



# Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION

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# Scottish Single Survey

# Single Survey

survey report on:

Property address	Tregortha Tighnabruaich PA21 2BD
Customer	Gabor Horváth
Customer address	Tregortha Tighnabruaich PA21 2BD
Prepared by	Shepherd Chartered Surveyors
Date of inspection	15/04/2024



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## 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 is competent to survey, value and report upon Residential Property<sup>1</sup>.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by marking 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.

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

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

## 1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

## 1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report<sup>2</sup>.

## 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

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

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;

- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

*"Market Value" 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

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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 etc. will not be inspected or reported on.

<b>Description</b>	The subjects comprise of a large detached villa with accommodation formed over two levels. The property is partially used as a Bed and Breakfast currently.
<b>Accommodation</b>	GROUND FLOOR: Entrance Porch, Hallway, Living Room, Bedroom (with en suite Shower Room), Bedroom Two, Study/Office, Kitchen, Bathroom, Utility Room and Conservatory.  FIRST FLOOR: Landing, Four Bedrooms (all with en suite Shower Rooms).
<b>Gross internal floor area (m<sup>2</sup>)</b>	193 sq m or thereby. 209 sq m or thereby including Conservatory.
<b>Neighbourhood and location</b>	The property is located within the semi-rural village of Tighnabruaich within an established residential area where surrounding properties vary in age and character. Limited local shopping, amenities and public transport can be found nearby with a more extensive range to be found in Dunoon.
<b>Age</b>	Property constructed circa 1881.
<b>Weather</b>	Dry and sunny.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  None noted. It would appear that chimney stacks have been removed. There is a metal flue.

Roofing including roof space	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>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.</b></p> <p><b>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p>The roof covering over the main building is pitched, timber framed, overlaid with slates and surmounted with a metal ridge.</p> <p>Access to the main roof void area can be gained via the ceiling hatch at landing level. Our inspection has been restricted to a 'head and shoulders' from the hatch only and further restricted due to insulation materials and therefore we cannot comment upon the condition of the majority of roof void areas/timbers.</p> <p>The roof covering over the rear projection is mono pitched, timber framed and overlaid with felt tiles. Access to the roof void area for the rear projection can be gained via a ceiling hatch within the inner hallway. Again, our inspection has been restricted to a 'head and shoulders' from the hatch only and further restricted due to insulation materials and stored contents, therefore, we cannot comment upon the condition of all areas/timbers within the roof void.</p>
Rainwater fittings	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Mix of PVC and metal/cast iron.</p>
Main walls	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are predominantly of traditional solid stone construction with painted and rendered finishes noted to areas. The utility room at the side appears to be of a single skin smooth rendered construction.</p>

<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows serving the property are of mixed age uPVC double glazed design. Access to the property is via a modern PVC door at the front elevation leading to an internal door at the porch. Access can also be gained via a modern uPVC double glazed door at the side elevation and conservatory areas.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>Stonework, rendered and painted finishes noted externally.</p>
<b>Conservatories / porches</b>	<p><b>Visually inspected.</b></p> <p>There is a single storey conservatory to the side elevation. The windows are of uPVC double glazed design as appears to be the roof covering. The lower walls are of rendered masonry construction. There is an external hatch directly beneath the conservatory. At the time of inspection, we were unable to gain access to this area and accordingly cannot comment.</p>
<b>Communal areas</b>	<p>None.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is a single attached car garage pertaining to the subject property at the rear. Stored contents within severely restricted the scope of our inspection. Vehicular access is via metal 'up and over' door. The main walls are of masonry construction under a slate and flat roof covering.</p> <p>There is a timber garden room which has been constructed at the upper garden grounds to the rear. This is on timber stilt supports. Again, stored contents restricted the scope of our inspection.</p>

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<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>There are plots of garden ground to the front, side and rear elevations on a sloping site with predominantly stone boundary walls and timber fencing boundaries. The garden grounds are a mixture of lawn, patio/stone chip. There is oil storage tank located within the rear garden grounds.</p> <p>The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Plasterboard/lath and plaster.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>A mix of plasterboard, lath and plaster and solid masonry.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p><b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b></p> <p>Flooring within the property is a mixture of suspended timber and solid concrete.</p> <p>Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.</p> <p>No sub-floor inspection has taken place.</p>

