Single Survey

Property Address	Dalchork House Lairg IV27 4DJ
Customer	Mr Timothy Franklin & Mrs Jill Franklin
Date of Inspection	19/05/2026
Prepared by	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. [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 checking the adjacent box.

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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.[2]

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

[2] 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.

Description	The property comprises a detached six bedroom house, over three floors, with detached triple garage, set in an area of garden ground.
Accommodation	Ground Floor: Entrance Vestibule, Boot room, Hall, Lounge, Sitting room, Shower room, W.C., Conservatory, Kitchen/Diner, rear Hall, Utility room and Pantry First Floor: Accessed via the stairs in the Kitchen/Diner: Landing and Bedroom First Floor: Landing, Bathroom and four Bedrooms Second Floor: Landing, Attic Bedroom, Study and Bathroom
Gross internal floor area (sqm)	329 or thereby
Neighbourhood and location	The property is in a predominantly residential area in a semi-rural location. There are limited local residential amenities and the road is believed to be adopted.
Age	Built late 1800s with reconfiguration and the addition of Conservatory in later years.
Weather	At the time of the inspection, it was dry.
Chimney stacks	**Visually inspected with the aid of binoculars where required.** There are three stone chimney stacks two of which are pointed externally with stone copes, fireclay pots and mortar flashing. One is roughcast externally with stone copes, fireclay pots and mortar flashing.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where required.** **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.** **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.** **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.** The main roof is pitched and slate clad with lead ridging and lead valleys. Skylights have been let into the main roof on both elevations. The roof over the Kitchen/Diner projection is of similar design, as is those over the Utility room and Pantry. Insulation has been fitted in the roof space over the Utility room and Pantry at the joists. These roof spaces were accessed via ceiling hatches in each room. Access to the main roof space was via hatches at the eaves in the Bathroom and Attic Bedroom.

Rainwater fittings	**Visually inspected with the aid of binoculars where required.** The rainwater goods are partly cast iron and partly pvc.

Main walls	**Visually inspected with the aid of binoculars where required.** **Foundations and concealed parts were not exposed or inspected.** The main walls are solid stone construction and roughcast on the outer face. The type of damp-proof course to the main walls cannot be ascertained.

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.** The windows are mainly traditional timber sash and case with double glazed units. There is single glazing to windows in the Hall cupboard and in the Shower room. There are also double glazed velux windows. The external doors is timber framed and panelled. There are timber framed and double glazed patio doors in the Sitting room and in the Lounge. The fascias, barge boards and soffits are formed in timber.

External decorations	**Visually inspected** The external joinery has a paint finish. The walls are finished in masonry paint. The cast iron rainwater goods have a paint finish.

Conservatories / porches	**Visually inspected** The Conservatory, Victorian in style, is built off dwarf masonry walls with timber casement double glazing under a pitched double glazed roof.

Communal areas	None

Garages and permanent outbuildings	**Visually inspected** There is a detached triple garage of concrete block construction under a pitched cement fibre tile roof. There are three "up and over" metal vehicle access doors and a timber side access door. There are a number of timber casement windows. The garage has a power and light supply. There is a timber Summerhouse provided within the garden, however it is deemed sectional / moveable and is therefore out with the scope of the Home Repor

Outside areas and boundaries	**Visually inspected** The garden grounds are to the front rear and sides of the property and are understood to extend some 4 acres. The grounds are mature in nature and are down to areas of grass, shrubs, gravel and woodland. There is a watercourse and ponds within the grounds. One timber construction bridge and one stone construction bridge are located in around the ponds. Photovoltaic solar panels have been installed in the grounds to the front elevation. Boundaries are enclosed by a mix of stone walls and post and wire fencing.

Ceilings	**Visually inspected from floor level** The ceilings are timber framed and clad with lath and plaster. Where repairs or modernisation have been carried out sections have been replaced with plasterboard which has been taped and filled. Plaster cornices have been run in a number of the rooms. Some sections of ceilings are timber lined. Ceiling at first floor and second floor levels are coombed.
Internal walls	**Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls are timber framed and clad with lath and plaster. Where repairs or modernisation have been carried out sections have been replaced with plasterboard which has been taped and filled. Some sections of internal walls are timber lined. Some sections of internal walls are wet wall lined/tiled.
Floors including sub floors	**Surface of exposed floors were visually inspected. No carpets or floor covering were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted “head and shoulders” inspection at the access point.** **Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.** The floors are of solid and suspended concrete construction.
Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** The property retains some original joinery finishes with regards to skirtings, door surrounds and internal timber framed and panel doors and walls. Proprietary kitchen units have been fitted.

