



Single Survey

**66 Rose Street
Thurso
KW14 7HW**

survey report on :

Customer	Jean Matthews
Customer Address	c/o Fiona Watt
Date of Inspection	17 th May 2022
Prepared by	Keith J Bowman BSc MRICS Registered Valuer

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.¹

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.

¹ 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 Report².

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.

² 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.

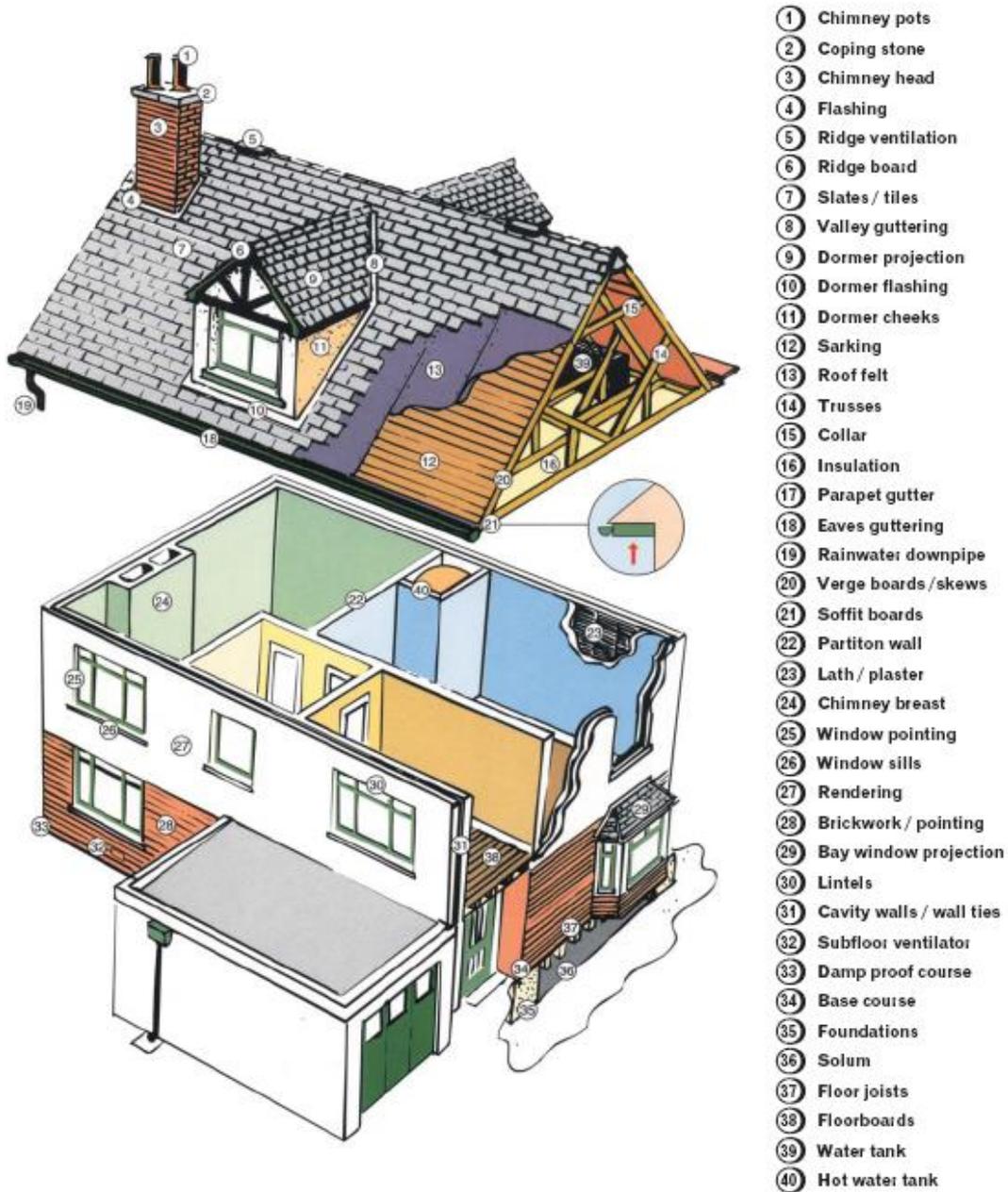
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