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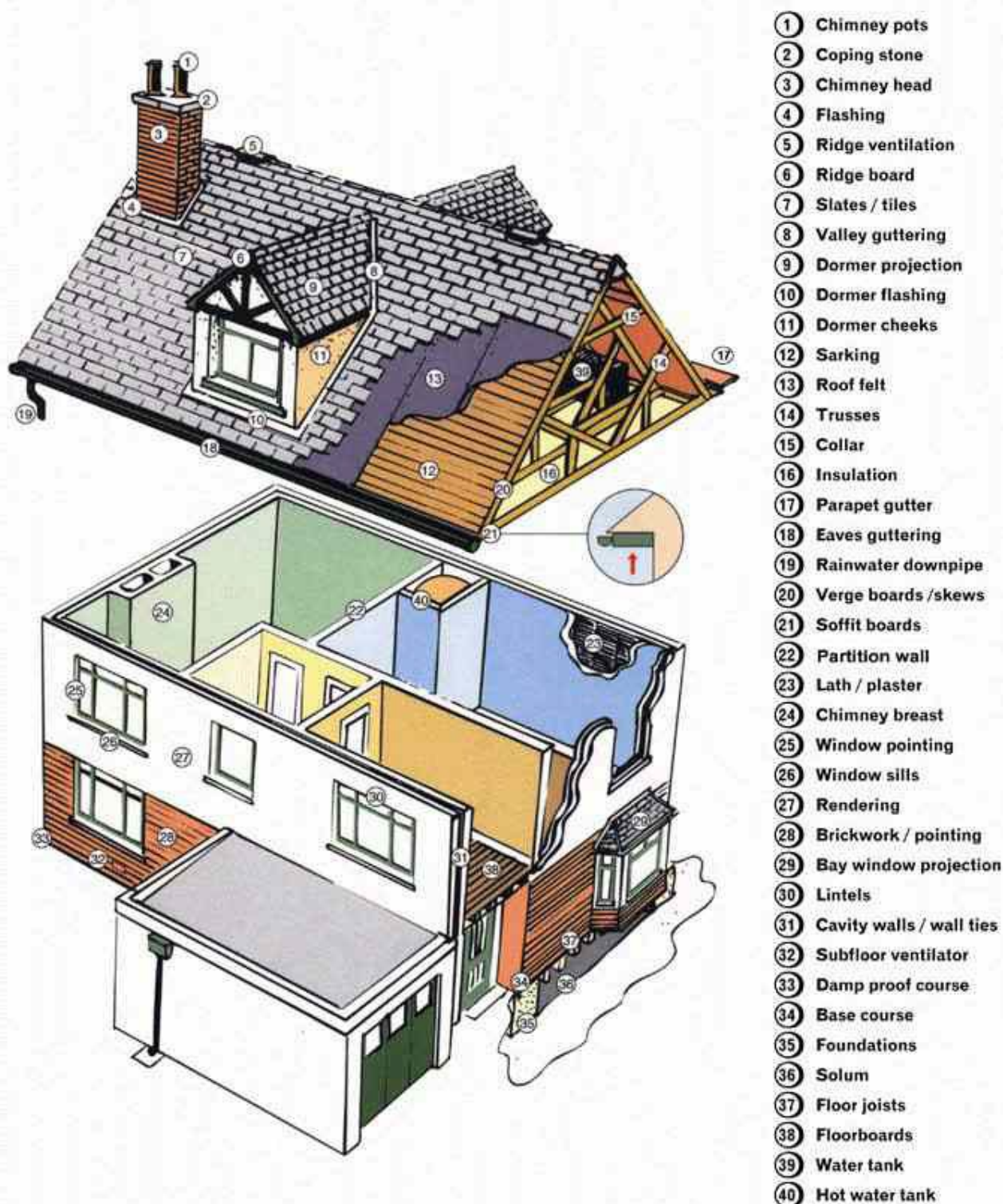
Internal joinery and kitchen fittings	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Internal doors are of timber panel. Some internal doors incorporating glazing.</p> <p>Kitchen fittings comprise a range of floor and wall mounted units as does the utility room.</p>
Chimney breasts and fireplaces	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a wood burning stove located within the living room apartment. This has not been checked, inspected or tested in anyway.</p>
Internal decorations	<p><b>Visually inspected.</b></p> <p>Mainly paper/paint finishes to internal wall and ceiling surfaces. Tiled finished also observed.</p>
Cellars	None.
Electricity	<p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>Mains supply.</p>
Gas	None.

<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains supply.</p> <p>Plumbing, where seen, was found to be a mix of copper and plastic. Buildings of this age and type can often contain areas of concealed older/lead plumbing. This was not visible or noted within the limitations of our inspection.</p> <p>The main bathroom at ground floor level comprises of a bath, W.C. and wash hand basin with a shower fitted over the bath. All the en suites appear to contain three-piece suites with shower cubicle, W.C. and wash hand basin.</p>
<b>Heating and hot water</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is an oil fired central heating system installed. There is a floor mounted central heating boiler located externally to the rear. There is a hot water tank located in the roof void area above the rear projection. Electric heaters were also applied to areas to supplement the current heating arrangement. The heating and hot water system has not been checked, inspected or tested in anyway.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>There are understood to be private drainage arrangements by means of a septic tank. The maintenance liability, rights of access and SEPA consents should be confirmed.</p>

<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>All Scottish homes require 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 needs 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, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p>
<b>Any additional limits to inspection</b>	<p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</p> <p>The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.</p> <p>Windows and external doors were not all fully opened or tested.</p> <p>No access was available to any sub-floor areas.</p> <p>Full and safe access was not available to the roof void area due to the presence of a thick layer of insulation throughout/storage items/the absence of flooring or crawl boards.</p> <p>Some areas of the external building fabric including some roof pitches/chimneys/elevations were not fully or closely visible from the surrounding ground level, due to the confines of the site.</p> <p>Wall panelling to areas prevented accurate damp readings being taken.</p> <p>No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.</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.