Chimney breasts and fireplaces	**Visually inspected. No testing of the flues or fittings was carried out.** The chimney breasts are formed in stone and faced with plasterboard. The fireplace in the Sitting room has a flag hearth, stone surround and a timber mantle. A wood burning stove has been fitted in the opening. The fireplace in the Lounge has a tiled hearth and surround and a timber mantle. It is assumed all other original fireplaces have been removed, sealed and have been adequately vented.

Internal decorations	**Visually inspected** The walls and ceilings are finished in wallpaper and emulsion. The internal joinery has a paint/varnish finish.

Cellars	None

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.** Mains 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 a Hall cupboard. An additional consumer unit is located on the Landing above the Kitchen/Diner. There are ten photo voltaic cells within the garden grounds and an electric car charging point to the rear of the building. We are advised that PV panels do not feed in to the mains grid but do charge onsite battery storage for later use of the stored electricity in the subject house.

Gas	None

Water, plumbing and 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 supply water. The distribution pipes are in copper and PVC. Ceramic sanitary fittings have been fixed. The hot water cylinder is located in the boilerhouse/outhouse attached to the property.

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 air source heat pumps (ASHP) to wall mounted radiators. Hot water is provided from the same source. There are two ASHP's both located to the rear elevation of the property. Space heating is also supplemented by the oil fired range cooker in the Kitchen/Diner, the wood burning stove in the Sitting room and the open fire in the Lounge.

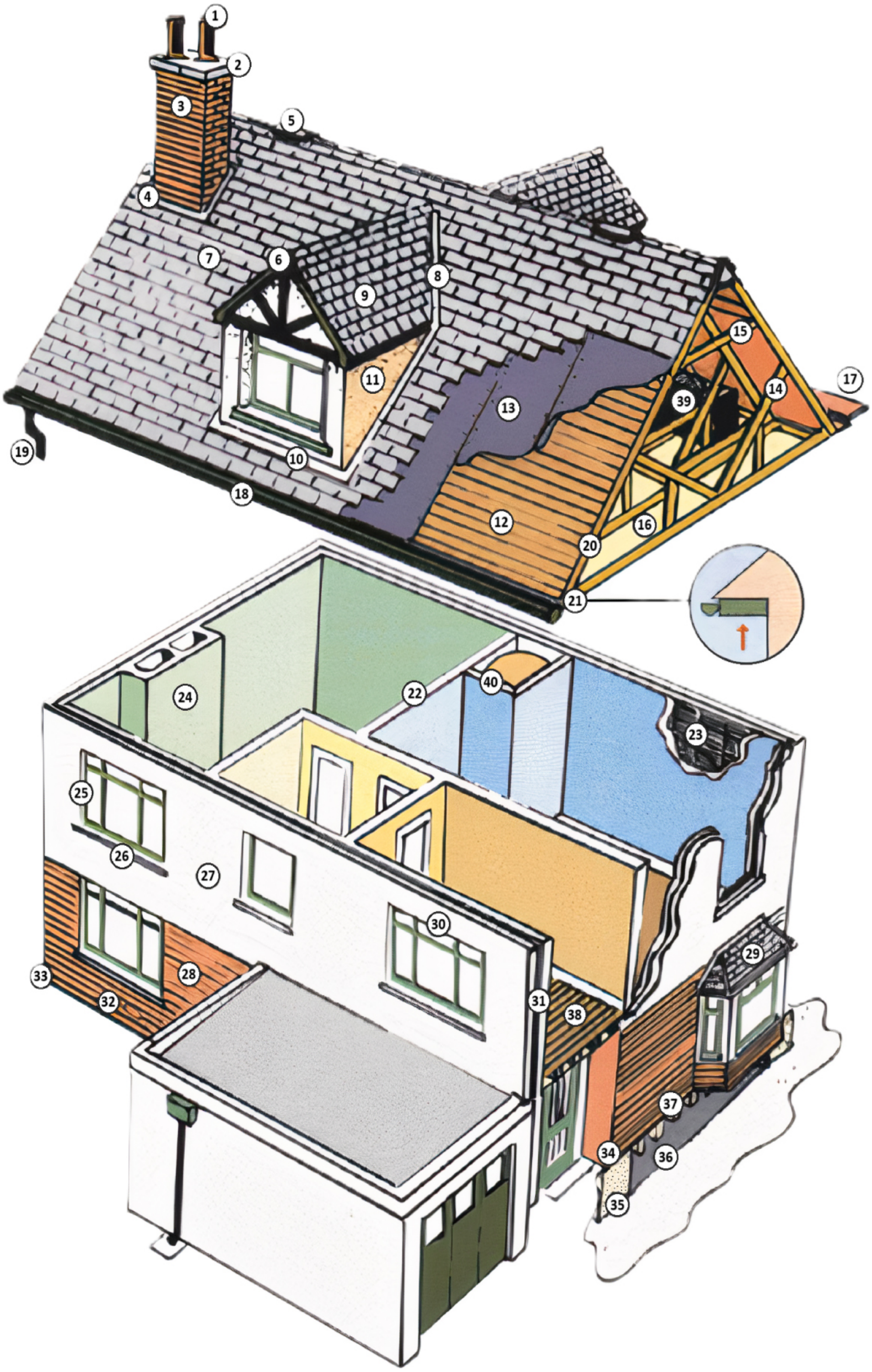
Drainage	**Drainage covers etc were not lifted. Neither drains nor drainage system were tested.** Drainage is to a private septic tank and soakaway, which is understood to be located within the curtilage

