

Home Report

2 REAY STREET
INVERNESS
IV2 3AJ



**Walker Fraser Steele
Chartered Surveyors**

Energy Performance Certificate



Energy Performance Certificate (EPC)

Scotland

Dwellings

2 REAY STREET, INVERNESS, IV2 3AJ

Dwelling type: Ground-floor flat
Date of assessment: 10 February 2025
Date of certificate: 11 February 2025
Total floor area: 76 m²
Primary Energy Indicator: 234 kWh/m²/year

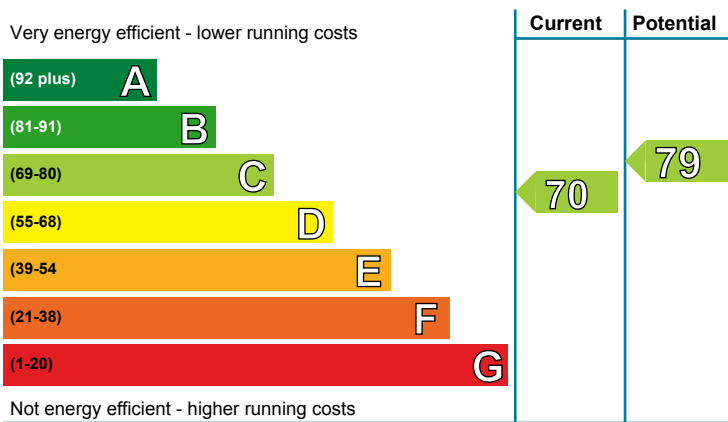
Reference number: 9107-1010-5202-7965-6200
Type of assessment: RdSAP, existing dwelling
Approved Organisation: ECMK
Main heating and fuel: Boiler and radiators, mains gas

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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,018	See your recommendations report for more information
Over 3 years you could save*	£1,038	

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

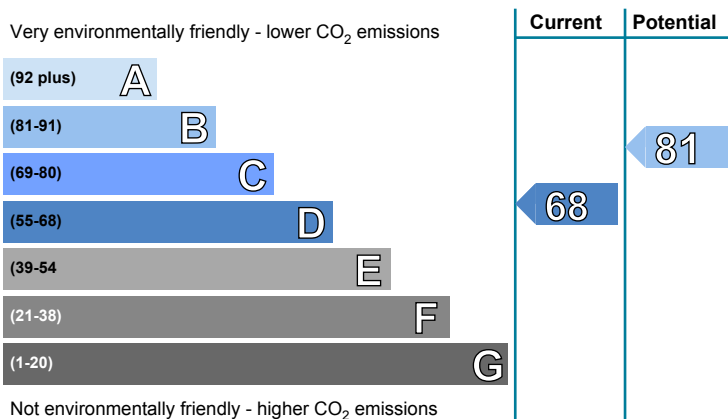


Energy Efficiency Rating

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

Your current rating is **band C (70)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (68)**. 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	£543.00
2 Floor insulation (suspended floor)	£800 - £1,200	£294.00
3 Low energy lighting	£55	£78.00

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 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	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	(another dwelling above)	—	—
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★★☆☆	★★★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★★☆☆	★★★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★★☆☆	★★★★★☆☆
Lighting	Low energy lighting in 65% 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, CO₂ 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 41 kg CO₂/m²/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 3.1 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 1.2 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	£2,256 over 3 years	£1,302 over 3 years	
Hot water	£420 over 3 years	£426 over 3 years	
Lighting	£342 over 3 years	£252 over 3 years	
Totals	£3,018	£1,980	

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	£181		
2 Floor insulation (suspended floor)	£800 - £1,200	£98		
3 Low energy lighting for all fixed outlets	£55	£26		
4 Replacement glazing units	£1,000 - £1,400	£42		

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.



