



# Single Survey

**The Mission Hall  
Tongue  
Lairg  
IV27 4XF**

survey report on :

<b>Customer</b>	Mr & Mrs Hunter
<b>Customer Address</b>	The Mission Hall Tongue Lairg IV27 4XF
<b>Date of Inspection</b>	16 <sup>th</sup> April, 2019
<b>Prepared by</b>	Keith Bowman BSc. MRICS

## SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

### **PART 1 – GENERAL**

#### **1.1 THE SURVEYORS**

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

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report onto Lender specific proforma. 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, inspected date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

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

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

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

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

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

#### **1.2 THE REPORT**

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

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

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

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

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

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) 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 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 with 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, is 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.

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

## 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 arms-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the Report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in Part 1 of the Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 – DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. 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 of both the market value of the property and the reinstatement 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 arms-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of Market Value the Surveyor can also make 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 assumptions or any found not to apply are reported.

*"Reinstatement 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 subjects comprise a detached one and a half storey dwelling house.
<b>Accommodation</b>	Ground Floor      Open plan living room, kitchen and dining room, inner hallway, one bedroom, shower room and utility room.  First Floor -      Landing, 3 bedrooms (one with en-suite) and WC.
<b>Gross internal floor area (m<sup>2</sup>)</b>	138
<b>Neighbourhood and location</b>	The subjects are located towards the village centre of Tongue and afford ready access to local facilities and benefits from open views to the side of countryside and sections of the Kyle of Tongue.
<b>Age</b>	Built circa 1900 with conversion and renovation completed circa 2014.
<b>Weather</b>	Dry and overcast.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  1 No. masonry chimney stack is provided.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined 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>  The main roof we understand to be timber framed, sarked and finished with natural slate roof coverings. No access was gained to roof space areas at the time of inspection.
<b>Rainwater fittings</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  Of PVC manufacture.
<b>Main walls</b>	<b>Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.</b>  Of traditional solid stone construction with timber frame linings internally, with plasterboard finish internally and externally the property is wet dash rendered.
<b>Windows, external doors and joinery</b>	<b>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.</b>  Windows and doors to the property are double glazed uPVC design. External joinery is finished with uPVC finishes.
<b>External decorations</b>	<b>Visually inspected.</b>  None.

<b>Conservatories/porches</b>	<b>Visually inspected.</b> None.
<b>Communal areas</b>	<b>Circulation areas visually inspected.</b> None.
<b>Garages and permanent outbuildings</b>	<b>Visually inspected.</b> None.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b> Areas of garden ground are provided to the front, side and rear which are partially bounded with post and wire fencing, some areas of the garden ground have been landscaped and timber fenced.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b> Of plaster and plasterboard design.
<b>Internal walls</b>	<b>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b> Of plaster and plasterboard design.
<b>Floors including sub-floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b> <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> <b>Physical access to the sub-floor area may be taken if the Surveyor deems it safe and reasonable to do so and subject to a minimum clearance of 1m between the floor joists and the solum as determined from the access hatch.</b> Flooring is of various suspended timber and concrete construction.
<b>Internal joinery and kitchen fittings</b>	<b>Built-in cupboards were looked into but no stored items were moved.</b> <b>Kitchen units were visually inspected excluding appliances.</b> Internal joinery finishes are consistent with the property's age and type. The kitchen is provided with modern fitted units and work surfaces.
<b>Chimney breasts and fireplaces</b>	<b>Visually inspected. No testing of the flues or fittings was carried out.</b> None. We understand that the gable fireplace has been closed off and left externally for decorative purposes at present.
<b>Internal decorations</b>	<b>Visually inspected.</b> Internal decorations comprise of paint and varnished finishes which are consistent with its age and style.
<b>Cellars</b>	<b>Visually inspected where there was safe and purpose-built access.</b> N/A
<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 report this in the Report and will not turn them on.</b> Main supply. The electric switchgear is located within one of the hallway cupboards with meter located externally.

