
Neighbourhood and location	The property is set on the edge of the residential area of Banavie on the outskirts of the town of Fort William. Surrounding properties are a mix of similar private houses and small agricultural holdings. All essential services, amenities and transport links are nearby.
Age	Built around 1990.
Weather	Overcast with outbreaks of rain.
Chimney stacks	*Visually inspected with the aid of binoculars where appropriate* There is a masonry constructed chimney stack with dry dash rendered surfaces and a concrete cope. There are lead flashings with the main roof. The cope has been capped in a metal box/flashing.
Roofing including roof space	*Sloping roofs were visually inspected with the aid of binoculars where appropriate* *Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3 m ladder externally* *Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3 m ladder within the property* *If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so* The roof is pitched and covered in a concrete tile. The ridge is in a concrete tile. The verges are cloaked in a upvc trim. There are lead valleys at the roof intersection. The roof space is accessed via a hatch to the hall ceiling. The roof is constructed in factory manufactured timber trusses with a fibre board based sarking. There is glass wool insulation between and over the ceiling joists.
Rainwater fittings	*Visually inspected with the aid of binoculars where appropriate* Upvc gutters and downpipes. The downpipes discharge to closed gullies.
Main walls	*Visually inspected with the aid of binoculars where appropriate* *Foundations and concealed parts were not exposed or inspected* The external walls are in conventional modern timber frame cavity wall construction (2 walls with a narrow gap between). The outer wall is in a concrete block finished in a dry dash render. There is facing brick to the base course. The inner timber frame wall is structural and carries the weight of the roof. Internal surfaces are lined in plasterboard.

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* Windows are in timber frame and casement with sealed double glazed panels. The external doors are in timber. There is a sliding patio door to the living room. The patio door was locked at the time of inspection. Fascias, soffits and barge boards are in timber.
External decorations	*Visually inspected* Windows, external doors and joinery have a stain finish.
Conservatories/porches	*Visually inspected* None
Communal areas	*Circulation areas visually inspected* None
Garages and permanent outbuildings	*Visually inspected* None
Outside areas and boundaries	*Visually inspected* The property sits in a good sized plot. There are grassed surfaces to the front, side and rear with mature bushes, small trees, etc. There is a slabbed patio area to the rear. There is a metal and timber garden shed. There is a stone chipped drive and car parking area to the front. Boundaries are in post and wire.
Ceilings	*Visually inspected from floor level* Plasterboard lined throughout. There is coving with the internal walls.
Internal walls	*Visually inspected from floor level* *Using a moisture meter, walls were randomly tested for dampness where considered appropriate* Timber frame with plasterboard linings.
Floors including sub floors	*Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted* *Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point* *Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1 m between the underside of floor joists and the solum as determined from the access hatch* Floors are in suspended timber (boarded joists). These were fully covered and carpeted at the time of inspection. We were unable to view the sub floor space due to the lack of an accessible floor hatch.
Internal joinery and kitchen fittings	*Built in cupboards were looked into but no stored items were moved* *Kitchen units were visually inspected excluding appliances* Facings and skirtings are in timber. Internal doors are in four panel and flush panel. Kitchen fittings are modern and comprise of a good quality range of proprietary base and wall units with a shaker style prefinished or wooden door, proprietary solid worktop, ceramic Belfast sink and integral electrical appliances.
Chimney breasts and fireplaces	*Visually inspected* *No testing of the flues or fittings were carried out* There is a fireplace to the living room which houses an electric flame effect fire.
Internal decorations	*Visually inspected* Ceilings and walls have an emulsion paint finish on a plain plasterboard backing. Internal joinery is stained.
Cellars	*Visually inspected where there was a safe and purpose built access* None

Electricity	*Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on* Mains electricity supply. The meter is located in a proprietary box to the rear. The fuse board is located at high level within the utility. Electrical fittings are of a modern type.

Gas	*Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on* None

Water, plumbing, bathroom fittings	*Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation* *No tests whatsoever were carried out to the system or appliances* Mains water supply. We did not locate the incoming rising main but suspect it is located within the utility. Plumbing supplies where viewed are in copper, wastes are in plastic. Bathroom fittings are modern and comprise of ceramic wcs, ceramic wash hand basins, an acrylic bath and a proprietary shower enclosure. There is an electric instantaneous shower. Surfaces within the shower and around the bath are tiled.

Heating and hot water	*Accessible parts of the system were visually inspected apart from communal systems, which were not inspected* *No tests whatsoever were carried out to the system or appliances* Central heating is provided by an oil fired combi boiler located within the utility. The combi boiler heats steel radiators throughout the property. This was working at the time of inspection. There is a plastic oil storage tank to the rear. The combi boiler also provides hot water.

