

# Home Report

THE SCHOOLHOUSE ANKERVILLE  
STREET

TAIN  
IV19 1BL



Walker Fraser Steele  
Chartered Surveyors

# Energy Performance Certificate



# Energy Performance Certificate (EPC)

Scotland

Dwellings

THE SCHOOLHOUSE, ANKERVILLE STREET, TAIN, IV19 1BL

Dwelling type: Detached house  
Date of assessment: 11 November 2025  
Date of certificate: 11 November 2025  
Total floor area: 163 m<sup>2</sup>  
Primary Energy Indicator: 297 kWh/m<sup>2</sup>/year

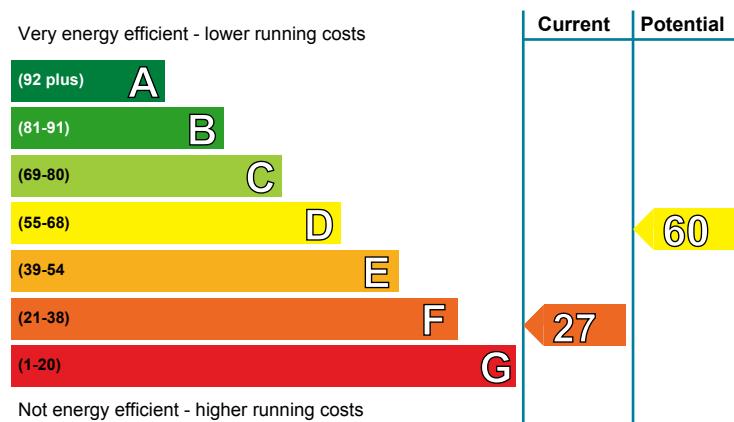
Reference number: 4190-6192-0622-7090-1953  
Type of assessment: RdSAP, existing dwelling  
Approved Organisation: ECMK  
Main heating and fuel: Boiler and radiators, LPG

## 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<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£12,420	See your recommendations report for more information
Over 3 years you could save*	£5,277	

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

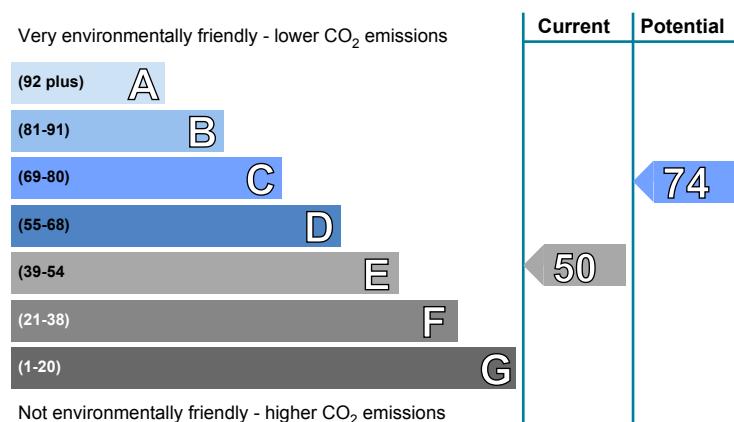


## Energy Efficiency Rating

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

Your current rating is **band F (27)**. 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<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (50)**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£900 - £1,200	£750.00
2 Internal wall insulation	£7,500 - £11,000	£2895.00
3 Floor insulation (suspended floor)	£5,000 - £10,000	£984.00

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](http://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. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 50 mm loft insulation	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, LPG	★★☆☆☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★☆☆☆	★★★★☆
Lighting	Good 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<sub>2</sub> 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 54 kg CO<sub>2</sub>/m<sup>2</sup>/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 8.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.3 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
<b>Heating</b>	£10,971 over 3 years	£5,733 over 3 years	
<b>Hot water</b>	£1,143 over 3 years	£1,104 over 3 years	
<b>Lighting</b>	£306 over 3 years	£306 over 3 years	
<b>Totals</b>	<b>£12,420</b>	<b>£7,143</b>	 You could save £5,277 over 3 years

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Increase loft insulation to 270 mm	£900 - £1,200	£250	<span style="background-color: orange; color: white; padding: 2px 5px;">F 31</span>	<span style="background-color: grey; color: white; padding: 2px 5px;">E 53</span>
2 Internal wall insulation	£7,500 - £11,000	£965	<span style="background-color: orange; color: white; padding: 2px 5px;">E 46</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">D 66</span>
3 Floor insulation (suspended floor)	£5,000 - £10,000	£328	<span style="background-color: orange; color: white; padding: 2px 5px;">E 52</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">C 70</span>
4 Upgrade heating controls	£220 - £250	£106	<span style="background-color: yellow; color: black; padding: 2px 5px;">D 55</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">C 72</span>
5 Replace boiler with new condensing boiler	£2,200 - £3,500	£110	<span style="background-color: yellow; color: black; padding: 2px 5px;">D 57</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">C 73</span>
6 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£244	<span style="background-color: yellow; color: black; padding: 2px 5px;">D 60</span>	<span style="background-color: blue; color: white; padding: 2px 5px;">C 74</span>

### Alternative measures

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

- Biomass boiler (Exempted Appliance if in Smoke Control Area)

## 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](http://www.greenerscotland.org).

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

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

### 1 Loft insulation

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

### 2 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://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](http://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 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.