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). 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. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

4 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

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)	9,411	N/A	N/A	(2,851)
Water heating (kWh per year)	2,100			

About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by ECMK (www.ecmk.co.uk), 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 and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Gemma Bailey
Assessor membership number:	ECMK303165
Company name/trading name:	Walker Fraser Steele
Address:	27 Waterloo Street Glasgow G2 6BZ
Phone number:	01412210442
Email address:	gemma.bailey@esurv.co.uk
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, 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.

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



Single Survey



Single Survey

survey report on:

Property address	2 REAY STREET INVERNESS IV2 3AJ
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Customer	N Thomson
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Customer address	
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Prepared by	Walker Fraser Steele
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Date of inspection	11th June 2026
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Walker Fraser Steele
Chartered Surveyors

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 Property¹.

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

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

1.2 THE REPORT

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

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

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

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 the 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.

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

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- 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" 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. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

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

Description	The subjects comprise an extended ground floor flatted dwellinghouse with courtyard and private drive way parking. The subjects form part of a former Victorian two storey property which has been sub-divided into commercial and residential uses.
Accommodation	<p>The property is accessed via a private entrance door.</p> <p>The accommodation is all contained at ground level and comprises of an entrance hall, sitting room, inner hallway with built in storage, dining kitchen, heated conservatory, two bedrooms, shower room and an en-suite shower room.</p> <p>One bedroom benefits from in built wardrobe cabinetry.</p>
Gross internal floor area (m²)	76m ² excluding conservatory, 82m ² including conservatory.
Neighbourhood and location	<p>The subjects are located within an established residential and commercial area within a short walking distance to local amenities, schooling the city centre of Inverness.</p> <p>The property is understood to be located within a conservation area and is adjacent to a commercial property.</p> <p>The property is positioned over a moderately flat site.</p> <p>As of 11th June 2026, the online SEPA long term flood risk information shows that there is a medium surface water/small watercourses, no river and no coastal flood risks within a 25 metre radius of the location of the property.</p> <p>As of 11th June 2026, the online UK Radon Maps (uk.radon.org) indicates that there is a 5% to 10% maximum radon potential within the postcode area of the property.</p> <p>The property is near a small electrical sub station.</p>

Single Survey

Age	The property was built circa 1875.
Weather	The weather was overcast with light rain showers at the time of the inspection. The report should be read in the context of these conditions.
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There is a chimney head to the gable apex which appears to be mutual with a neighbouring property. The chimney stack is of pointed stone construction which supports a table stone and is surmounted by a clay pot. The flue pot does not appear to be capped or cowled from a ground level inspection. Flashings at the base are formed in lead.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>The roofing is of a traditional slated and pitched design incorporating a dormer. Flashings, valleys and dormer ridges are formed in lead. There are decorative clay ridge tiles.</p> <p>The bay window has a mono pitched slated canopy with lead ridge coverings and lead flashings.</p> <p>As this is a ground floor property with another dwelling located above, there is no accessible roof space to inspect.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater conductors are of a PVC manufacture.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are part pointed and sneck harled, measure approximately 600mm thick and are of a solid sandstone construction. It appears that a chemical damp proof treatment has been installed into the walls at some time in the past. Guarantee/warranties should be sought for the work. External lintels, sills, window dressings and mullions are formed in stone or masonry.</p> <p>There are a few air vents to ventilate the space beneath the ground floor.</p>

<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Entrance doors are of a timber /composite type with double glazed panels and a PVC double glazed manufacture.</p> <p>Windows are of a PVC manufacture with sealed unit double glazing.</p> <p>Fascia boarding is formed in painted timbers.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>External timbers/composite goods have a black coloured paint effect. PVC goods have a white colouring. Door and window dressings have a painted finish.</p>
<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>There is a conservatory to the side elevation. It is of PVC framed construction built off a timber framed dwarf wall under a fully glazed roof. The conservatory is heated from the central heating system.</p>
<p>Communal areas</p>	<p>Circulation areas visually inspected.</p> <p>There are no known communal areas within the boundaries of the property.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>There are no garages or outbuildings of a permanent construction.</p> <p>There is a timber garden store with a concrete floor and a mineral felt roof.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>Grounds pertaining to the subjects extend to the side and rear of the building and are partially bounded by concrete block walls, a ironmongery gate and the external walls of surrounding properties.</p> <p>There is a narrow courtyard area to the rear which is laid to concrete slabs and stone chippings.</p> <p>The driveway and side yard is laid to stone chippings.</p>