<b>Gas</b>	<p><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 report this in the report and will not turn them on.</b></p> <p>Bottled LPG cylinders are provided to the rear of the property.</p>
<b>Water, plumbing and bathroom fittings</b>	<p><b>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.</b></p> <p>Mains supply. The plumbing appears to be of PVC and copper pipework. Bathroom, shower room and WC fittings are of a modern standard pattern.</p>
<b>Heating and hot water</b>	<p><b>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.</b></p> <p>Heating is by way of an external oil fired boiler supplying water filled radiators. We understand this is a combi type also supplying hot water to the subjects.</p>
<b>Drainage</b>	<p><b>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</b></p> <p>Connected to public sewer.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected. No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains operated smoke detectors are installed.</p>

**Any additional limits to inspection**

**If the roof space or under-building/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, then this will be stated. If no inspection was possible, the Surveyor will assume that there were no defects that will have a material effect on the valuation.**

Access throughout the property was restricted due to floor coverings, furnishings and belongings. Stored items (particularly in cupboards) have not been moved. No access was gained to any sub floor areas or to any loft space areas at the time of inspection.

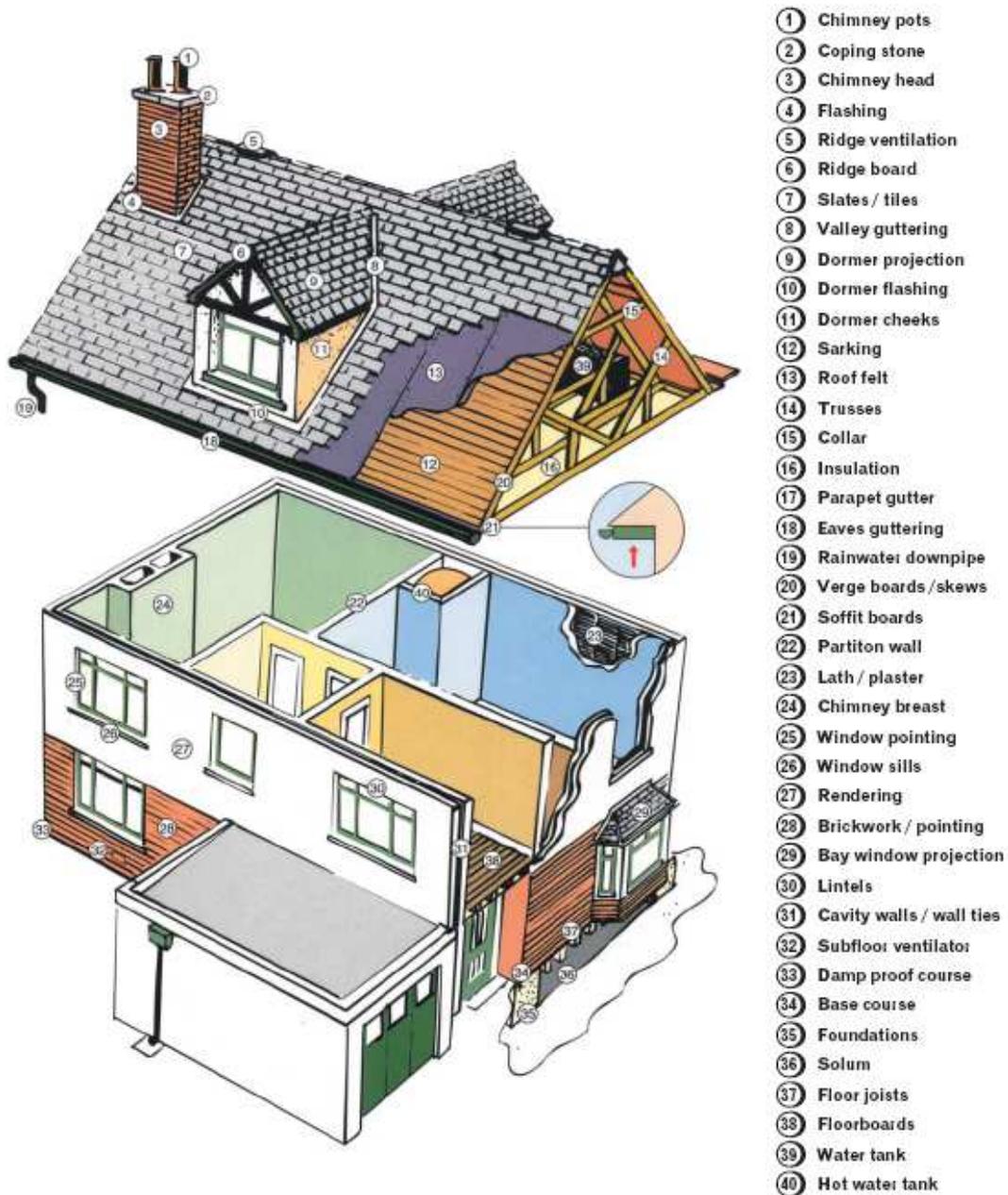
We have not made checks to ascertain whether the property lies within a Radon area. Further advice should be sought from the National Radiological Protection Board.