Drainage	*Drainage covers etc were not lifted* *Neither drains nor drainage systems were tested* Drainage connects to a private septic tank located to the front of the property.

Fire, smoke and burglar alarms	*Visually inspected. No tests whatsoever were carried out to the system or appliances* There are no fire or burglar alarms. There is a smoke detector to the hall and a carbon monoxide detector to the utility. Fire Safety Legislation effective from February 2022 requires 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 detection alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon fuelled appliance e.g. central heating boiler, open fire, wood burning stove, etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriate accredited contractors to ensure compliance.

Any additional limits to inspection	*For flats/maisonettes. Only the subject flat and internal communal areas giving access to the flat were inspected* *If the roof space or underbuilding/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation* *The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance* *We have not carried out an inspection for Japanese Knotweed or other invasive plant species and unless otherwise stated for the purpose of this report we have assumes that there is no Japenese Knotweed or other invasive plant species within the boundaries of the proeprty or in neighbouring properties. the identification of Japenese Knotweed or other invasive plant species should be made by a Specialst Contractor.* As advised above we were unable to view the sub floor space. We did not open/check the patio door.

Sectional Diagram showing elements of a typical house

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

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

2. Condition

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

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

Structural movement	
Repair category	1
Notes	No evidence of any significant cracking, current settlement and no conditions present to suggest the foundations are defective or inadequate.

Dampness, rot and infestation	
Repair category	1
Notes	No evidence of any significant damp, rot or infestation in any areas inspected.

Chimney stacks	
Repair category	1
Notes	As advised above the stack has been capped. It is good practise to ventilate redundant flues. There is slight wear to the render typically on the exposed west face side. There appears to be a very slight lean to the chimney stack when viewed in the roof space.

Roofing including roof space	
Repair category	1
Notes	There is moss holding to the roof tiles in places but this is not considered to be significant. There is some debris to the valley to the rear that should cleared. These roof tiles are around 35 years of age. There is a slight lack of ventilation to the roof space. The sarking board has sagged slightly in a few locations which is typical for this type of material. There is a redundant cold water storage tank within the roof space.

Rainwater fittings	
Repair category	1
Notes	Some joints to the offsets are discoloured and holding moss which suggests they may leak during periods of heavy rain. Rainwater fittings require regular maintenance.

Main walls	
Repair category	1
Notes	No evidence of any significant disrepair. There is some wear to the render on the exposed southwest facing elevation. There is a crack to the render above the lintol to the rear door.

Windows, external doors and joinery	
Repair category	2
Notes	The drip to the base of the front entrance door is beginning to soften. The seal to a double glazed panel to the sliding patio door to the living room has failed causing misting between the glass panels. This will require to be replaced.

External decorations	
Repair category	1
Notes	No evidence of any significant weathering.

Conservatories/porches	
Repair category	Not applicable
Notes	

Communal areas	
Repair category	Not applicable
Notes	

Garages and permanent outbuildings	
Repair category	Not applicable
Notes	

Outside areas and boundaries	
Repair category	1
Notes	No significant matters obvious to us at the time of inspection. There is some wear to the boundary fencing and some fence/gate posts are beginning to rot.

Ceilings	
Repair category	1
Notes	No evidence of any significant disrepair.

Internal walls	
Repair category	1
Notes	No evidence of any significant disrepair.

Floors including sub-floors	
Repair category	1
Notes	No evidence of any significant disrepair having regard to the limits of our inspection.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No evidence of any significant disrepair.

Chimney breasts and fireplaces	
Repair category	1
Notes	No evidence of any significant disrepair.

Internal decorations	
Repair category	1
Notes	No evidence of any significant wear.

Cellars	
Repair category	Not applicable
Notes	

Electricity	
Repair category	2
Notes	Although probably in an acceptable condition there is no record of when an electrical test was last carried out. It is good practice to test electrical installations to domestic properties on a 5 year cycle or upon an exchange of ownership. There are no extractor fans to the bathroom or ensuite. A fully integrated smoke, heat and carbon monoxide detector system should be provided to comply with new legislation.
Gas	
Repair category	Not applicable
Notes	
Water, plumbing and bathroom fittings	
Repair category	1
Notes	No evidence of any significant disrepair. There is a redundant plastic cold water storage tank in the roof space that has disconnected.
Heating and hot water	
Repair category	1
Notes	It is good practice to service oil boilers on a regular basis. There is a redundant oil storage tank to the rear that will require to be removed.
Drainage	
Repair category	1
Notes	It is good practice to service/de-sludge septic tanks on a regular basis.