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## 2. Condition

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

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

 Structural movement	
Repair category	1
Notes	Evidence of settlement/movement has affected the building. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

 Dampness, rot and infestation	
Repair category	1
Notes	<p>Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.</p> <p>Within the limitations of our inspection, no adverse damp readings or signs of rot related defects were obtained/visible however, given the age of the property and high external ground levels to sections, a precautionary check of the property including sub-floor area carried out by a reputable timber specialist contractor may be prudent.</p> <p>See the 'Roof including roof Space' Section for further commentary.</p>

 Chimney stacks	
Repair category	N/A
Notes	



## Roofing including roof space

Repair category	2
Notes	<p>The roof covering over the main section of the building is showing signs of weathering to the slates. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work may be required in future.</p> <p>The felt roof tiles over the rear projection will have a limited lifespan and it may be prudent to have this checked as a precaution by a reputable roofing contractor prior to purchase.</p> <p>Within the roof void area, evidence of previous wood boring insect infestation (woodworm) was observed to roof timbers. Previous records indicate that a treatment was carried out in the past although confirmation of any paperwork relating to this should be undertaken. A precautionary check by a timber specialist of the roof void areas if not, may be prudent. Areas of general older damp/staining was noted to roof void timbers.</p>



## Rainwater fittings

Repair category	1
Notes	<p>Within the limitations of our inspection rainwater goods were seen to be free from significant defect.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p>



## Main walls

Repair category	1
Notes	<p>The main walls were found to be in a condition generally consistent with age and type. Typical weathering and localised hairline cracks were noted to areas generally consistent with age and type.</p> <p>Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.</p>

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## Windows, external doors and joinery

Repair category	2
Notes	The windows serving the property are of a mixed age with some of a slightly older style. General ongoing maintenance, including attention to framework and other components is advised in this regard. A number have been upgraded in the past.



## External decorations

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



## Conservatories/porches

Repair category	1
Notes	<p>The conservatory was found to be in a condition generally consistent with age.</p> <p>We would highlight that it was not raining at the time of our inspection and the conservatory should be checked during heavy rainfall.</p>



## Communal areas

Repair category	N/A
Notes	



## Garages and permanent outbuildings

Repair category	2
Notes	The roof covering over the garage appears to have been re-slatted at some point in the past. There is a small section of flat roof covering which will have a limited lifespan. Regular maintenance checks should be undertaken. Stored contents restricted the scope of our inspection internally. The timber garden room at the upper garden grounds will have a limited lifespan and regular ongoing maintenance checks is advised. There are timber stilts supports for the sunroom and it is assumed that these are adequate for the weight of the sunroom. Ongoing maintenance is advised.



## Outside areas and boundaries

Repair category	1
Notes	<p>Typical weathering and localised cracks were noted to some of the retaining and garden walls generally consistent with their age and type. The garden grounds are on a sloping site and will incur above average ongoing maintenance as a consequence. The garden grounds have been generally well maintained in recent years.</p> <p>The subjects have an area of timber decking attached to the garden room. Timber decked structures will have a limited lifespan and require regular maintenance and this liability should be considered. It should be appreciated that the concealed structural components have not been inspected nor have we moved items on the deck surface (patio furniture, potted plants etc) and we would highlight that defects may only become evident once such items are removed or the decking boards lifted.</p> <p>Boundary walls and fences should be regularly checked and maintained as necessary. Mature trees/vegetation within the grounds of the property will require future ongoing professional maintenance by an experienced contractor.</p>



## Ceilings

Repair category	1
Notes	Minor plaster cracks/blemishes observed.



## Internal walls

Repair category	1
Notes	Minor plaster cracks/blemishes observed.



## Floors including sub-floors

Repair category	1
Notes	<p>Uneven and creaking flooring noted to localised areas.</p> <p>Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.</p>

# Single Survey



## Internal joinery and kitchen fittings

Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.



## Chimney breasts and fireplaces

Repair category	1
Notes	<p>All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused.</p> <p>It is assumed that the stove has been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed in full, safe working order. The flue should be regularly swept.</p>



## Internal decorations

Repair category	1
Notes	The property was found to be well presented.



## Cellars

Repair category	N/A
Notes	



## Electricity

Repair category	2
Notes	<p>Aspects of the electrical installation are of a mixed age. Sockets were noted to be mounted on skirting boards which may not comply with all current up to date regulations and standards. The consumer units are encased in plastic and modern regulations recommend a metal encasement.</p> <p>The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.</p>

# Single Survey



## Gas

Repair category	N/A
Notes	None noted.



## Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.</p> <p>Given the amount of bathroom/shower rooms within the property, above average ongoing maintenance will be required.</p>



## Heating and hot water

Repair category	1
Notes	<p>It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.</p>



## Drainage

Repair category	1
Notes	<p>There are understood to be private drainage arrangements. The maintenance liability, rights of access and SEPA consents should be confirmed.</p>

# Single Survey

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

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

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

## 3. Accessibility information

### Guidance notes on accessibility information

*Three steps or fewer to a main entrance door of the property:*

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

*Unrestricted parking within 25 metres:*

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

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 specialist's or contractor's 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 property has been extended and altered in the past in order to form the current accommodation. Previous records indicate that the property was sub divided from its original layout and thereafter, reinstated to one single residence around 2002. A conservatory has been constructed to the side and the general layout of the property has been altered in the past. It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

We have been informed that there is appropriate paperwork available for the construction of the garden room within the rear upper garden grounds. Any prospective purchaser should fully satisfy themselves in this regard.

Confirmation of the exact allocation of garden grounds as well as any rights of way/maintenance liabilities is advised.

There are understood to be private drainage arrangements by means of a septic tank. The maintenance liability, rights of access and SEPA consents should be confirmed.

### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £865,000 (EIGHT HUNDRED AND SIXTY FIVE THOUSAND POUNDS STERLING).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £425,000 (FOUR HUNDRED AND TWENTY FIVE THOUSAND POUNDS STERLING).