### 5 Condensing boiler

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

### 6 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](http://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)	27,235.79	N/A	N/A	N/A
Water heating (kWh per year)	2,344.98			

## Addendum

Conservation area

When considering the PV installation consider installing PV battery and a PV diverter for water heating

## 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 ECMK ([www.ecmk.co.uk](http://www.ecmk.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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Jennifer Swanson
Assessor membership number:	ECMK303576
Company name/trading name:	Walker Fraser Steele
Address:	27 Waterloo Street Glasgow G2 6BZ
Phone number:	01412210442
Email address:	<a href="mailto:jenniferswanson@outlook.com">jenniferswanson@outlook.com</a>
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](http://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](http://www.gov.scot/epc).

## Advice and support to improve this property

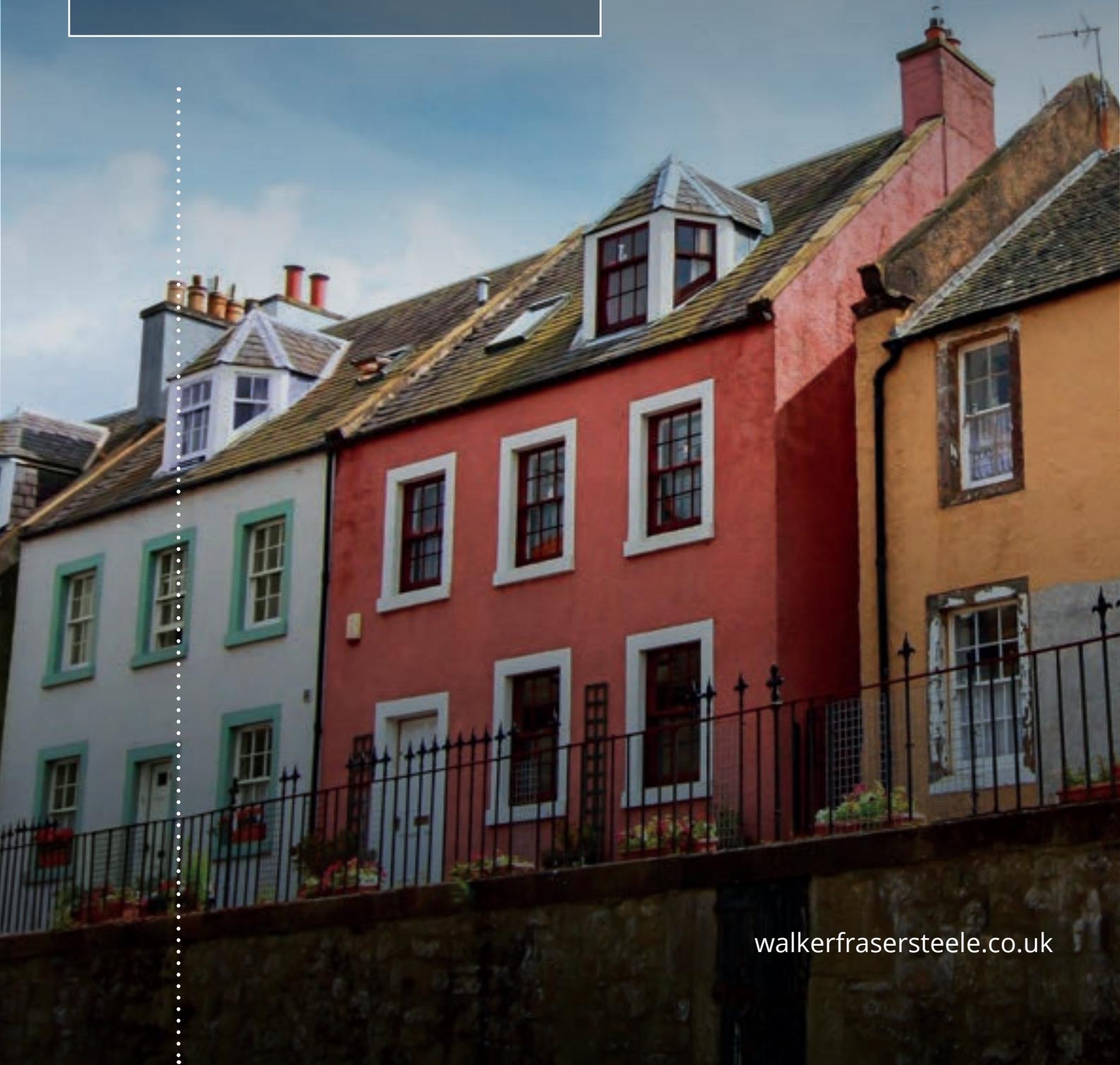
There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greenerscotland.org](http://greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