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	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	N/a
Communal areas	N/a
Garages and permanent outbuildings	N/a
Outside areas and boundaries	1
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	N/a
Electricity	2
Gas	N/a
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 floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes [ ] No [X]
3. Is there a lift to the main entrance door of the property?	Yes [ ] No [X]
4. Are all door openings greater than 750mm?	Yes [ ] No [X]
5. Is there a toilet on the same level as the living room and kitchen?	Yes [X] No [ ]
6. Is there a toilet on the same level as a bedroom?	Yes [X] No [ ]
7. Are all rooms on the same level with no internal steps or stairs?	Yes [X] No [ ]
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes [X] No [ ]

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer
It is assumed that the subjects are held on an absolute ownership basis [formerly feudal]. This should be confirmed by your solicitor. In addition to the standard searches and enquiries to be carried out by your solicitor we would recommend that the following matters are confirmed: 1. The service record for the oil boiler should be provided. 2. We assume the septic tank is registered with SEPA and it has been emptied/de-sludged recently.

Estimated reinstatement cost for insurance purposes
It is recommended that the subjects be insured for a sum of not less than £400,000 [four hundred thousand pounds] This figure is the estimate of the cost of rebuilding the property and bears no direct relationship to the current market value.

Valuation and market comments
£335,000 [three hundred & thirty five thousand pounds] There is a good demand for properties of this size and type within easy commuter distance of the town of Fort William. Banavie is a popular residential area.

Report author	John Strachan MRICS
Address	Samuel & Partners FS Scotland, First Floor, 20 High Street, Fort William, Scotland, PH33 6AT
Signed	Electronically prepared by Samuel & Partners
Date of report	08 September 2025

Terms and Conditions

PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

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, 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 to the Seller. It is the responsibility of the Seller to ensure that the amended Report is transmitted to every prospective Purchaser.

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

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

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

1.2 THE REPORT

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

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

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

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

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.

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

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 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.

1.5 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.

1.6 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.

1.7 PRECEDENCE

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

1.8 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 "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;

- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.

+ the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

1. Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;

* There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

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

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

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

Samuel & Partners
Generic Valuation

Mortgage Valuation Report

Property:	The Whangie Banavie Fort William PH33 7PD	**Customer:** **Owner:** **Introducer:** **Tenure:**	 Standard Ownership (assumed)
Date of Inspection:	02.09.25	**Reference:**	

This Mortgage Valuation Report has been issued as part of The Home Report prepared on the property referred to above. This report and associated Home Report together with the inspection has been carried out in accordance with the RICS Appraisal and Valuation Standards (The Red Book) and the RICS Rules of Conduct. Potential purchasers must not read this report in isolation and your attention is drawn to the additional comments contained in The Single Survey and also the Terms and Conditions of the associated Home Report. This report has been prepared solely for mortgage lenders to consider the property's suitability for mortgage finance. Your attention is also drawn to the fact that neither the whole nor any part of the report or any reference thereto may be included in any document, circular or statement without prior approval in writing as to the form in which it will appear.

1.0 LOCATION

The property is set on the edge of the residential area of Banavie on the outskirts of the town of Fort William. All essential services, amenities and transport links are nearby.

2.0 DESCRIPTION | **2.1 Age:** 1990

A detached bungalow.

3.0 CONSTRUCTION

Timber frame cavity walls; pitched and concrete tiled roof; suspended timber floors

4.0 ACCOMMODATION

Entrance lobby, living room, inner hall, kitchen and dining, 3 bedrooms (1 with ensuite), bathroom and a utility.

5.0 SERVICES (No *tests have been applied to any of the services)*

Water:	Mains	**Electricity:**	Mains	**Gas:**	None	**Drains:**	Private

Central Heating: Full – oil boiler to radiators

6.0 OUTBUILDINGS

Garage:	None
Others:	None

7.0 GENERAL CONDITION - *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.*

The property is in a good condition for lending purposes.

8.0	**ESSENTIAL REPAIR WORK** (as a *condition of any mortgage or, to preserve the condition of* the *property)*				
None required as a condition of the mortgage					
8.1 Retention recommended:		Reflected in the valuation.			
9.0	**ROADS & FOOTPATHS**				
Have the roads and footpaths adjacent to the property been adopted and maintained by the Local Authority?		[X]YES [ ]NO		*If No, comment to be made in Section 11*	
10.0	**BUILDINGS INSURANCE**	£400,000	**GROSS EXTERNAL FLOOR AREA**	128	Sq m
	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.				
11.0	**GENERAL REMARKS**				
Drainage is to a private septic tank.					