The property is currently partially used as a Bed & Breakfast. For the avoidance of doubt, our valuation of the property has been carried out as 100% a residential dwelling and has not accounted for any

## Single Survey

business income or aspect to the property. Any prospective purchaser should fully satisfy themselves in this regard.

<b>Signed</b>	<i>Michael McDade</i> Electronically signed :- 16/04/2024 15:38
<b>Report author</b>	Michael McDade
<b>Company name</b>	J & E Shepherd Chartered Surveyors
<b>Address</b>	28 Westburn Street Greenock PA15 1RY
<b>Date of report</b>	15/04/2024

# Mortgage Valuation Report



[www.shepherd.co.uk](http://www.shepherd.co.uk)

## Property Address

Address Tregortha, Tighnabruaich, PA21 2BD  
Seller's Name Gabor Horváth  
Date of Inspection 15/04/2024

## Property Details

Property Type ☒ House ☐ Bungalow ☐ Purpose built maisonette ☐ Converted maisonette  
☐ Purpose built flat ☐ Converted flat ☐ Tenement flat ☐ Flat over non-residential use  
☐ Other (specify in General Remarks)  
Property Style ☒ Detached ☐ Semi detached ☐ Mid terrace ☐ End terrace  
☐ Back to back ☐ High rise block ☐ Low rise block ☐ Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e. g. local authority, military, police? ☐ Yes ☒ No

Flats/Maisonettes only Floor(s) on which located  No. of floors in block  Lift provided? ☐ Yes ☐ No  
No. of units in block

Approximate Year of Construction

## Tenure

☒ Absolute Ownership ☐ Other

## Accommodation

Number of Rooms  Living room(s)  Bedroom(s)  Kitchen(s)  
 Bathroom(s)  WC(s)  Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%) ☒ Yes ☐ No

## Garage / Parking / Outbuildings

☒ Single garage ☐ Double garage ☐ Parking space ☐ No garage / garage space / parking space

Available on site? ☒ Yes ☐ No

Permanent outbuildings:

Timber garden room and attached car garage.

# Mortgage Valuation Report

## Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)  
Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

## Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No  
If Yes, is this recent or progressive? ☐ Yes ☒ No  
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No  
If Yes to any of the above, provide details in General Remarks.

## Service Connections

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 ☒ Private ☐ None Water ☒ Mains ☐ Private ☐ None  
Electricity ☒ Mains ☐ Private ☐ None Gas ☐ Mains ☐ Private ☒ None  
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating and any non mains services:

Oil fired heating system installed.

## Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

☐ Rights of way ☐ Shared drives / access ☐ Garage or other amenities on separate site ☐ Shared service connections  
☐ Ill-defined boundaries ☐ Agricultural land included with property ☐ Other (specify in General Remarks)

## Location

☐ Residential suburb ☐ Residential within town / city ☐ Mixed residential / commercial ☐ Shared service connections  
☐ Commuter village ☒ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

## Planning Issues

Has the property been extended / converted / altered? ☒ Yes ☐ No  
If Yes provide details in General Remarks.

## Roads

☒ Made up road ☐ Unmade road ☐ Partly completed new road ☐ Pedestrian access only ☐ Adopted ☐ Unadopted

# Mortgage Valuation Report

## General Remarks

The subjects comprise of a two storey detached villa located within the semi-rural village of Tighnabruaich where surrounding properties generally vary in age and character. Limited local shopping, amenities and public transport can be found nearby with a more extensive range found in Dunoon.

At the time of inspection, the property was found to be in a condition generally consistent with age and type. Externally, it should be appreciated that above average ongoing maintenance to the building fabric will be required given the age and size of the building. The roof covering is quite complex by nature and retains the original slates to a number of areas whilst the felt roof tiles will have a limited lifespan. A precautionary check of the roof covering by a reputable roofing contractor may be prudent prior to purchase to ascertain any necessary ongoing maintenance considerations. General ongoing maintenance to areas of external masonry and rainwater goods would also prove beneficial. Internally, the property was found to be well presented. An incoming purchaser may wish to undertake decorative changes to areas to suit their own individual tastes. Minor items were noted, however, should be capable of remedy during the course of routine care and maintenance. Any prospective purchaser should budget accordingly.

The property has been extended and altered in the past in order to form the current accommodation. Previous records indicate that the property was sub divided from its original layout and thereafter, reinstated to one single residence around 2002. A conservatory has been constructed to the side and the general layout of the property has been altered in the past. It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

We have been informed that there is appropriate paperwork available for the construction of the garden room within the rear upper garden grounds. Any prospective purchaser should fully satisfy themselves in this regard.

Other accommodation - Conservatory and utility room.

Evidence of settlement/movement has affected the building. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

There are understood to be private drainage arrangements by means of a septic tank. The maintenance liability, rights of access and SEPA consents should be confirmed.

## Essential Repairs

None.

Estimated cost of essential repairs

Retention recommended? ☐ Yes ☒ No

Retention amount

## Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider. Mortgage lenders will have their own criteria on properties which are partially used as a Bed & Breakfast.