Description	The subjects comprise a mid-terraced single storey cottage.
Accommodation	Entrance vestibule, living room, rear hall, one bedroom, shower room and kitchen.
Gross internal floor area (m²)	49.
Neighbourhood and location	The subjects are located within the town of Thurso and afford ready access to the local facilities within the town. The subjects are within the Conservation Area of the town. The property benefits from views over sections of skyline within the town.
Age	Built circa 1880.
Weather	Dry and bright.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. 2 No. masonry chimney stacks are provided which are shared.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 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. The main roof is timber framed, sarked and finished with natural slate roof coverings. A later rear extension has flat bituminous felt roof coverings.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater fittings are predominantly of PVC manufacture.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls to the property appear of traditional solid stone construction with pointed finished. The later extension we assume to be of cavity block or brickwork construction with render finishes externally.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. Windows and doors to the property are of double glazed UPVC design. External joinery is of UPVC cladding.
External decorations	Visually inspected. None.
Conservatories/porches	Visually inspected. None.

Communal areas	<p>Circulation areas visually inspected.</p> <p>None.</p>
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>None.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>Small areas of rear garden are provided with areas paved and landscaped. Boundaries are of various retaining walls and timber fencing.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings are of plaster and plasterboard design.</p>
Internal walls	<p>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls are of plaster and plasterboard design.</p>
Floors including sub-floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixd 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 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.</p> <p>Flooring appears largely of suspended timber construction.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery finishes are consistent with the property's age and type. The kitchen is provided with modern fitted units and work surfaces.</p>
Chimney breasts and fireplaces	<p>Visually inspected. No testing of the flues or fittings was carried out.</p> <p>None.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decoration comprises of paint, wallpaper, varnish and stain finishes consistent with the property's age and style.</p>
Cellars	<p>Visually inspected where there was safe and purpose-built access.</p> <p>None.</p>
Electricity	<p>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.</p> <p>Mains supply. The electric switchgear and meter are located in the entrance vestibule at low level.</p>
Gas	<p>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.</p> <p>Mains supply with the gas meter located in a living room cupboard.</p>

<p>Water, plumbing and bathroom fittings</p>	<p>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.</p> <p>Mains supply. The plumbing installation appears of standard pattern with level access wet room shower area along with WC and wash-hand basin.</p>
<p>Heating and hot water</p>	<p>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.</p> <p>Heating is by way of a gas combi boiler located in the kitchen. This supplies water filled radiators and hot water to the subjects.</p>
<p>Drainage</p>	<p>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</p> <p>Connected, we assume, to the public sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected. No tests whatsoever were carried out to the system or appliances.</p> <p>Various smoke detection was noted.</p> <p>Fire Safety legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance, e.g. central heating boiler, open fire, wood burning stove, etc a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance.</p>
<p>Any additional limits to inspection</p>	
<p>Access throughout the property was restricted due to floor coverings. Stored items (particularly in cupboards) have not been moved. No access was gained to any sub floor areas. Roof inspection was limited to head and shoulders only. Not all areas of roof coverings could be seen from vantage points.</p> <p>All properties built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask a specialist to undertake an appropriate test.</p> <p>We have not made checks to ascertain whether the property lies within a Radon area. Further advice should be sought from the National Radiological Protection Board.</p> <p>We have not been able to ascertain whether safety glass has been installed to glazing where required.</p> <p>No checks have been made with regard to flood risk.</p> <p>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.</p>	

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	
Repair Category	1
Notes	Evidence of minor movement and settlement cracking was noted. On the basis of a single inspection this was considered to be longstanding.