12.0	**VALUATION** *On the assumption of vacant possession and that the properly 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.*		
12.1	**Market Value in present condition**	**£335,000**	Three hundred & thirty five thousand pounds
12.2	**Market Value on completion of essential works:**	**£**	*See remarks in Section 11 of this report.*
12.3	**Suitable security for normal mortgage purposes?**	[X]YES [ ]NO	

Signature	Electronically signed = John Strachan		
Surveyor:	John Strachan, MRICS	**Date:**	8 September 2025
Surveyor Company:	Samuel & Partners, First Surveyors Scotland		
Address:	First Floor, 20 High Street Fort William, PH33 6AT		
Telephone:	01397 702686		
E-mail	info@samuelandpartners.co.uk		

Energy Performance Certificate (EPC)
Dwellings

Scotland

THE WHANGIE, BANAVIE, FORT WILLIAM, PH33 7PD

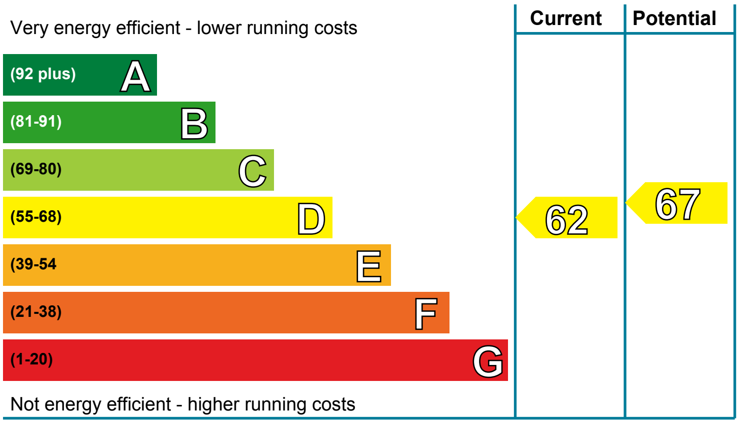
Dwelling type:	Detached bungalow	**Reference number:**	2415-4321-4100-0512-7202
Date of assessment:	02 September 2025	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	10 September 2025	**Approved Organisation:**	Elmhurst
Total floor area:	115 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	175 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£5,196**	See your recommendations report for more information
Over 3 years you could save*	**£183**	

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

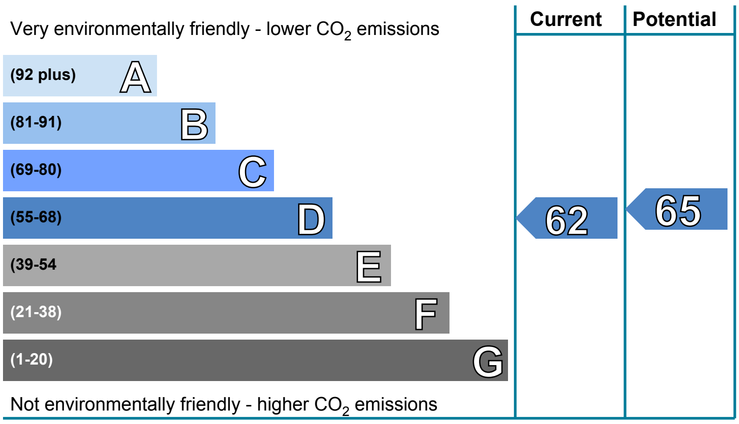


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (62)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

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

Your current rating is **band D (62)**

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 Heating controls (room thermostat)	£220 - £250	£180.00
2 Solar photovoltaic (PV) panels	£8,000 - £10,000	£687.00

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	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
Floor	Suspended, limited insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Below average lighting efficiency	★★★☆☆	★★★☆☆

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 40 kg CO_2/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 4.6 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.3 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	£3,606 over 3 years	£3,423 over 3 years	You could save £183 over 3 years
Hot water	£1,350 over 3 years	£1,350 over 3 years	
Lighting	£240 over 3 years	£240 over 3 years	
Totals	**£5,196**	**£5,013**	

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	Upgrade heating controls	£220 - £250	£60	D 63	D 64
2	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£229	D 67	D 65

Choosing the right improvement package

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

energy saving trust

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

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

1 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 generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

2 Solar photovoltaic (PV) panels
A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

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)	9,649.63	N/A	N/A	N/A
Water heating (kWh per year)	3,368.27			

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. John Strachan
Assessor membership number:	EES/009418
Company name/trading name:	Samuel and Partners
Address:	20 High Street Fort William PH33 6AT
Phone number:	01397 702686
Email address:	john@samuelandpartners.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government