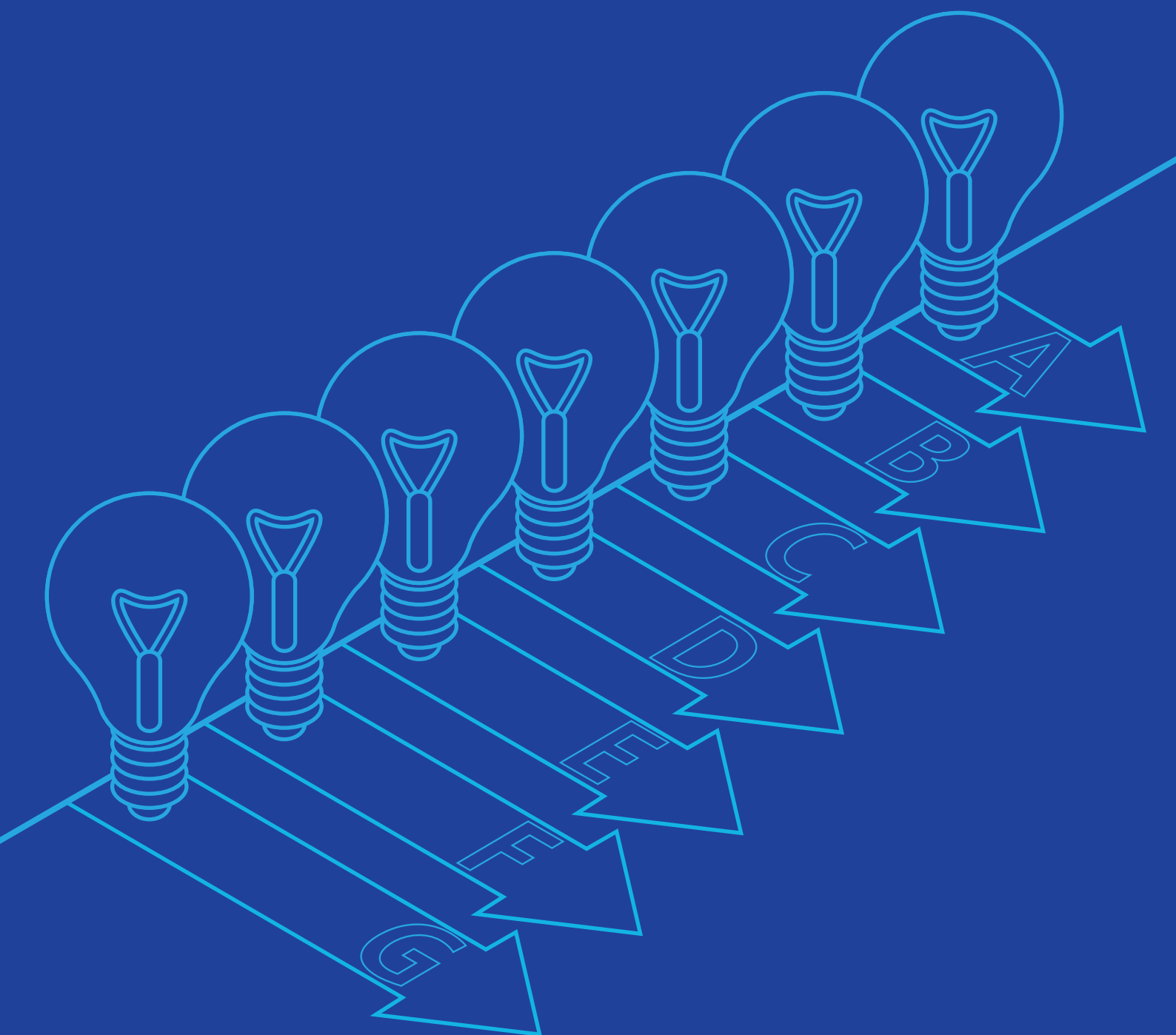
# Mortgage Valuation Report

## Valuation

Market value in present condition	£	<input type="text" value="425,000"/>
Market value on completion of essential repairs	£	<input type="text"/>
Insurance reinstatement value	£	<input type="text" value="865,000"/>
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)		
Is a reinspection necessary?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

## Declaration

Signed	<i>Michael McDade</i> Electronically signed :- 16/04/2024 15:38
Surveyor's name	Michael McDade
Professional qualifications	MSc, MRICS
Company name	J & E Shepherd Chartered Surveyors
Address	28 Westburn Street, Greenock, PA15 1RY
Telephone	01475 730717
Email Address	greenock@shepherd.co.uk
Date of Inspection	15/04/2024



# Energy Performance Certificate

# Energy Performance Certificate (EPC)

Dwellings

# Scotland

TREGORTHA GUEST HOUSE, TIGHNABRUAICH, PA21 2BD

**Dwelling type:** Detached house  
**Date of assessment:** 15 April 2024  
**Date of certificate:** 16 April 2024  
**Total floor area:** 193 m<sup>2</sup>  
**Primary Energy Indicator:** 300 kWh/m<sup>2</sup>/year

**Reference number:** 0180-2495-8240-2694-7405  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, oil

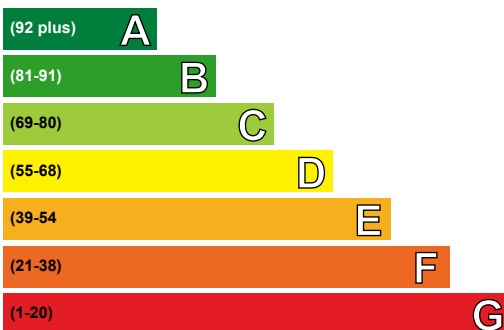
You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£10,869	See your recommendations report for more information
Over 3 years you could save*	£3,900	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
42	83

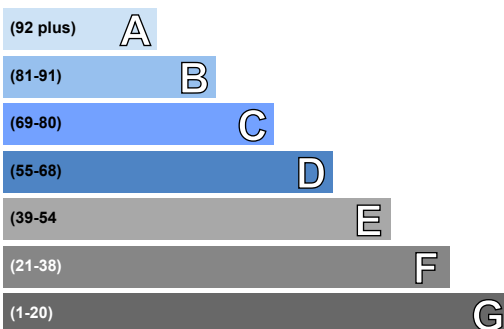
## Energy Efficiency Rating

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

Your current rating is **band E (42)**. The average rating for EPCs in Scotland is **band D (61)**.