<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>It appears that the majority of ceilings are formed in plasterboard, although some original lath and plaster may remain.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls appear consistent with a plasterboard finish or are plastered on the hard.</p>
<p>Floors including sub floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Flooring is part suspended timber and part solid concrete construction.</p> <p>No inspection of the solum or sub floors was carried out as there was no apparent means of access available. The floors are fully fitted with floor coverings throughout.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal facings, architraves and skirtings and formed in painted softwood. The internal doors are of a pressed panel hollow core or a glazed panel type.</p> <p>The kitchen fittings comprise of wall and base fitted cabinetry together with walnut style laminate work tops and a stainless steel sink unit. There is an electric hob and electric oven with the provision of overhead extraction. Appliances are integrated within the cabinetry.</p>
<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a fireplace opening within the Sitting Room. The fireplace, chimney breast and flue is integral with the wall structure. The fireplace flue has not been used for many years. Previously there was a small gas fire within the opening and we have been informed that the gas pipe connection was capped off some years ago.</p> <p>Historically, there may have been an operational fireplace within the bedroom on the gable side of the property which has been covered over at some time in the past.</p>

<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The walls and ceilings have been painted, papered and ceramic tiled. There are some composite tiles, laminated cladding and glass bricks within the shower rooms.</p> <p>Floors are fully fitted with coverings throughout, comprising of carpet, engineered wooden flooring and tiling.</p>
<p>Cellars</p>	<p>There are no cellars pertaining to the property.</p>
<p>Electricity</p>	<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 state that in the report and will not turn them on.</p> <p>Mains supply with the consumer unit and meterage equipment located within in cupboard in the entrance hall.</p>
<p>Gas</p>	<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 state that in the report and will not turn them on.</p> <p>Mains supply with the meter located within a storage cupboard in the inner hallway.</p>
<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is understood to be provided from the mains public supply.</p> <p>Pipe work, only where visibly seen is formed in copper, PVC or fibreglass.</p> <p>The sanitaryware within the shower rooms each contain a wash hand basin, lavatory and a shower enclosure having a fitted mains fed shower with mixer tap fittings.</p> <p>There appears to be a fitted audio speaker within the ceiling of the en-suite shower enclosure.</p> <p>Some lavatory, wash hand basin and shower pipes could not be visually inspected as they are concealed by fitted panels or cabinetry.</p>

<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Central heating and hot water is provided by a gas fired combination condensing boiler (Glow Worm Energy 35c) which is located within the kitchen. The boiler serves hot water radiators and towel radiators throughout the property.</p> <p>The boiler is connected to a balanced flue.</p> <p>The heating and hot water system is controlled by a programmer, room thermostat and thermostatic valves on most of the radiators.</p> <p>As the hot water is provided direct by the central heating boiler, there is no storage tank in the property.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is understood to be connected to the mains sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are optical smoke alarms, a heat sensor and a carbon monoxide detector within the property.</p> <p>For both new and existing homes, from February 2022 The Fire and Smoke Alarm Standard 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 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. You can obtain further details from the Scottish Government web site www.mygov.scot (search Smoke Alarm). Different home insurance policies will have different terms and conditions which a homeowner must comply with in order for their home insurance to be valid. If you are not sure how the new fire and smoke alarm requirements affect your policy, get in touch with your insurer to find out.</p>
<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p>

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

We have not had sight of the Property Questionnaire in preparation of this report.

When visually inspected the property insulation was not disturbed, furniture and personal effects (particularly in cupboards) and floor coverings have not been moved.

There was no apparent means of access to the sub floor or solum on this occasion.

Timbers or parts of the structure which were covered, unexposed or inaccessible could not be inspected.