 Dampness, rot and infestation	
Repair Category	2
Notes	Localised woodworm was noted to timbers. In the absence of a long term guarantee the property should be checked and treated as appropriate in future. No significant damp areas were noted at the time of inspection. Some past staining was evident, however we understand some remedial works have been carried out in the recent past. These areas were noted to be dry at the time of inspection.

 Chimney stacks	
Repair Category	2
Notes	Chimney stacks show signs of normal weathering. Some vegetation and debris build up was noted which shall require further attention and maintenance in future.

 Roofing including roof space	
Repair Category	2
Notes	Roof coverings show signs of normal weathering. A small number of slipped slates were noted. We note flat roof coverings have a limited life and can be prone to sudden failure.

 Rainwater fittings	
Repair Category	1
Notes	Rainwater goods show signs of normal weathering. It should be noted that a full assessment of the rainwater fittings can only be made during heavy rainfall.

 Main walls	
Repair Category	1
Notes	Main walls show signs of normal weathering, particularly to stonework and pointing, and will require further attention as appropriate in future.

 Windows, external doors and joinery	
Repair Category	1
Notes	We assume replacement windows and/or doors have been installed in line with relevant regulations and guidelines. We would point out that we have not tested all windows and doors.

 External decorations	
Repair Category	N/A
Notes	

 Conservatories/porches	
Repair Category	N/A
Notes	

 Communal areas	
Repair Category	N/A
Notes	

 Garages and permanent outbuildings	
Repair Category	N/A
Notes	

 Outside areas and boundaries	
Repair Category	1
Notes	Outside areas will require ongoing attention and maintenance in future. Ongoing attention to boundary fencing will be necessary due to significant change in levels throughout the site.

 Ceilings	
Repair Category	1
Notes	No significant defects were noted. Minor defects noted can be attended to during routine redecoration in future.

 Internal walls	
Repair Category	1
Notes	No significant defects were noted other than localised areas affected by past moisture staining. Localised areas will require further attention and redecoration in future.

 Floors including sub-floors	
Repair Category	1
Notes	No significant defects were noted. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

 Internal joinery and kitchen fittings	
Repair Category	1
Notes	No significant defects were noted.

 Chimney breasts and fireplaces	
Repair Category	N/A
Notes	

 Internal decorations	
Repair Category	1
Notes	Internal decoration is in fair condition. Minor points noted can be attended to during routine redecoration in future.

 Cellars	
Repair Category	N/A
Notes	



Electricity

Repair Category	1
Notes	<p>The electrical system appears of a standard pattern. No recent electrical testing was noted.</p> <p>The Institution of Engineering and Technology recommends that inspection and testing is undertaken at least every 10 years and on change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IET regulations.</p>



Gas

Repair Category	1
Notes	We assume the gas installation has been installed in line with relevant standards of the supplier.



Water, plumbing and bathroom fittings

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



Heating and hot water

Repair Category	1
Notes	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 as appropriate.



Drainage

Repair Category	1
Notes	No significant defects were noted.

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

	Structural movement	1
	Dampness, rot and infestation	2
	Chimney stacks	2
	Roofing including roof space	2
	Rainwater fittings	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	1
	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 & 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?	Yes
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 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 (an exhaustive Condition Report) 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.

The property is within the Conservation Area of Thurso.

Estimated re-instatement cost for insurance purposes

£260,000

This figure is an opinion of an appropriate sum for which the property 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 discussion 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 £70,000 (Seventy 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 with the market showing signs of general improvement in the more recent past.