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

Very environmentally friendly - lower CO<sub>2</sub> emissions



Not environmentally friendly - higher CO<sub>2</sub> emissions

Current	Potential
36	73

## Environmental Impact (CO<sub>2</sub>) Rating

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

Your current rating is **band F (36)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£2739.00
2 Floor insulation (suspended floor)	£800 - £1,200	£735.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£207.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit [greenerscotland.org](https://www.greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

**THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE**

## Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 300 mm loft insulation	★★★★★	★★★★★
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 82% of fixed outlets	★★★★★	★★★★★

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.


## The impact of your home on the environment

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

The calculated emissions for your home are 80 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 15 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 8.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


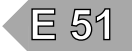

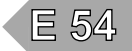








## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£9,510 over 3 years	£5,841 over 3 years	
Hot water	£702 over 3 years	£471 over 3 years	
Lighting	£657 over 3 years	£657 over 3 years	
<b>Totals</b>	<b>£10,869</b>	<b>£6,969</b>	

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£913		
2 Floor insulation (suspended floor)	£800 - £1,200	£245		
3 Floor insulation (solid floor)	£4,000 - £6,000	£69		
4 Solar water heating	£4,000 - £6,000	£73		
5 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£510		
6 Wind turbine	£15,000 - £25,000	£1111		

### Alternative measures

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

- Cavity, internal or external wall insulation

## Choosing the right improvement package

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

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

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

### 1 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

### 2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 3 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

### 4 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

### 5 Solar photovoltaic (PV) panels

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

## 6 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

## Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

**LZC energy sources present:** There are none provided for this home

## Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	39,064	(745)	N/A	(11,592)
Water heating (kWh per year)	2,797			

## Addendum

This dwelling is a system built property or some of its walls are of non-conventional construction and requires further investigation to establish the type of construction, the type of wall insulation best suited (cavity insulation or internal/external insulation) and the savings it might deliver. Please contact the Home Energy Scotland hotline on 0808 808 2282 to find out more.

## About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst ([www.elmhurstenergy.co.uk](http://www.elmhurstenergy.co.uk)), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting [www.scottishepcregister.org.uk](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Michael McDade
Assessor membership number:	EES/018126
Company name/trading name:	J & E Shepherd
Address:	12 Atholl Crescent Edinburgh EH3 8HA
Phone number:	0131 225 1234
Email address:	<a href="mailto:edinburgh@shepherd.co.uk">edinburgh@shepherd.co.uk</a>
Related party disclosure:	No related party

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

## Use of this energy performance information

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

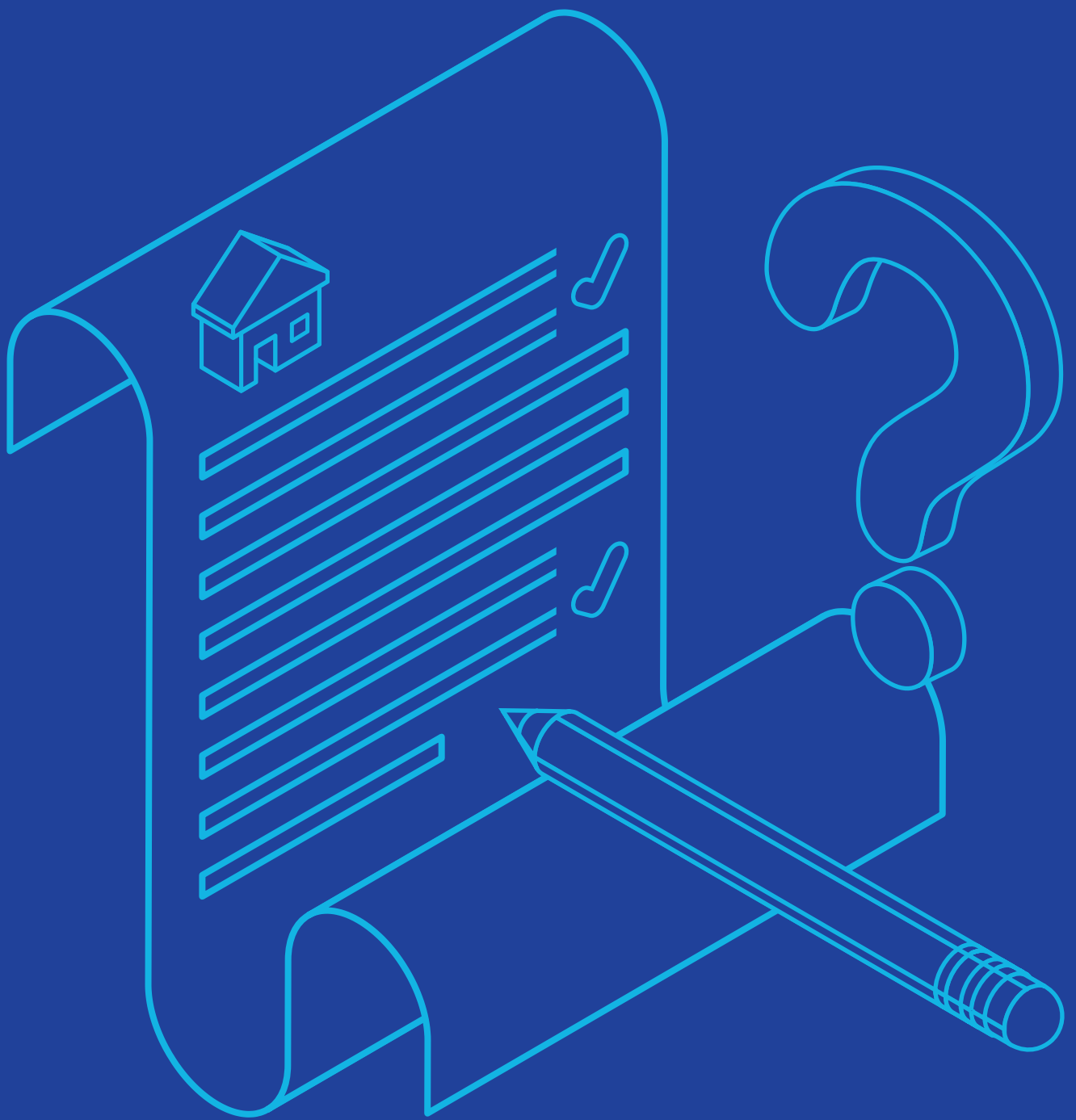
### **Advice and support to improve this property**