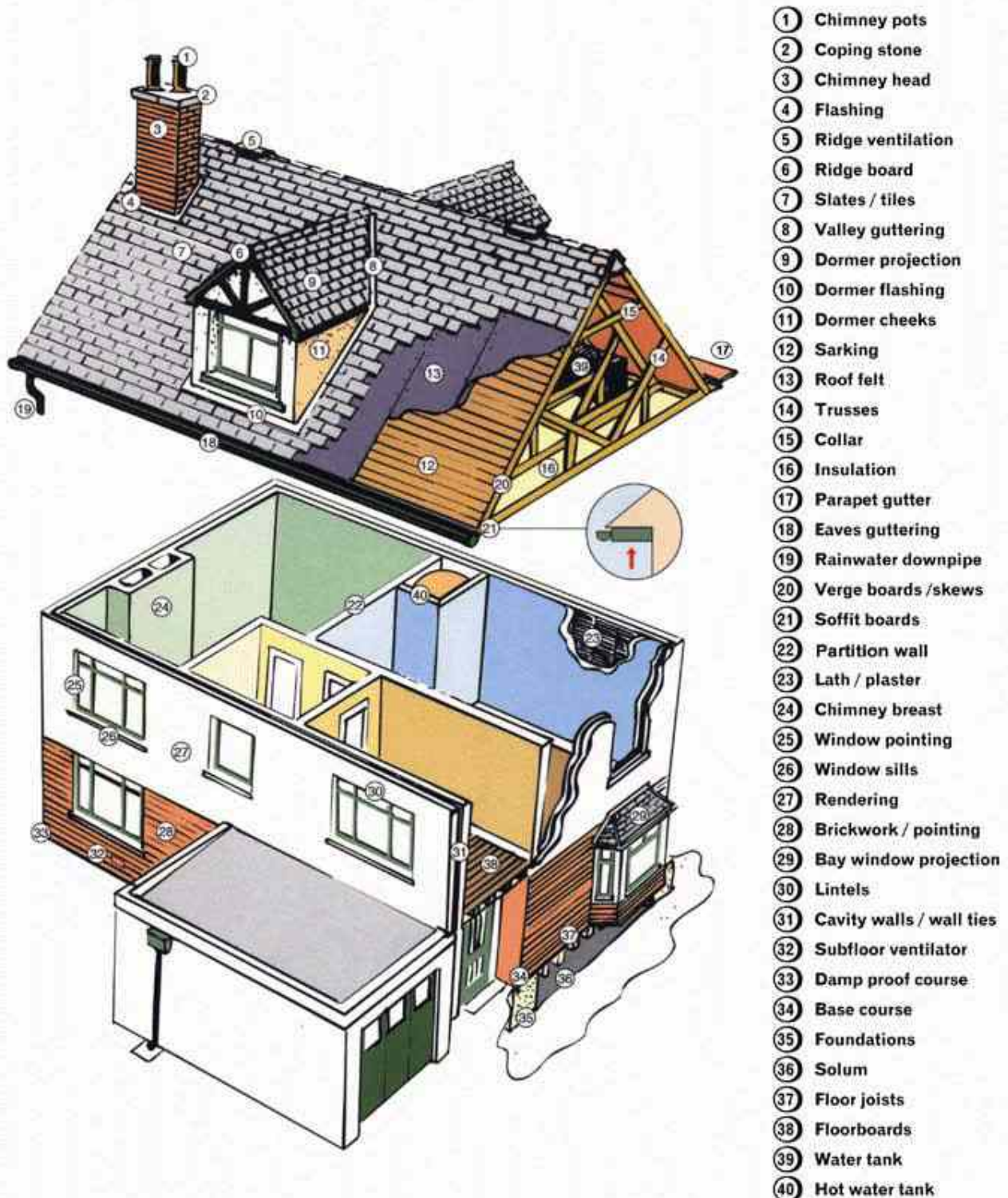
At the time of inspection the property was fully furnished with some floor coverings throughout.