We have not been able to ascertain whether safety glass has been installed to glazing where required.

No checks have been made with regard to flood risk.

We have not carried out an inspection for Japanese Knotweed or other invasive plant species and unless otherwise stated for the purposes of this report we have assumed that there is no Japanese Knotweed or other invasive plant species within the boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed or other invasive plant species should be made by a Specialist Contractor.

**Sectional Diagram showing elements of a typical house**



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

## 2. CONDITION

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

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



### Structural movement

<b>Repair Category</b>	1
<b>Notes</b>	At the time of inspection, there was no evidence of significant structural movement noted to affect the property within the limits of a single inspection.



### Dampness, rot and infestation

<b>Repair Category</b>	1
<b>Notes</b>	No evidence of damp, rot or infestation noted to the areas inspected.



### Chimney stacks

<b>Repair Category</b>	1
<b>Notes</b>	Chimney stacks show signs of normal weathering, with a slight degree of vegetation to the capped chimney can.



### Roofing including roof space

<b>Repair Category</b>	1
<b>Notes</b>	Roof covering show signs of normal weathering. A small number of chipped, cracked and broken slates were noted as well as some loosening to pointing, ridging and verge areas.



### Rainwater fittings

<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted at the time of inspection. It should be noted that a full assessment of the rainwater fittings can only be made during heavy rainfall. Care should be taken to ensure all rainwater downpipes remain clear of the subjects.

 <b>Main walls</b>	
<b>Repair Category</b>	1
<b>Notes</b>	Render finishes show signs of normal weathering, some slight crazing and hairline cracking to render was noted. This appears to be typical of the property's age and type and will require ongoing monitoring/maintenance in the future.

 <b>Windows, external doors and joinery</b>	
<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted. We would point out that we have not tested all windows and doors. Some localised sealants were noted to be incomplete to window surrounds. We understand this is intended to be carried out by current owners.

 <b>External decorations</b>	
<b>Repair Category</b>	N/A
<b>Notes</b>	

 <b>Conservatories/porches</b>	
<b>Repair Category</b>	N/A
<b>Notes</b>	

 <b>Communal areas</b>	
<b>Repair Category</b>	N/A
<b>Notes</b>	

 <b>Garages and permanent outbuildings</b>	
<b>Repair Category</b>	N/A
<b>Notes</b>	

 <b>Outside areas and boundaries</b>	
<b>Repair Category</b>	2
<b>Notes</b>	Outside areas of landscaping are noted to be incomplete, various mature vegetation areas are noted within influencing distance of the property, as well as exposed bankings. Ongoing attention maintenance to the outside areas and boundaries are necessary where appropriate in the future.

	<b>Ceilings</b>
<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted.

	<b>Internal walls</b>
<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted.

	<b>Floors including sub-floors</b>
<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted other than some loosening and undulation to sections of flooring. Further checks are re-securing could be carried out as appropriate in the future.

	<b>Internal joinery and kitchen fittings</b>
<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted.

	<b>Chimney breasts and fireplaces</b>
<b>Repair Category</b>	N/A
<b>Notes</b>	

	<b>Internal decorations</b>
<b>Repair Category</b>	1
<b>Notes</b>	Internal decoration is generally in fair condition. Minor points noted could be attended to during re-decoration in the future.