Report Author:	Keith J Bowman BSc MRICS Registered Valuer
Firm:	Torrance Partnership LLP
Address:	165 High Street Invergordon Ross-shire IV18 0AL
Electronically signed by:	Keith J Bowman BSc MRICS Registered Valuer
Date of report:	20 th May 2022

Property Address:	66 Rose Street, Thurso, KW14 7HW	Ref No:	24677
Seller's Name(s):	Jean Matthews c/o Fiona Watt		
Date of Inspection:	17 th May 2022		
Property Details			
Property Type	House <input type="checkbox"/>	Detached <input type="checkbox"/>	If Flat/Maisonette <input type="checkbox"/>
	Bungalow <input checked="" type="checkbox"/>	Semi Detached <input type="checkbox"/>	Purpose Built <input type="checkbox"/>
	Flat <input type="checkbox"/>	Mid Terrace <input checked="" type="checkbox"/>	Converted <input type="checkbox"/>
	Maisonette <input type="checkbox"/>	End Terrace <input type="checkbox"/>	Floor of subject property <input type="text"/>
	Other* <input type="checkbox"/>	*Specify under General Comments	No of floors in block <input type="text"/>
Type of Construction (*Specify under General Comments)	Traditional <input checked="" type="checkbox"/>	*Non Traditional <input type="checkbox"/>	No of Flats in block <input type="text"/>
Tenure			
Absolute Owner <input checked="" type="checkbox"/>	Leasehold <input type="checkbox"/>	Age	142 years approximately
Accommodation – (specify number of rooms)			
Living Rooms <input type="text" value="1"/>	Bedrooms <input type="text" value="1"/>	Kitchens <input type="text" value="1"/>	Bathrooms <input type="text" value="1"/>
			WCs <input type="text" value="0"/>
			Other <input type="text" value="0"/> <small>(Specify in General Remarks)</small>
Gross Floor Area (excluding garages & outbuildings)	Internal <input type="text" value="49"/> m ²	External <input type="text" value=""/> m ²	
Garage(s) / Outbuildings <input type="text" value="0"/>	Parking Space <input checked="" type="text" value="Yes"/>	Garden Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Residential Element – greater than 40% Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
Construction			
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"/>	
Subsidence, Settlement and Landslip			
Has the property suffered structural movement?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
If yes, is this recent or progressive?	Yes <input type="checkbox"/>	No <input checked="" 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.			
Services (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"/>
	Water	Mains <input checked="" type="checkbox"/>	Private <input type="checkbox"/>
		None <input type="checkbox"/>	
Gas	Mains <input checked="" type="checkbox"/>	Private <input type="checkbox"/>	None <input type="checkbox"/>
	Electricity	Mains <input checked="" type="checkbox"/>	Private <input type="checkbox"/>
		None <input type="checkbox"/>	
Central Heating	Yes <input checked="" type="checkbox"/>	Partial <input type="checkbox"/>	None <input type="checkbox"/>
	Brief Description	Gas combi boiler supplying water filled radiators.	
Location			
Residential Suburb <input type="checkbox"/>	Residential within town/city <input checked="" type="checkbox"/>	Mixed residential/commercial <input type="checkbox"/>	
Mainly commercial <input type="checkbox"/>	Commuter village <input type="checkbox"/>	Remote village <input type="checkbox"/>	
Isolated rural property <input type="checkbox"/>	Other <input type="checkbox"/>	(Specify in General Remarks)	
Roads			
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?
If yes, please comment in General Remarks

Yes No

General Remarks

The subjects comprise a mid-terraced traditional cottage located towards the town centre of Thurso and afford ready access to the town. The property is within the Conservation Area of the town. The property has been altered and extended in the past to provide further living accommodation. It would appear these works are in excess of 20 years. We assume all necessary permissions can be made available as appropriate. The property was noted to be in fair condition for one of its age and type. Minor defects noted can be attended to during routine maintenance in future. We understand some past remedial works have been carried out with regard to chimney repairs in the more recent past.

Essential Repairs

None.

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

Comment on Mortgageability

The property is considered mortgageable on normal loan terms.

Valuations (Assuming Vacant Possession)

Market value in present condition £ **70,000**
 Market value on completion of essential repairs £
 Insurance Reinstatement value £ **260,000**
 (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
 Is a Reinspection necessary? Yes No