The heating system and gas and electricity appliances and supplies were not tested.

It is always possible that hazardous materials including asbestos may be present incorporated within insulation material/boarding.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

Sectional Diagram showing elements of a typical house




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


Single Survey


2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following 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	The property has incurred a slight degree of movement in the form of external cracking to stonework and internal hairline shrinkage cracking to wall finishes. So far as can be seen from this single inspection the movement appears to be long standing and does not appear to be progressive.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Medium to high moisture readings were obtained by the protimeter device to wall ingoos within the kitchen and a section of wall within the bedroom (gable side). Both sections of walls are plastered on the hard/cold walls and are affected by flaking/bubbling paint or plaster finishes. Condensation often forms on cold walls due to poor ventilation, inadequate heating or insufficient thermal insulation. However, there may be other causes of the dampness.</p> <p>Medium to high moisture readings were also obtained by the protimeter device to isolated patches on the kitchen ceiling. Historic seepage staining was noted to walls within the rear bedroom. When tested with the protimeter device, they were found to be dry.</p> <p>Repair work should be anticipated and advice sought from a reputable tradesperson. It would be prudent to have the property checked by a timber and damp contractor prior to purchase.</p> <p>There is no evidence indicating any significant rot or infestation within the limitations and scope of the inspection and report.</p>

 Chimney stacks	
Repair category	1
Notes	With allowance for general weathering and age, there are no obvious or significant defects affecting the chimney stack within the limit and scope of inspection and report.



Roofing including roof space

Repair category	1
Notes	<p>The roof coverings show signs of normal wear and tear commensurate with age and style. There are a small number of misaligned and chipped slates. There is a slipped slate on the bay window covering. Moss is starting to grow on the roof surfaces.</p> <p>It is understood that the roof coverings were maintained and renewed as necessary in 2017.</p> <p>The roof coverings are of an age and type where it would be beneficial to carry out an annual inspection by a reputable roofer.</p>



Rainwater fittings

Repair category	2
Notes	<p>There is evidence of marking of seepage staining to some of the joints. Guttering fitted to the bay window projection is loose and is affected by vegetation</p>



Main walls

Repair category	2
Notes	<p>Permeable sandstone is ageing and weathered. De-lamination was noted to parts of the stones. There is algae, vegetation and moss growing on the stone work of the bay window.</p> <p>Evidence of cracking and weathering is noted to be affecting masonry at window sills, lintels and mullions.</p> <p>Some of the mortar pointing has perished and the sneck harling is loosening in places.</p> <p>It is evident that current and previous owners have carried out maintenance and repair to the external walls.</p> <p>The walls of the property are of the age and type which must be regularly maintained to avoid further any deterioration. Future repair work and maintenance should be anticipated.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>There are no obvious or significant defects affecting the external doors.</p> <p>The opening mechanisms, handles, locks and hinges of the older double glazed window units may be approaching the end of their serviceable life. The opening mechanism of the window in the bedroom (gable side) requires re-adjustment.</p> <p>There appears to be a light staining (water run off) to the windows of the conservatory roof.</p>

Single Survey

	Timber fascia boarding to the bay window is showing signs of weathering and decay.
--	--



External decorations

Repair category	1
Notes	With allowance for age and weathering, there are no obvious or significant defects affecting external decorations. Flaking paint work was evident in places.



Conservatories/porches

Repair category	1
Notes	No obvious or significant defects are noted to be affecting the conservatory. There appears to be a light staining (water run off) to the windows of the conservatory roof.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.




Outside areas and boundaries


Repair category	1
Notes	Outside areas have been maintained to an acceptable standard. There is some uneven slab work to the rear of the property which presents a tripping hazard.