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Smoke alarms, carbon monoxide alarms and a heat detector have all been fitted throughout the property. There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022. We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection	When visually inspected the property insulation was not disturbed, furniture and personal effects (particularly in cupboards) and floor coverings have not been moved. No access to the roof void above the Bedroom accessed via the Kitchen/Diner was possible due to access issues. Access to the roof void was limited due to space restrictions. No access to the sub floor void was available. The inspection of the roof timbers was restricted due to insulation laid at the joists. Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric. Moisture meter readings and the inspection of some internal walls was restricted due to furniture placement and the storage of personal belongings. The inspection of some external walls was restricted due to vegetation growth. The inspection of internal walls within the garage was restricted due to the storage of personal belongings. 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 it should be noted there may be further latent defects in areas which are presently inaccessible. In areas where no inspection was possible, the surveyor has assumed there are no defects that have a material effect on the valuation. The property is of an age where lead pipes may be found within the building’s internal plumbing or the buried underground water supply, which can be hazardous to health. 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. 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. No checks have been made with regard to flood risk.

	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. 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.

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 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:	1
Notes	Evidence of previous movement was noted in the form of minor cracking to roughcast 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

Dampness, rot and infestation

Repair category:	2
Notes	High and elevated moisture meter readings were noted to internal walls at low level in the Utility room, Pantry and W.C. Prolonged dampness increases the risk of timber defects and deterioration to other parts of the building. A timber and damp specialist will be able to advise on appropriate remedial action and provide estimated costs for repair. Light scattered woodworm was noted in the roof timbers. This appears to be historic, however a timber and damp proofing specialist can advise on the need for and the cost of any necessary remedial works.

Chimney stacks

Repair category:	1
Notes	Cracking was noted to roughcast. Small areas of vegetation growth was noted at copes. Elsewhere 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	
Repair category:	2
Notes	Light scattered woodworm was noted in the roof timbers. This appears to be historic, however a timber and damp proofing specialist can advise on the need for and the cost of any necessary remedial works. Condensation staining was noted to timbers in the roof space above the Utility room and Pantry. Given the age of the roof covering regular routine maintenance should be anticipated. A competent roofing contractor should be instructed to inspect the roofs and carry out all appropriate repairs and provide advice on future repair/replacement liabilities.

Rainwater fittings	
Repair category:	1
Notes	At the time of inspection vegetation growth was noted to some sections of gutters. It is understood from the seller that this will be remedied prior to sale. 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.

Main walls	
Repair category:	1
Notes	Minor cracking to roughcast was noted. Areas of boss roughcast was noted. Repairs to traditional stone materials can be expensive, particularly to ornate finishes.

Windows, external doors and joinery	
Repair category:	2
Notes	Windows were not all fully opened or tested however some items of wear and tear were visible and repairs or replacement of units and/or components may be required. Some windows are of an older style/single glazed/timber framed and a degree of regular ongoing maintenance may be required including attention to framework and other components. Wear and tear was noted to external timber framed and panelled doors. Ongoing maintenance will be required. Timber soffits/fascias/bargeboards are weathered in areas with some sections suffering from cracking and timber.

External decorations	
Repair category:	1
Notes	Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories / porches	
Repair category:	2
Notes	The double glazing units in a number of windows have failed and allowed condensation to form between the panes. Wear and tear was noted and a degree of maintenance is required. Extremes of temperature may prevail. We would highlight that it was not raining at the time of our inspection and the conservatory should be checked during heavy rainfall.

Communal areas	
Repair category:	
Notes	Not Applicable

Garages and permanent outbuildings	
Repair category:	2
Notes	Timber decay was noted at low level to the door frame. A heavy build up of moss was noted to the roof coverings.

Outside areas and boundaries	
Repair category:	2
Notes	Mature trees/vegetation within the grounds of the property will require ongoing maintenance. Boundary walls and the bridges should be regularly checked and maintained as necessary.

Ceilings	
Repair category:	2
Notes	Parts of the ceilings are affected by cracking. Lath and plaster ceilings are prone to loss of key.