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

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

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT





# Property Questionnaire

# property questionnaire

Property address	Tregortha Tighnabruaich PA21 2BD
Seller(s)	Gabor Horváth
Completion date of property questionnaire	19/03/2024

# property questionnaire

## Note for sellers

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

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

1.	Length of ownership	
	How long have you owned the property?	2018
2.	Council tax	
	Which Council Tax band is your property in?	B
3.	Parking	
	<p>What are the arrangements for parking at your property? (Please tick all that apply)</p> <ul style="list-style-type: none"><li>• Garage <input type="text" value="Yes"/></li><li>• Allocated parking space <input type="text" value="No"/></li><li>• Driveway <input type="text" value="Yes"/></li><li>• Shared parking <input type="text" value="No"/></li><li>• On street <input type="text" value="No"/></li><li>• Resident permit <input type="text" value="No"/></li><li>• Metered Parking <input type="text" value="No"/></li><li>• Other (please specify): <input type="text"/></li></ul>	
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No

# property questionnaire

5.	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No
6.	<b>Alterations/additions/extensions</b>	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p> <p>Summerhouse in the back garden</p>	Yes
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	Yes
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	No
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p> <p>Main entrance door was changed in 2022 from wooden to a PVC door</p>	
7.	<b>Central heating</b>	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p>	Yes

# property questionnaire

	oil fired		
	<b><u>If you have answered yes</u>, please answer the three questions below:</b>		
	<b>i) When was your central heating system or partial central heating system installed?</b>  boiler changed in 2019, system installed longtime		
	<b>(ii) Do you have a maintenance contract for the central heating system?</b>  <b><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</b>	<b>No</b>	
	<b>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</b>		
<b>8.</b>	<b>Energy Performance Certificate</b>		
	<b>Does your property have an Energy Performance Certificate which is less than 10 years old?</b>	<b>Yes</b>	
<b>9.</b>	<b>Issues that may have affected your property</b>		
<b>a.</b>	<b>Has there been any storm, flood, fire or other structural damage to the property while you have owned it?</b>  <b><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</b>	<b>No</b>	
<b>b.</b>	<b>Are you aware of the existence of asbestos in your property?</b>  <b><u>If you have answered yes</u>, please give details:</b>	<b>No</b>	
<b>10.</b>	<b>Services</b>		
<b>a.</b>	<b>Please tick which services are connected to your property and give details of the supplier:</b>		
	<b>Services</b>	<b>Connected</b>	<b>Supplier</b>
	<b>Gas or liquid petroleum gas</b>	<b>No</b>	
	<b>Water mains or private water supply</b>	<b>Yes</b>	<b>Everflow</b>
	<b>Electricity</b>	<b>Yes</b>	<b>EDF, Smartest Energy</b>
	<b>Mains drainage</b>	<b>No</b>	

# property questionnaire

	Telephone	Yes	BT
	Cable TV or satellite	No	
	Broadband	Yes	BT
b.	Is there a septic tank system at your property?  <u>If you have answered yes</u> , please answer the two questions below:	Yes	
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes	
	(ii) Do you have a maintenance contract for your septic tank?  <u>If have answered yes</u> , details of the company with which you have a maintenance contract:	No	
11.	Responsibilities for shared or common areas		
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  <u>If you have answered yes</u> , please give details:	No	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  <u>If you have answered yes</u> , please give details:	No	
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes	
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?  <u>If you have answered yes</u> , please give details:	No	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  <u>If you have answered yes</u> , please give details:	No	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)  <u>If you have answered yes</u> , please give details:	No	

# property questionnaire

12.	<b>Charges associated with the property</b>	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in monthly/annual factor's charges?</p>	No
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
13.	<b>Specialist work</b>	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	No
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	
14.	<b>Guarantees</b>	
a.	<p>Are there any guarantees or warranties for any of the following?</p>	