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



# Single Survey



# Single Survey

<b>Property Address</b>	The Schoolhouse Ankerville Street Tain IV19 1BL
<b>Customer</b>	Mrs I Cushnie
<b>Date of Inspection</b>	11/11/2025
<b>Prepared by</b>	Jennifer Swanson Walker Fraser Steele

## TERMS AND CONDITIONS

### 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 will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property.<sup>1</sup>

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 checking the adjacent box.



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

#### 1.2 THE REPORT

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

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

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

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

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

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.<sup>2</sup>

## 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;
- "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.

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

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

## 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.

<b>Description</b>	The property comprises a detached three bedroom house, over two floors, set in an area of garden ground.
<b>Accommodation</b>	Ground Floor: Entrance Vestibule, Hall, Sitting room, Dining room, Kitchen/Diner, rear Hall and W.C. First Floor: Landing, Bathroom (accessed via split Landing) and three Bedrooms
<b>Gross internal floor area (sqm)</b>	164 or thereby
<b>Neighbourhood and location</b>	The property stands within an established residential area of Tain. The property is located adjacent a primary school. The property is conveniently located for normal local residential amenities.
<b>Age</b>	Built circa 1900
<b>Weather</b>	At the time of the inspection, it was dry.
<b>Chimney stacks</b>	<p><b>Visually inspected with the aid of binoculars where required.</b></p> <p>There are two stone chimney stacks which are pointed externally with stone copes and fireclay pots.</p>

<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where required.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.</b></p> <p><b>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defines as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p><b>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.</b></p> <p>The roof is pitched, timber framed, timber sarked and slate clad with ridge tiling, stone skewers and lead valleys.</p> <p>Skylights have been let into the roof on several projections.</p> <p>Insulation has been fitted in the roof space at the joists. The roof space has been floored and boarded.</p> <p>The roof space was accessed via a ceiling hatch in the Landing and in the Bathroom.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where required.</b></p> <p>Rainwater fittings are formed in cast iron.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where required.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are solid stone construction and pointed on the outer face.</p> <p>The type of damp-proof course to the main walls cannot be ascertained.</p>

<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible. Doors and windows were not forced open.</b></p> <p>The windows are double glazed with upvc casements with the exception of the skylight which are double glazed timber casements.</p> <p>The external doors are of upvc manufacture.</p>
<b>External decorations</b>	<p><b>Visually inspected</b></p> <p>The cast iron rainwater goods have a paint finish.</p>
<b>Conservatories / porches</b>	None
<b>Communal areas</b>	None
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected</b></p> <p>There is no garage.</p> <p>There is an outbuilding of stone construction separated into two Stores. One under a pitched slate clad roof and the other under a flat corrugated sheeting and perspex clad roof. There are timber framed and clad access doors to each,</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected</b></p> <p>The garden grounds are to the front rear and sides of the property. The grounds slope towards the property at the rear and away from the property to the front.</p> <p>There is a gravel vehicle parking space.</p> <p>The grounds are mainly down to grass with flower beds, trees and shrubs. There is a paved pathway and gravel pathways. There is a stone built wall creating a courtyard to the immediate rear of the property.</p> <p>The boundaries are enclosed by a mix of timber fencing, masonry retaining walls with cast iron railing detail and cast iron fencing.</p> <p>It is for note there is an electric pole situated close to the boundary.</p>

<b>Ceilings</b>	<p><b>Visually inspected from floor level</b></p> <p>The ceilings are timber framed and clad with lath and plaster. Where repairs or modernisation have been carried out sections may have been replaced with plasterboard which has been taped and filled. Plaster cornices have been run in a number of the rooms</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls are timber framed and clad with lath and plaster. Where repairs or modernisation have been carried out sections may have been replaced with plasterboard which has been taped and filled.</p>
<b>Floors including sub floors</b>	<p><b>Surface of exposed floors were visually inspected. No carpets or floor covering were lifted.</b></p> <p><b>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.</b></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p>The floors are of solid and suspended timber construction.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The property retains original joinery finishes with regards to skirtings, door surrounds and internal timber framed and panel doors and walls. A limited amount of proprietary kitchen units have been fitted.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected. No testing of the flues or fittings was carried out.</b></p> <p>The chimney breasts are formed in stone and faced with lath and plaster.</p> <p>The fireplace in the Sitting room has a tiles hearth and surround and a timber mantle.</p>