	<b>Cellars</b>
<b>Repair Category</b>	N/A
<b>Notes</b>	



## Electricity

<b>Repair Category</b>	1
<b>Notes</b>	Electrical system is of a modern standard pattern. We assume electrical test certification can be made available.



## Gas

<b>Repair Category</b>	1
<b>Notes</b>	We assume the gas installation has been installed in line with relevant standards.



## Water, plumbing and bathroom fittings

<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted at the time of our inspection. Ongoing checks should be made to plumbing fitments and sealants. Failure of seals can result in dampness and decay to adjoining/underlying areas.



## Heating and hot water

<b>Repair Category</b>	1
<b>Notes</b>	We assume the heating and hot water appliances have been installed and maintained in line with the manufacturer's guidelines and that service records can be made available where appropriate.



## Drainage

<b>Repair Category</b>	1
<b>Notes</b>	No significant defects noted within the limits of our single inspection.

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	1
	Chimney stacks	1
	Roofing including roof space	1
	Rainwater fittings	1
	Main walls	1
	Windows, external doors and joinery	1
	External decorations	N/A
	Conservatories/porches	N/A
	Communal areas	N/A
	Garages and permanent outbuildings	N/A
	Outside areas and boundaries	2
	Ceilings	1
	Internal walls	1
	Floors including sub-floors	1
	Internal joinery and kitchen fittings	1
	Chimney breasts and fireplaces	N/A
	Internal decorations	1
	Cellars	N/A
	Electricity	1
	Gas	1
	Water, plumbing and bathroom fittings	1
	Heating and hot water	1
	Drainage	1

## Repair Categories

### 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 replacements are needed now.

### Category 2

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

### Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

### 3. ACCESSIBILITY INFORMATION

#### Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres: For this purpose, 'unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes - parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1	Which floor(s) is the living accommodation on?	Ground and First
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 the bedroom?	Yes
7	Are all rooms on the same level with no internal steps or stairs?	No
8	Is the 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

We assume a clear Property Enquiry Certificate shall be provided in due course and that the property has a clear Title. We further assume that any necessary statutory consents for the property in its current state are in place. If any works did not require consent then it has been assumed they meet the standards required by the Building Regulations or are exempt.

The Solicitor must also 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 and 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.

It should be checked/confirmed that the tenure is absolute ownership and that there are no unduly onerous conditions or restrictive servitudes contained in the Title.

Advice should be sought with regard to the exact extent of ground pertaining to the subjects.

We note that the property's conversion and re-build was Chartered Surveyor monitored.

##### Estimated re-instatement cost for insurance purposes

£425,000

This figure is an opinion of an appropriate sum for which the property and garage should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. The figure should be reviewed annually and in the light of any future alterations or additions.

##### Valuation and market comments

The market value of the property as described in this report is £200,000 (Two Hundred Thousand Pounds).

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, Title restrictions or servitude rights.

The property is of a type for which there tends to be a reasonable demand.

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<b>Firm:</b>	Torrance Partnership LLP
<b>Address:</b>	165 High Street Invergordon IV18 0AL
<b>Electronically signed by:</b>	Keith Bowman BSc MRICS Registered Valuer
<b>Date of report:</b>	16 <sup>th</sup> April, 2019