Ceilings

Repair category	2
Notes	<p>Medium to high moisture readings were obtained by the protimeter device to isolated patches on the kitchen ceiling</p> <p>Irregularities and undulations are present from historic leakage patch repairs/redecoration. Cosmetic works will be required when redecorating at a future date.</p>

 Internal walls	
Repair category	2
Notes	<p>There is evidence of internal hairline shrinkage cracking to walls. So far as can be seen from this single inspection the movement appears to be long standing and does not appear to be progressive.</p> <p>As previously noted, medium to high moisture readings were obtained by the protimeter device to the wall in the kitchen and a section of wall within the bedroom (gable side). Both sections of walls are plastered on the hard/cold walls and are affected by flaking/bubbling paint or plaster finishes. Condensation often forms on cold walls due to poor ventilation, inadequate heating or insufficient thermal insulation. However, there may be other causes of the dampness. Repair work should be anticipated and advice sought from a reputable tradesperson.</p> <p>Some nail or screw heads are protruding through plaster or paintwork in places.</p>

 Floors including sub-floors	
Repair category	1
Notes	<p>There are no obvious or significant defects affecting the accessible flooring. There is a slight deflection to the flooring within the inner hallway. Ventilation beneath the timber ground floor is limited and inadequate.</p> <p>Having regard to the age of the property, it is unlikely that a damp proof course was installed at the time of construction. Timber joists may also be bedded directly into the external walls and may be resting on damp earth which will increase the risk of decay and disrepair. It must be noted that floors were fully covered with fitted coverings and there was no access to any sub floor areas on this occasion. It is not unusual for there to be defects affecting sub floor timbers of this age and as a precautionary check, prospective purchasers may wish to take advice from a Timber Specialist prior to purchase.</p>

 Internal joinery and kitchen fittings	
Repair category	1
Notes	<p>There are no obvious or significant defects. Some general wear and tear is noted.</p> <p>Some of the glazed doors may not meet current safety glass standards.</p>

 Chimney breasts and fireplaces	
Repair category	1
Notes	<p>The flue in the sitting room is unused and currently non operational. It does not appear to be lined to accord with present day regulations.</p> <p>If you intend to re-instate use of the existing fireplaces, the flues should be swept and inspected by a competent tradesperson prior to use and installation. When in operation, flues should be regularly tested.</p>

	Any unused flues should be suitably vented and capped where appropriate.
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Internal decorations

Repair category	2
Notes	<p>With allowance for general wear and tear, there are no obvious or significant defects affecting the internal decorations.</p> <p>Irregularities and undulations are present from historic leakage patch repairs/redecoration and therefore some cosmetic works will be required when redecorating at a future date.</p> <p>Some filling and patching to decorative surfaces may be necessary when the current owner's fittings and fixtures are removed.</p> <p>There is a missing section of laminate floor tiling within the kitchen. The gap has been partly replaced with a non matching tile.</p>

Cellars

Repair category	-
Notes	Not applicable.

Electricity

Repair category	2
Notes	<p>We have not had sight of a recent electrical installation test certificate. It is recommended that all electrical installations are checked every 5 to 10 years, or upon change of ownership by an NICEIC qualified Electrician to keep up to date with frequent changes in regulation.</p> <p>Some sockets are fitted within skirting boards which is not considered best practice. There appears to be a hanging wire within the ceiling of the en-suite shower enclosure which should be checked for health and safety purposes.</p> <p>The extractor fan in the en-suite shower room is making a sound familiar with a ineffective motor and should be serviced, repaired or replaced.</p> <p>Externally to the front elevation, the cover of a junction box is loose and wires are exposed.</p>

Gas

Repair category	1
Notes	There are no obvious or significant defects affecting the visible gas installation but this should always be confirmed by an approved 'Gas Safe' contractor.

Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>Where visible the cold water installation appeared satisfactory with no serious defect or obvious leakage.</p> <p>No tests on the system have been carried out and therefore no comment on its operation or the serviceability of any of its components can be made.</p> <p>Bathroom fittings show signs of normal wear and tear commensurate with age and style. The fittings and services must be regularly maintained to avoid any deterioration. To prevent water penetration to any underlying areas, it is essential that regular maintenance is carried out to seals, linings and grouting.</p> <p>Although not seen when inspecting the visible pipe work, it is not unknown for there to be original lead piping present in properties built before 1945.</p>

Heating and hot water

Repair category	1
Notes	<p>No significant issues were noted.</p> <p>The owner of the property has stated that there is an up to date service for the boiler.</p> <p>It is advised that heating and hot water systems should be checked annually and prior to purchase by a competent qualified engineer to ensure safe operation and for the installation to comply with the latest recommendations and regulations.</p>

Drainage

Repair category	1
Notes	<p>There are no significant defects affecting the foul or surface water drainage systems from a surface level inspection.</p> <p>Debris and vegetation growth was noted around drains and it would be beneficial to keep the drain traps clear to prevent blockages.</p> <p>All above and below ground drainage should be inspected and cleaned through periodically.</p> <p>It is assumed that the drains are of a significant age and it would be prudent to have a drainage test/condition check carried out prior to purchase.</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	2
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	1
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	2
Gas	1
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.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <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 checked="" type="checkbox"/> No <input 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

This is a refresh single survey report. The original report was dated 10th February 2025.

The property is assumed to be held in 'Absolute Ownership' and unaffected by any onerous burdens or title restrictions.

The subjects form part of a former Victorian two storey property which has been sub-divided into commercial and residential uses (conversion date unknown).

The property has been extended by way of a conservatory addition (date unknown but appears less than 25 years old). If applicable, it is assumed that all the necessary Local Authority documentation was obtained.

As of 11th June 2026, the online SEPA long term flood risk information shows that there is a medium surface water/small watercourses, no river and no coastal flood risks within a 25 metre radius of the location of the property.

As of 11th June 2026, the online UK Radon Maps (uk.radon.org) indicates that there is a 5% to 10% maximum radon potential within the postcode area of the property.

The property is near a small electrical sub station. The possible effects of electromagnetic fields have been the subject of media coverage. There may be a risk, in specific circumstances, to the health of certain categories of people and public perception may affect marketability and the future value of the property. Information can be obtained from the Health Protection Agency - www.hpa.org.uk

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

The estimated reinstatement cost for insurance purposes is for the subject property only and is given as a guide. It is assumed that the building as a whole is insured under a single policy.

Your legal adviser should make further enquiries and advise you on the ownership and obligations for the maintenance and extent and position of the property's boundaries.

The property is understood to be located within a conservation area. This could have significant implications in respect of the cost of repairs/alterations/improvements.

The roadway and footpaths bounding the property are assumed to have been adopted by the Local Authority.

In respect of any mutual walls, roofing, rainwater goods and other building components any shared maintenance liabilities require verification.

Single Survey

Estimated reinstatement cost for insurance purposes

£420,000 (Four hundred and twenty thousand pounds). The property is located in a Conservation Area and falls outside the BCIS tables. The insurance figure is for guidance purposes only as it has been calculated on the basis of equivalent modern reinstatement.

Valuation and market comments

As of 11th June 2026, the market value of the property as described in this report is £210,000 (Two hundred and ten thousand pounds). We have endeavoured to reflect the property's overall location, condition and apparent state of repair in consideration of the value. This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights.

Signed	Security Print Code [536775 = 7018] Electronically signed
Report author	Gemma Bailey
Company name	Walker Fraser Steele
Address	Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ
Date of report	15th June 2026

Mortgage Valuation Report

Walker Fraser Steele Chartered Surveyors

Property Address

Address 2 REAY STREET, INVERNESS, IV2 3AJ
Seller's Name N Thomson
Date of Inspection 11th June 2026

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 Leasehold Ground rent £ Unexpired years

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) m² (Internal) m² (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:

No permanent outbuildings. Timber garden store.

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:

Full gas fired wet system to radiators.

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 Mainly commercial
 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 property is assumed to be held in 'Absolute Ownership' and unaffected by any onerous burdens or title restrictions.

The subjects form part of a former Victorian two storey property which has been sub-divided into commercial and residential uses (conversion date unknown).