# Single Survey

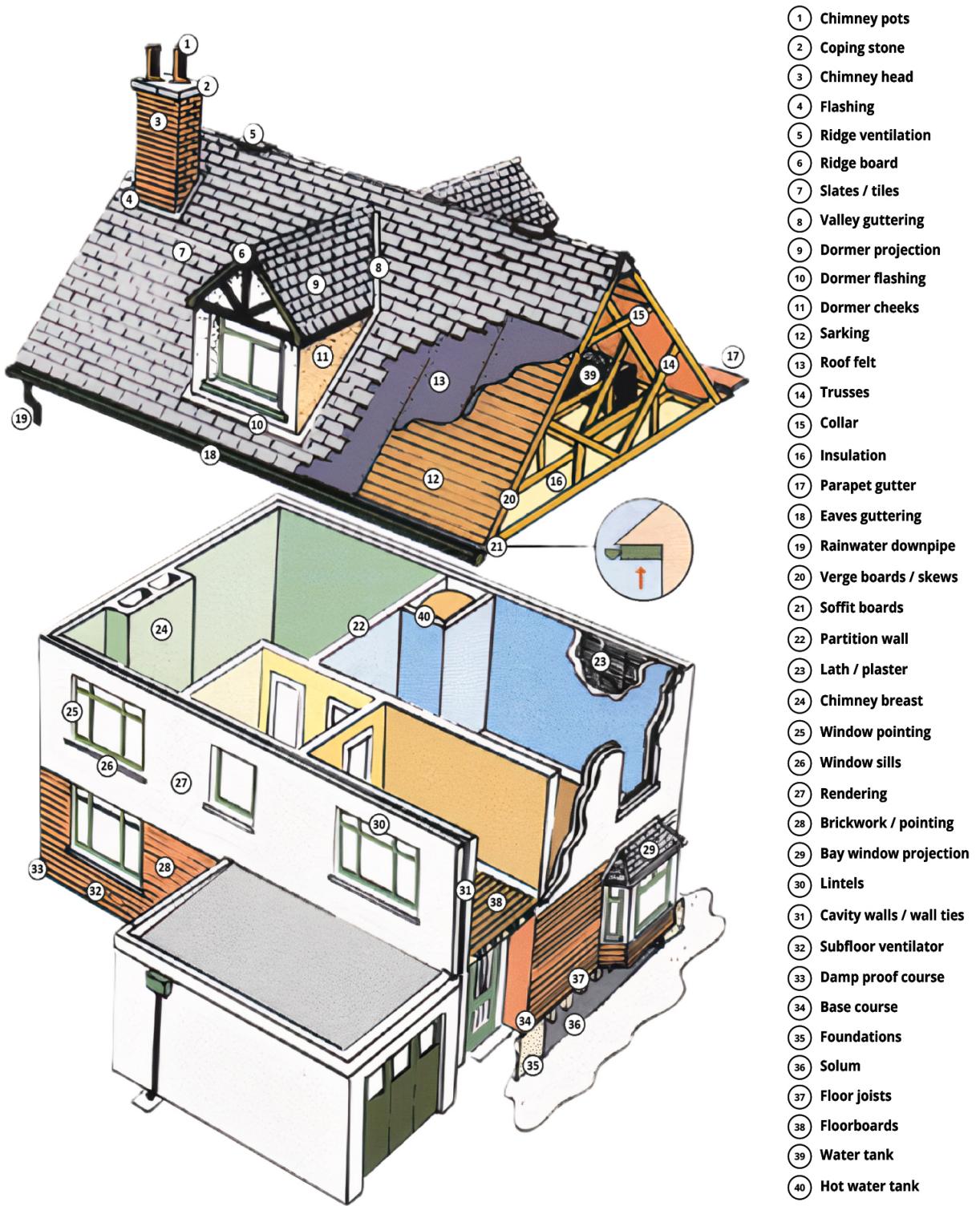
<b>Internal decorations</b>	<b>Visually inspected</b>  The walls and ceilings are finished in wallpaper and emulsion. The internal joinery has a paint finish.
<b>Cellars</b>	None
<b>Electricity</b>	<b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever 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.</b>  Mains grid supplied electricity. The visible cabling is PVC sheathed and 13 Amp power points have been fitted. The consumer unit and meter are located in low level cabinets on the Landing.
<b>Gas</b>	<b>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.</b>  There is not a mains gas supply. Liquid Petroleum Gas (LPG) is supplied from a bulk storage tank which is located within grounds of property.
<b>Water, plumbing and bathroom fittings</b>	<b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b>  <b>No tests whatsoever were carried out to the system or appliances.</b>  Mains supply water. The distribution pipes are in copper and PVC. Ceramic sanitary fittings have been fixed.
<b>Heating and hot water</b>	<b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b>  <b>No tests whatsoever were carried out to the system or appliances.</b>  Central heating is provided by bulk LPG fired combi boiler to wall mounted radiators. Hot water is provided from the same source. The boiler is wall hung in the Utility Area to the rear of the Kitchen.