# property questionnaire

	(i) Electrical work	Don't know
	(ii) Roofing	Don't know
	(iii) Central heating	Don't know
	(iv) National House Building Council (NHBC)	No
	(v) Damp course	No
	(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)	Don't know
b.	<b><u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u></b>	
c.	<b>Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes, please give details:</u></b>	No
15.	<b>Boundaries</b>	
	<b>So far as you are aware, has any boundary of your property been moved in the last 10 years?</b>  <b><u>If you have answered yes, please give details:</u></b>	No
16.	<b>Notices that affect your property</b>	
	<b>In the past three years have you ever received a notice:</b>	
a.	<b>advising that the owner of a neighbouring property has made a planning application?</b>	No
b.	<b>that affects your property in some other way?</b>	No
c.	<b>that requires you to do any maintenance, repairs or improvements to your property?</b>	No
	<b><u>If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.</u></b>	

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

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

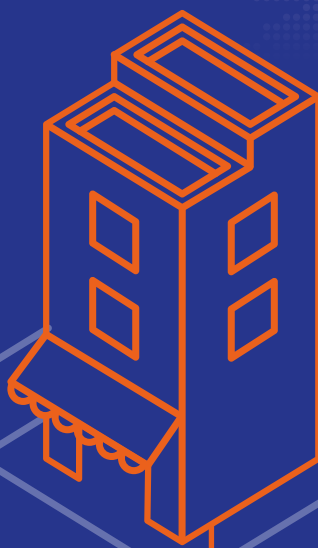
**Name(s): Karmen Vinkovics & Gabor Horvath**

**Date: 19/03/2024**



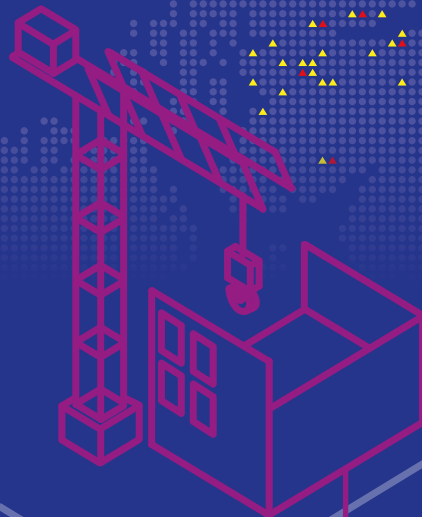
## Residential

Home Report  
Mortgage & Re-Mortgage Valuation  
Home & Flat Buyer Report  
Energy Performance Certificate (EPC)  
Private Sale Valuation  
Inheritance Tax Valuation  
Capital Gains Tax Valuation  
Separation Valuation  
Driveby Valuation  
Desktop Valuation  
New Build, Development & Plot Valuation  
Extension & Alteration Valuation  
Portfolio Valuation  
Rental Valuation  
Expert Witness Report  
Council Tax Appeal  
Bespoke Condition Report



## Commercial

Commercial Valuation  
Commercial Agency  
Acquisitions & Disposals  
Commercial Lease Advisory  
Rent Reviews  
Asset Management  
Project Consultancy  
Development Appraisals  
Rating  
Commercial Property Auctions  
Property Management  
Professional Services  
Licensed Trade / Leisure



## Property & Construction

Quantity Surveying  
Building Surveying  
Project Management  
Dispute Resolution Support Services  
Principal Designer  
Clerk of Works  
Commercial EPC  
Fire Engineering  
Health & Safety Management  
Employer's Agent  
Energy Department  
Housing Services  
Development Monitoring  
Mediation Services

**Aberdeen**  
▲ 01224 202800

**Ayr**  
▲ 01292 267987

**Coatbridge**  
▲ 01236 436561

**Cumbernauld**  
▲ 01236 780000

**Dalkeith**  
▲ 0131 663 2780

**Dumbarton**  
▲ 01389 731682

**Dumfries**  
▲ 01387 264333

**Dundee**  
▲ 01382 200454  
▲ 01382 220699

**Dunfermline**  
▲ 01383 722337  
▲ 01383 731841

**East Kilbride**  
▲ 01355 248535

**Edinburgh**  
▲ 0131 2251234  
▲ 0131 557 9300

**Elgin**  
▲ 01343 553939

**Falkirk**  
▲ 01324 635 999

**Fraserburgh**  
▲ 01346 517456

**Galashiels**  
▲ 01896 750150

**Glasgow**  
▲ 0141 331 2807

**Glasgow South**  
▲ 0141 649 8020

**Glasgow West End**  
▲ 0141 353 2080

**Greenock**  
▲ 01475 730717

**Hamilton**  
▲ 01698 897548

**Inverness**  
▲ 01463 712239

**Kilmarnock**  
▲ 01563 520318

**Kirkcaldy**  
▲ 01592 205442

**Livingston**  
▲ 01506 416777

**Montrose**  
▲ 01674 676768

**Motherwell**  
▲ 01698 252229

**Musselburgh**  
▲ 0131 653 3456

**Oban**  
▲ 01631 707 800

**Paisley**  
▲ 0141 889 8334

**Perth**  
▲ 01738 638188  
▲ 01738 631631

**Peterhead**  
▲ 01779 470766

**St Andrews**  
▲ 01334 477773  
▲ 01334 476469

**Saltcoats**  
▲ 01294 464228

**Stirling**  
▲ 01786 450438  
▲ 01786 474476