<b>Property Address:</b>	The Mission Hall, Tongue, Lairg IV27 4XF	<b>Ref No:</b>	<input type="text"/>
<b>Seller's Name(s):</b>	Mr & Mrs Hunter		
<b>Date of Inspection:</b>	16 <sup>th</sup> April, 2019		
<b>Property Details</b>			
Property Type	House <input checked="" type="checkbox"/> Detached <input checked="" type="checkbox"/> If Flat/Maisonette <input type="checkbox"/>	Purpose Built <input type="checkbox"/>	
	Bungalow <input type="checkbox"/> Semi Detached <input type="checkbox"/>	Converted <input type="checkbox"/>	
	Flat <input type="checkbox"/> Mid Terrace <input type="checkbox"/>	Floor of subject property <input type="text"/>	
	Maisonette <input type="checkbox"/> End Terrace <input type="checkbox"/>	No of floors in block <input type="text"/>	
	Other* <input type="checkbox"/> *Specify under General Comments	No of Flats in block <input type="text"/>	
Type of Construction (*Specify under General Comments)	Traditional <input checked="" type="checkbox"/>	*Non Traditional <input type="checkbox"/>	
<b>Tenure</b>			
Absolute Owner <input checked="" type="checkbox"/>	Leasehold <input type="checkbox"/>	Age	5 years approximately
<b>Accommodation – (specify number of rooms)</b>			
Living Rooms <input type="text" value="1"/>	Bedrooms <input type="text" value="4"/>	Kitchens <input type="text" value="1"/>	Bathrooms <input type="text" value="2"/> WCs <input type="text" value="1"/> Other <input type="text" value="1"/>
Gross Floor Area (excluding garages & outbuildings)		Internal <input type="text" value="138"/> m <sup>2</sup>	External <input type="text"/> m <sup>2</sup>
Garage(s) / Outbuildings <input type="text" value="0"/>	Parking Space <input type="text" value="2"/>	Garden Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Residential Element – greater than 40% Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
<b>Construction</b>			
Walls	Brick <input type="checkbox"/> Stone <input checked="" type="checkbox"/> Concrete <input type="checkbox"/> Timber-framed <input type="checkbox"/> Other (specify in General Remarks) <input type="checkbox"/>		
Roof	Tile <input type="checkbox"/> Slate <input checked="" type="checkbox"/> Asphalt <input type="checkbox"/> Felt <input type="checkbox"/> Other (specify in General Remarks) <input type="checkbox"/>		
<b>Subsidence, Settlement and Landslip</b>			
Has the property suffered structural movement?		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, is this recent or progressive?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is there evidence, history or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
If Yes to any of the above, please provide details in General Remarks.			
<b>Services</b> (Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks)			
Drainage	Mains <input checked="" type="checkbox"/> Private <input type="checkbox"/> None <input type="checkbox"/>	<b>Water</b>	Mains <input checked="" type="checkbox"/> Private <input type="checkbox"/> None <input type="checkbox"/>
Gas	Mains <input type="checkbox"/> Private <input checked="" type="checkbox"/> None <input type="checkbox"/>	<b>Electricity</b>	Mains <input checked="" type="checkbox"/> Private <input type="checkbox"/> None <input type="checkbox"/>
<b>Central Heating</b>	Yes <input checked="" type="checkbox"/> Partial <input type="checkbox"/> None <input type="checkbox"/>	<b>Brief Description</b>	Oil fired boiler supplying water filled radiators.
<b>Location</b>			
Residential Suburb <input type="checkbox"/>	Residential within town/city <input type="checkbox"/>	Mixed residential/commercial <input type="checkbox"/>	
Mainly commercial <input type="checkbox"/>	Commuter village <input type="checkbox"/>	Remote village <input checked="" type="checkbox"/>	
Isolated rural property <input type="checkbox"/>	Other <input type="checkbox"/>	(Specify in General Remarks)	
<b>Roads</b>			
Made up <input checked="" type="checkbox"/>	Unmade road <input type="checkbox"/>	Partly completed new road <input type="checkbox"/>	
Adopted <input checked="" type="checkbox"/>	Unadopted <input type="checkbox"/>	Pedestrian access only <input type="checkbox"/>	

**Planning issues**

Has the property been extended / converted / altered?

Yes  No

If yes, please comment in General Remarks

**General Remarks**

The subjects comprise a former mission hall which was converted circa 2014 to form a detached one and a half storey family dwelling house. The property is set towards the village centre of Tongue and affords ready access to local facilities.

Other rooms: 1 x Utility room.

We note that the property was Chartered Surveyor monitored during its re-build and conversion. The property is noted to be in fair condition for its age and type. Minor points noted can be attended to during routine maintenance/home improvement works in future.

**Essential Repairs**

None.

Estimated cost of essential repairs £  Retention recommended Yes  No  Amount £

**Comment on Mortgageability**

The consider the preorpty to be mortgageable on normal loan terms.

**Valuations (Assuming Vacant Possession)**

Market value in present condition £ **200,000**

Market value on completion of essential repairs £

Insurance Reinstatement value £ **425,000**

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a Reinspection necessary? Yes  No