# Single Survey

<b>Drainage</b>	<p><b>Drainage covers etc were not lifted. Neither drains nor drainage system were tested.</b></p> <p>Drainage is assumed to connect into the public sewer.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Smoke alarms, a heat alarm and a carbon monoxide alarm have all been fitted throughout the property.</p>

<b>Any additional limits to inspection</b>	<p>Access to the roof void above the Bathroom was limited due to space restrictions.</p> <p>No access to the sub floor void was available.</p> <p>Some floors were close covered and a detailed inspection of the floor was not possible.</p> <p>The inspection of the roof timbers was restricted due to boarding at the rafters and flooring.</p> <p>In areas where no inspection was possible, the surveyor has assumed there are no defects that have a material effect on the valuation.</p> <p>In a property of this age and type it is possible that there may be defects which are presently concealed by floor coverings, plasterwork etc., and in view of the problems noted there may be further defects in areas which are presently inaccessible.</p> <p>There is a possibility that asbestos may be present within components and fittings of properties built prior to the year 2000. It is impossible to positively identify asbestos 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 a specialist to undertake an appropriate test.</p> <p>We have not made checks to ascertain whether the property lies within a Radon area. Further advice should be sought from the National Radiological Protection Board.</p> <p>No checks have been made with regard to flood risk</p> <p>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.</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. Not all roof coverings were clearly visible due to the height/configuration of the roof and the layout of the site.</p>
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## 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.

# Single Survey

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 1	1	Category 2	2	Category 3	3
No immediate action or repair is needed.		Repairs or replacement requiring future attention, but estimates are still advised.		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.	

Structural movement	
Repair category:	
Notes	Not Applicable

Dampness, rot and infestation	
Repair category:	3
Notes	<p>High and elevated moisture meter readings were noted to ceilings, internal walls and a section of flooring.</p> <p>Light scattered woodworm was noted to staircase timbers. This appears to be historic, however it is recommended that a reputable timber/damp specialist firm be employed to carry out a detailed inspection of the entire subjects to advise on appropriate remedial action and provide estimated costs for repair.</p>

Chimney stacks	
Repair category:	1
Notes	Chimney stacks appear to be in a fair state of repair within the limitations of our inspection but can be vulnerable to defect and should be regularly maintained.

Roofing including roof space	
<b>Repair category:</b>	2
<b>Notes</b>	<p>No significant defects were noted at the time of inspection. Nevertheless, roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight.</p> <p>There are no significant defects noted within the accessible roof space. It was noted that expanding foam was visible to the left had gable where the boarding joins the gable wall. It is understood from the seller that this is has not been applied elsewhere within the roof space. Checks should be made to verify this.</p> <p>There is an area of flat roof. It should be appreciated that flat roof coverings have a limited life expectancy and a higher than normal degree of ongoing maintenance and repairs are to be expected until such time as planned renewals are carried out. It may be prudent to confirm the service history of the roof coverings.</p>
Rainwater fittings	
<b>Repair category:</b>	2
<b>Notes</b>	<p>There is evidence of corrosion/rust marking affecting sections of the rainwater fittings.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p>
Main walls	
<b>Repair category:</b>	1
<b>Notes</b>	Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.
Windows, external doors and joinery	
<b>Repair category:</b>	2
<b>Notes</b>	Windows were not all fully opened or tested however some items of wear and tear were visible to skylights and repairs or replacement of units and/or components may be required.

# Single Survey

External decorations	
Repair category:	2
Notes	Paintwork at cast ironware is weathered/peeling.
Conservatories / porches	
Repair category:	
Notes	Not Applicable
Communal areas	
Repair category:	
Notes	Not Applicable
Garages and permanent outbuildings	
Repair category:	2
Notes	<p>Timber decay was noted to both access doors.</p> <p>Pointing defects and cracking were noted to walls.</p> <p>One Store is not wind and water tight.</p>
Outside areas and boundaries	
Repair category:	2
Notes	<p>Evidence of previous movement was noted in the form of cracking to retaining walls but, within the limitations of my inspection, there was no evidence that the movement was recent or serious. Further significant movement would seem unlikely although on the basis of a single inspection cannot be positively excluded.</p> <p>Corrosion was noted to cast iron railing.</p> <p>Boundary walls and fences should be regularly checked and maintained as necessary.</p>

# Single Survey

Ceilings	
Repair category:	2
Notes	<p>High and elevated moisture meter readings were noted to ceilings in the rear Hall and Utility Area</p> <p>Parts of the ceilings are affected by cracking.</p> <p>There is an area of damaged/collapsed plasterwork in the Utility Area.</p>