Internal walls	
Repair category:	2
Notes	High and elevated moisture meter readings were noted to internal walls at low level in the Utility room, Pantry and W.C. Prolonged dampness increases the risk of timber defects and deterioration to other parts of the building. A timber and damp specialist will be able to advise on appropriate remedial action and provide estimated costs for repair. A section of internal wall in the Kitchen/Diner has been hatched out but not remedied fully. Sections of internal wall in the stairwell between the first and second floor are suffering from impact damage.

Floors including sub floors	
Repair category:	2
Notes	There is some undulation to floors at all levels. Some floors move and creak underfoot. There is a small section of damaged flooring in the Study.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	Internal joinery is generally serviceable however some wear and tear items were noted to kitchen fittings/internal doors/facings etc. and future maintenance or upgrading should be anticipated.

Chimney breast and fire places	
Repair category:	1
Notes	The fireplaces are in reasonable condition and appears to be free from significant defect. 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.

Internal decorations	
Repair category:	2
Notes	Internal decoration is generally acceptable although some wear and tear is evident in places inclusive of blemishes, peeling paint and peeling wallpaper.

Cellars	
Repair category:	
Notes	Not Applicable

Electricity	
Repair category:	2
Notes	I am advised that there is no recent test certificate available. 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.

Gas	
Repair category:	
Notes	Not Applicable

Water, plumbing and bathroom fittings	
Repair category:	● 1
Notes	Some wear and tear is noted to the Bathroom and Shower room fittings. No tests have been undertaken of the system.

Heating and hot water	
Repair category:	● 1
Notes	It is assumed that the central heating and hot water system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. At the time of inspection the heating system was in use and appeared to be functioning in an acceptable fashion, although this should be confirmed by a suitably qualified contractor.

Drainage	
Repair category:	● 1
Notes	The drainage is to a private septic tank and is a means of storage that needs regular emptying and further enquiries are necessary to establish its capacity and costs of emptying. Due to the nature of this particular type of drainage system, it is not possible to make any specific comments as to its overall condition, efficiency or capacity.

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	2
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	1
Internal decorations	2
Cellars	
Electricity	2
Gas	
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 1	1
No immediate action or repair is needed.	

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

Category 3	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.	

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?	Yes
6. Is there a toilet on the same level as a bedroom?	Yes
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.

It is assumed that a CAR registration certificate from SEPA will be exhibited.

The property is fitted with photovoltaic panels with battery storage for generated electricity. All documentation relating to the system should be obtained in order the transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.

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

£1,275,000. (One Million Two Hundred and Seventy-Five Thousand pounds.)

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

£550,000. (Five Hundred and Fifty Thousand pounds.)

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

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:	21/05/2026

Mortgage Valuation

Case Details

Seller name(s): Mr Timothy Franklin & Mrs Jill Franklin

Address line 1: Dalchork House

Address line 2:

Address line 3:

Town / City: Lairg   County:

Postcode: IV27 4DJ

Date of inspection (dd/mm/yyyy): 19/05/2026

Property Details

Property type: House

Property style: Detached

Was the property built for the public sector? No

Specific details for: flats & maisonettes

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

Tenure

Tenure: Absolute Ownership

If Leasehold:

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

Acommodation

No. of living room(s): 2   No. of bedroom(s): 6   No. of kitchen(s): 1

No. of bathroom(s): 3   No. of WC(s): 1   No. of other room(s): 5

Description of other room(s): 1 utility room and 1 conservatory 1 Pantry, 1 Bootroom and 1 Study

Floor area (m²): 375   Floor area type: External

Garages & Outbuildings

Garages / Parking space(s): 1 triple garage. 6 parking spaces.

Permanent outbuildings: None.

Construction

Wall construction: Solid Stone

Roof construction: Pitched slate

Approximate year of construction: 1900

Any evidence of alterations or extensions? Yes

Alterations or extension details: The property has been altered / extended since original construction. Our valuation assumes these works have been carried out with all necessary consents. Legal advisors to confirm. We cannot confirm the age of the alterations carried out. On the balance of probability, the alterations are likely to have been carried out in excess of 20 years ago.

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:	None	Water:	Private
Central heating:	Full	Drainage:	Private		

Provide comments: ASHP to rads

Legal Matters

Are there any apparent legal issues to be verified by the conveyancer? Yes

If yes, please provide details:

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. It is assumed that a CAR registration certificate from SEPA will be exhibited.

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Location

Location details: The property is situated within a semi-rural area with a limited level of local amenities.

Roads

Road description: The road has been adopted.

General Remarks

The property is in a condition consistent with one of its age and type of construction with some elements ageing. The surrounding properties are of a similar age and type of construction.

Essential Repairs

None

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:			£ 550000
Market value after essential repairs:			£
Insurance reinstatement value:			£ 1275000
Retention required?	No	Retention amount:	£

Declaration

Surveyor name:	Jennifer Swanson
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	19/05/2026
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:	