The property has been extended by way of a conservatory addition (date unknown but appears less than 25 years old). If applicable, it is assumed that all the necessary Local Authority documentation was obtained.

As of 11th June 2026, the online SEPA long term flood risk information shows that there is a medium surface water/small watercourses, no river and no coastal flood risks within a 25 metre radius of the location of the property.

As of 11th June 2026, the online UK Radon Maps (uk.radon.org) indicates that there is a 5% to 10% maximum radon potential within the postcode area of the property.

The property is near a small electrical sub station. The possible effects of electromagnetic fields have been the subject of media coverage. There may be a risk, in specific circumstances, to the health of certain categories of people and public perception may affect marketability and the future value of the property. Information can be obtained from the Health Protection Agency - www.hpa.org.uk

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

The estimated reinstatement cost for insurance purposes is for the subject property only and is given as a guide. It is assumed that the building as a whole is insured under a single policy.

Your legal adviser should make further enquiries and advise you on the ownership and obligations for the maintenance and extent and position of the property's boundaries.

The property is understood to be located within a conservation area. This could have significant implications in respect of the cost of repairs/alterations/improvements.

The roadway and footpaths bounding the property are assumed to have been adopted by the Local Authority.

In respect of any mutual walls, roofing, rainwater goods and other building components any shared maintenance liabilities require verification.

'Other' accommodation denotes a heated conservatory.

Mortgage Valuation Report

Essential Repairs

No essential repair work is required for mortgage lending purposes.

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

Mortgage Valuation Report

Comment on Mortgageability

In our opinion the subjects would form suitable mortgage security by a lending institution. The property is adjacent to a commercial property (dog grooming parlour). There are some mortgage lenders which may not lend on properties which are adjacent to commercial uses. Prospective purchasers should check with their lender to the requirements their policy.

Valuations

Market value in present condition £ 210,000
Market value on completion of essential repairs £ N/A
Insurance reinstatement value £ 420,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £ N/A
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [536775 = 7018]
Electronically signed by:-
Surveyor's name Gemma Bailey
Professional qualifications MRICS
Company name Walker Fraser Steele
Address Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ
Telephone 0141 221 0442
Fax 0141 258 5976
Report date 15th June 2026



Property Questionnaire

Property Questionnaire

Property address	Flat, 2 REAY STREET, Crown, INVERNESS, IV2 3AJ
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Seller(s)	Mrs Jane Humphrey Thomson
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Completion date of property questionnaire	11 February 2025
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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?	10 years
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	
	A B C D E F G H	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply)	
	<ul style="list-style-type: none">• Garage <input type="checkbox"/>• Allocated parking space <input checked="" type="checkbox"/>• Driveway <input checked="" type="checkbox"/>• Shared parking <input type="checkbox"/>• On street <input type="checkbox"/>• Resident permit <input type="checkbox"/>• Metered parking <input type="checkbox"/>• Other (please specify): <input type="text"/>	
4.	Conservation area	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes / No / Don't know

Property Questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No
6.	Alterations/additions/extensions	
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>	Yes / No
	<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 / No
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 / No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	<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>	

Property Questionnaire

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

Property Questionnaire

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

Property Questionnaire

11. Responsibilities for Shared or Common Areas		
a.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p> <p>Responsibility for roof maintenance is shared with owner of flat above.</p>	Yes / No / Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p> <p>Building was completely reroofed in 2017.</p>	Yes / No / Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	Yes / No
d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No
f.	<p>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.)</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No
12. Charges associated with your property		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	Yes / No

Property Questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes / No / Don't Know</p> <p>Yes / No / Don't Know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> <p>None</p>	
<p>13. Specialist works</p>		
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:</p>	<p>Yes / No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p>	<p>Yes / No</p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<p>Yes / No</p>

Property Questionnaire

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

Property Questionnaire

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

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

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

Signature(s): _____

Date: _____



Walker Fraser Steele Chartered Surveyors

For further information, please
call 0141 221 0442 or email
enquiries@walkerfrasersteele.co.uk

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