Internal walls	
Repair category:	2
Notes	<p>High and elevated moisture meter readings were noted to internal walls in the W.C., rear Hall, Utility Area and in a Bedroom.</p> <p>There are sections of incomplete internal wall in the W.C and in the rear Hall.</p> <p>Sections of internal walls are affected by cracking.</p>

Floors including sub floors	
Repair category:	2
Notes	<p>High and elevated moisture meter readings were noted to the floor in the Bathroom.</p>

Internal joinery and kitchen fittings	
Repair category:	2
Notes	<p>The Kitchen fittings are considered rather dated by present day standards. Wear and tear is noted and attention is required.</p> <p>There is a section of missing skirting in the Kitchen.</p> <p>Elsewhere wear and tear is noted to internal joinery and attention is required.</p>

## Chimney breast and fire places

<b>Repair category:</b>	<span>2</span>
<b>Notes</b>	<p>At the time of the inspection the opening the opening had a make shift seal.</p> <p>General wear and tear was noted to the tiles.</p> <p>It should be ensured that all flues, whether in use or not, are kept in a sound condition and are regularly checked and serviced. Flues which are in use would benefit from a regular smoke test.</p> <p>Elsewhere original fireplaces have been removed and the openings closed. Checks should be made to ensure these are adequately capped and vented.</p>

## Internal decorations

<b>Repair category:</b>	<span>2</span>
<b>Notes</b>	Internal decoration is dated and poor in places with wear and tear visible.

## Cellars

<b>Repair category:</b>	
<b>Notes</b>	Not Applicable

## Electricity

<b>Repair category:</b>	<span>2</span>
<b>Notes</b>	<p>I am advised that there is no recent test certificate available.</p> <p>Aspects of the electrical installation are dated and the system should be checked by a registered electrician.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC / SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.</p>

# Single Survey

Gas	
<b>Repair category:</b>	2
<b>Notes</b>	<p>There is a recent test certificate for the gas supply and appliance(s).</p> <p>Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.</p>

Water, plumbing and bathroom fittings	
<b>Repair category:</b>	2
<b>Notes</b>	<p>Some older style/potentially corrosive/lead components may form part of the plumbing system. A reputable contractor should check the entire system and upgrade as necessary.</p> <p>Wear and tear is visible to bathroom fittings.</p>

Heating and hot water	
<b>Repair category:</b>	3
<b>Notes</b>	Aspects of the Central Heating/Hot Water system are at the end of their economic life span and replacement is required. Estimates are advised.

Drainage	
<b>Repair category:</b>	1
<b>Notes</b>	<p>There are no obvious defects affecting the foul or surface water drainage systems.</p> <p>Systems not tested. Underground drainage and manholes were not inspected. A limited surface visual inspection found no reportable items of disrepair.</p>

# Single Survey

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

Structural movement		
Dampness, rot and infestation	3	
Chimney stacks	1	
Roofing including roof space	2	
Rainwater fittings	2	
Main walls	1	
Windows, external doors and joinery	2	
External decorations	2	
Conservatories / porches		
Communal areas		
Garages and permanent outbuildings	2	
Outside areas and boundaries	2	
Ceilings	2	
Internal walls	2	
Floors including sub floors	2	
Internal joinery and kitchen fittings	2	
Chimney breasts and fireplaces	2	
Internal decorations	2	
Cellars		
Electricity	2	
Gas	2	
Water, plumbing and bathroom fittings	2	
Heating and hot water	3	
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 coin-operated machines.

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

## 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.

### Matters for a solicitor or licensed conveyancer

It is assumed that a Property Enquiry Certificate will be exhibited and that the property has a clear Title.

The exact extent of the boundaries should be confirmed by the Title Deeds.

In respect of any mutual boundaries, any shared maintenance liabilities or responsibilities require verification.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The Solicitor/Conveyancer must ensure that any prospective purchaser fully understands the nature, criteria and basis of a Home Report and in particular what a Home Report is and what it is not (an exhaustive Condition Report) This should be done before any prospective purchaser makes an offer for this property based on the content of this report. If the Solicitor or purchaser requires any clarification in relation to this they must contact the surveyor or familiarise themselves with the nature and criteria of this type of report.

### Estimated re-instatement cost (£) for insurance purposes

SIX HUNDRED AND TEN THOUSAND POUNDS (£610,000)

The property is located in a Conservation Area and falls outside the BCIS tables. The insurance figure is for guidance purposes only as it has been calculated on the basis of equivalent modern reinstatement. Re-instatement may be required as existing; a detailed rebuilding cost appraisal is recommended.

### Valuation (£) and market comments

TWO HUNDRED AND SIXTY THOUSAND POUNDS £260,000

Report author:	Jennifer Swanson
Company:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Electronically Signed By:	Jennifer Swanson
Date of report:	13/11/2025



# Mortgage Valuation

## Case Details

Seller name(s):	Mrs I Cushnie		
Address line 1:	The Schoolhouse		
Address line 2:	Ankerville Street		
Address line 3:			
Town / City:	Tain	County:	
Postcode:	IV19 1BL		
Date of inspection (dd/mm/yyyy):	11/11/2025		

## Property Details

Property type:	House		
Property style:	Detached		
Was the property built for the public sector?	Yes		

### Specific details for: flats & maisonettes

Floor of property:		Number of floors in block:		Number of units in block:		Lift available in block?	
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## Tenure

Tenure:	Absolute Ownership		
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### If Leasehold:

Unexpired term (years):		Ground rent (pa):	£
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## Acommodation

No. of living room(s):	2	No. of bedroom(s):	3	No. of kitchen(s):	1
No. of bathroom(s):	1	No. of WC(s):	1	No. of other room(s):	0
Description of other room(s):					
Floor area (m <sup>2</sup> ):	186	Floor area type:	External		

## Garages & Outbuildings

Garages / Parking space(s):	None		
Permanent outbuildings:	2 Store		

## Construction

Wall construction:	Solid Stone		
Roof construction:	Pitched slate		
Approximate year of construction:	1900		
Any evidence of alterations or extensions?	No		
Alterations or extension details:			

## Risks

Is there any evidence of movement to the property?	No
If yes, does this appear longstanding?	
Are there any further risk factors?	No
If yes, please provide details:	

## Services

Electricity:	Mains	Gas:	Stored	Water:	Mains
Central heating:	Full		Drainage:		Mains
Provide comments:	<p>Bulk LPG to rads Please note that at the time of inspection this was not in working order.</p>				

## Legal Matters

Are there any apparent legal issues to be verified by the conveyancer?	Yes
<p>If yes, please provide details:</p> <p>It is assumed that a Property Enquiry Certificate will be exhibited and that the property has a clear Title. The exact extent of the boundaries should be confirmed by the Title Deeds. In respect of any mutual boundaries, any shared maintenance liabilities or responsibilities require verification. Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property. The Solicitor/Conveyancer must ensure that any prospective purchaser fully understands the nature, criteria and basis of a Home Report and in particular what a Home Report is and what it is not (an exhaustive Condition Report). This should be done before any prospective purchaser makes an offer for this property based on the content of this report. If the Solicitor or purchaser requires any clarification in relation to this they must contact the surveyor or familiarise themselves with the nature and criteria of this type of report.</p>	

## Location

Location details:	The property is situated within a mixed area with an average level of local amenities.
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## Roads

Road description:	The road has been adopted.
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## General Remarks

The property is located in a conservation area. The property is in a condition consistent with one of its age and type of construction with some elements ageing.
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It is recommended that a reputable timber/damp specialist firm be employed to carry out a detailed inspection of the entire subjects to advise on appropriate remedial action and provide estimated costs for repair.

 Mortgageability Remarks

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

 Valuation

Market value in present condition:	£ 260000
Market value after essential repairs:	£
Insurance reinstatement value:	£ 610000
Retention required?	<input checked="" type="checkbox"/> No      Retention amount:

 Declaration

Surveyor name:	Jennifer Swanson
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	11/11/2025
Company name:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Telephone number:	01412210442
Email address:	Enquiries@walkerfrasersteele.co.uk
Surveyor signature:	

# Property Questionnaire



# Property Questionnaire

**Property address**

THE SCHOOLHOUSE,  
ANKERVILLE STREET,  
TAIN,  
IV19 1BL

**Seller(s)**

ISABEL VALERIE CUSHNIE

**Completion date of property questionnaire**

05/11/2025

# Property Questionnaire

## Note for sellers

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

## Information to be given to prospective buyer(s)

1.	<b>Length of ownership</b>	
	<b>How long have you owned the property?</b> 37 years	
2.	<b>Council tax</b>	
	<b>Which Council Tax band is your property in? (Please circle)</b> A      B      C      D <b>(E)</b> F      G      H	
3.	<b>Parking</b>	
	<b>What are the arrangements for parking at your property?</b> <b>(Please tick all that apply)</b> <ul style="list-style-type: none"><li>• Garage <input type="checkbox"/></li><li>• Allocated parking space <input type="checkbox"/></li><li>• Driveway <input type="checkbox"/></li><li>• Shared parking <input type="checkbox"/></li><li>• On street <input checked="" type="checkbox"/></li><li>• Resident permit <input type="checkbox"/></li><li>• Metered parking <input type="checkbox"/></li><li>• Other (please specify): <input type="text"/></li></ul>	
4.	<b>Conservation area</b>	
	<b>Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?</b>	<b>Yes / No / Don't know</b>

# Property Questionnaire

5.	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No
6.	<b>Alterations/additions/extensions</b>	
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)?  <u>If you have answered yes, please describe below the changes which you have made:</u>  Toilet added to back storage room around 1988. Loft floored.	Yes / No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  <u>If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</u>  <u>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</u>  N/A	Yes / No
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  <u>If you have answered yes, please answer the three questions below:</u>	Yes / No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):  Was sash and case and replaced with modern double glazing in early 90s. Wasnt conservation area then. Windows replaced early 2010s.  <u>Please give any guarantees which you received for this work to your solicitor or estate agent.</u>	

# Property Questionnaire

7.	<b>Central heating</b>	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).</p> <p>If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p>LPG but boiler not currently working.</p> <p>If you have answered yes, please answer the three questions below:</p>	Yes / No / Partial
b.	When was your central heating system or partial central heating system installed?	Around 1988
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p>	Yes / No
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / No
9.	<b>Issues that may have affected your property</b>	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p>If you have answered yes, is the damage the subject of any outstanding insurance claim?</p>	Yes / No
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p>If you have answered yes, please give details:</p>	Yes / No

# Property Questionnaire

10.	Services																										
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td>✓</td> <td>Flogas</td> </tr> <tr> <td>Water mains / private water supply</td> <td>✓</td> <td>Scottish Water? Mains water</td> </tr> <tr> <td>Electricity</td> <td>✓</td> <td>Edf</td> </tr> <tr> <td>Mains drainage</td> <td>✓</td> <td>Scottish water? Mains sewerage</td> </tr> <tr> <td>Telephone</td> <td>✓</td> <td>Now</td> </tr> <tr> <td>Cable TV / satellite</td> <td>—</td> <td></td> </tr> <tr> <td>Broadband</td> <td>✓</td> <td>Now</td> </tr> </tbody> </table>			Services	Connected	Supplier	Gas / liquid petroleum gas	✓	Flogas	Water mains / private water supply	✓	Scottish Water? Mains water	Electricity	✓	Edf	Mains drainage	✓	Scottish water? Mains sewerage	Telephone	✓	Now	Cable TV / satellite	—		Broadband	✓	Now
Services	Connected	Supplier																									
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Mains drainage	✓	Scottish water? Mains sewerage																									
Telephone	✓	Now																									
Cable TV / satellite	—																										
Broadband	✓	Now																									
b.	Is there a septic tank system at your property? <u>If you have answered yes, please answer the two questions below:</u>		Yes / No																								
c.	(i) Do you have appropriate consents for the discharge from your septic tank?		Yes / No / Don't know																								
d.	(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u>		Yes / No																								

# Property Questionnaire

<b>11. Responsibilities for Shared or Common Areas</b>		
a.	<p><b>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?</b></p> <p><b>If you have answered yes, please give details:</b></p> <p>Shared responsibility of maintenance of boundary walls. No costs.</p>	Yes / <del>No</del> / <del>Don't Know</del>
b.	<p><b>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</b></p> <p><b>If you have answered yes, please give details:</b></p>	Yes / <del>No</del> / <del>Not applicable</del>
c.	<p><b>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</b></p>	Yes / <del>No</del>
d.	<p><b>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?</b></p> <p><b>If you have answered yes, please give details:</b></p>	Yes / No
e.	<p><b>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?</b></p> <p><b>If you have answered yes, please give details:</b></p>	Yes / No
f.	<p><b>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.)</b></p> <p><b>If you have answered yes, please give details:</b></p>	Yes / No
<b>12. Charges associated with your property</b>		
a.	<p><b>Is there a factor or property manager for your property?</b></p> <p><b>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</b></p>	Yes / No

# Property Questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes / No / Don't Know</p> <p>Yes / No / Don't Know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
13.	<p><b>Specialist works</b></p>	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:</p>	<p>Yes / No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p>	<p>Yes / No</p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>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.</p> <p>Guarantees are held by:</p>	<p>Yes / No</p>

# Property Questionnaire

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

# Property Questionnaire

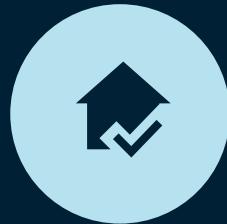
16.	Notices that affect your property	
	<b>In the past 3 years have you ever received a notice:</b>	
a.	advising that the owner of a neighbouring property has made a planning application?	<u>Yes</u> / <u>No</u> / Don't know
b.	that affects your property in some other way?	<u>Yes</u> / <u>No</u> / Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	<u>Yes</u> / <u>No</u> / Don't know
	<b>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.</b>	

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s): \_\_\_\_\_

Date: \_\_\_\_\_



# Walker Fraser Steele Chartered Surveyors

For further information, please  
call 0141 221 0442 or email  
[enquiries@walkerfrasersteele.co.uk](mailto:enquiries@walkerfrasersteele.co.uk)

Walker Fraser Steele  
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