S.J. OMAND
chartered surveyors

Tel: 01856 876215
Fax: 01856 876199
E-mail: info@sjomand.co.uk
14 Victoria Street • Kirkwall • Orkney • KW15 1DN
www.sjomand.co.uk

Survey Report
On

Stovlia,
Hoxa,
South Ronaldsay,
Orkney,
KW17 2TW.

Client:	**Executry of Mrs Moira H Dearness.**
Client address:	**Per Lows, 5 Broad Street, Kirkwall, Orkney, KW15 1DH.**
Date of inspection:	**1st June 2021.**
Prepared by:	**Christopher J Omand, BSc (Hons), M.R.I.C.S., Chartered Valuation Surveyor, R.I.C.S. Registered Valuer.**

SERVICES INCLUDE:

- Bank & Building Society Valuations
- Residential & Commercial Property Surveys
- Single Surveys
- Energy Performance Certificates
- SAP Certifications
- Building Surveying Services
- Rental & Insurance Valuations
- Residential & Commercial Plans
- Title Deed Plans
- Overseeing New Builds
- Planning & Building Warrant Applications

A list of partners is available at the above address
LOCAL KNOWLEDGE ■ NATIONAL COVERAGE
Offices throughout Scotland
Each member firm of First Surveyors Scotland is an independent entity and no partnership implies or otherwise exists betweeen the firms by reason of their membership of First Surveyors Scotland. First Surveyors Scotland is the trading name of First Surveyors Scotland Limited a company registered in Scotland Company No 201050. Registered Office: 57 Albany Street, Edinburgh, EH1 3QY

RICS
Member firm of FIRST SURVEYORS SCOTLAND

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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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. were not inspected or reported on.

Description	Single storey detached house.
Accommodation	Sun Room, Hallway, Sitting Room, Kitchen, Pantry, Dining Room, Utility Room, 3 Bedrooms, Bathroom and WC/Shower Room with connecting doors.
Gross external floor area (m^2)	House only - 205m^2.
Neighbourhood and location	Situated in the former island of South Ronaldsay, the fourth of four islands linked to the Orkney Mainland by a series of four causeways, each two way road width.
Age	Circa mid 1980's with sun lounge added circa 2005.
Weather	Dry, sunny and windy.
Chimney stacks	*Visually inspected with the aid of binoculars where appropriate.* 2no. concrete block chimney stacks, plastered and dashed, concrete copings with 1no. of pot to one stack and no pot to the other. Leadwork to the base of the stack where passing through the roof.

Roofing including roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.
Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

Pitched roof clad asbestos slate on felt, sarking plywood and timber trusses.
Fibreglass roof to sun room.
Floored area through the middle of roof space to the main roof.
Insulation fitted between the ceiling joists of the main roof.
There was no access to the roof timbers of the sun room.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

PVC gutters and downpipes.

Main walls

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

Concrete block cavity, plastered and dashed with areas of decorative stone. Cavity fill drill holes noted.

Windows, external doors and joinery

External doors were opened and closed where keys were available.
Random windows were opened and closed where possible.
Doors and windows were not forced open.

Double glazed uPVC windows.
Double glazed hardwood windows to sun room.
Double glazed uPVC entrance door.
Timber fascias to sun room.
Georgian wire glazed windows between the former garage and the pantry, utility and bathroom.

External decorations

Visually inspected.

Stained finish to external joinery.

Conservatories / porches	*Visually inspected.* Sun Room – Assumed concrete block cavity walls, double glazed hardwood windows with double glazed uPVC entrance door. Fibreglass roof. Concrete floors. Internal walls are lined timber boarding, with a varnish finish. Ceilings are lined a mixture of plasterboard and decorative timber.
Communal areas	*Visually inspected.* None.
Garages and permanent outbuildings	*Visually inspected.* Attached former garage – Concrete block walls, plastered and dashed. Flat fibreglass roof. Concrete floor. Double glazed u.P.V.C. windows and doors. Workshop – Concrete block walls, rendered plaster and dash. Low pitched roofs finished fibreglass. Concrete skews. Plumbing and electrics in the workshop. Concrete floors. WC and wash hand basin. Windows are a mixture of double glazed u.P.V.C. and single glazed timber. Timber doors.
Outside areas and boundaries	*Visually inspected.* Garden ground area the property with concrete paths and parking areas.
Ceilings	*Visually inspected from floor level.* Ceilings are lined plasterboard with timber boarding to bedrooms and kitchen.
Internal walls	*Visually inspected from floor level.* *Using a moisture meter, walls were randomly tested for dampness where considered appropriate.* Internal walls are lined a mixture of plasterboard and hardwall plaster. Solid partitions.
Floors including sub floors	*Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.* *Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.* Concrete floors.

Internal joinery and kitchen fittings

Built-in cupboards were looked into but no stored items were moved.
Kitchen units were visually inspected excluding appliances.

Internal doors are a mixture of Sapele and glazed timber.
Glazed timber side panel between sun room and hallway.
Timber facings and skirtings.
Single glazed Georgian Wire timber windows between pantry, utility and bathroom to garage.
Built in kitchen, utility and dining room units.

Chimney breasts and fireplaces

Visually inspected. No testing of the flues or fittings was carried out.

Chimney breast is lined hardwall plaster. Open fire with stone hearth and surround. Not in use.

Internal decorations

Visually inspected.

Mixture of Artex, emulsion and paper to ceilings with decorative beams to dining room.
Internal walls and timber stud partitions finished a mixture of emulsion and wallpaper.
Internal joinery is finished a mixture of paint and varnish.

Cellars

Visually inspected.

None.

Electricity

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

Mains electricity supply.

Gas

Visually inspected.

No mains gas in Orkney.
Private bottled supply.

Water, plumbing and bathroom fittings	*Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.* *No tests whatsoever were carried out to the system or appliances.* Mains water supply. Stainless steel kitchen sinks to kitchen and utility. Lagged cold water storage tank. Bathroom – WC with enclosed cistern, wash hand basin and cast-iron bath with shower off mixer tap over. WC/Shower Room – WC with closed cistern, wash hand basin and shower enclosure with electric shower.
Heating and hot water	*Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.* *No tests whatsoever were carried out to the system or appliances.* Oil fired boiler to radiators. Insulated hot water cylinder situated in roof space.
Drainage	*Drainage covers etc were not lifted.* *Neither drains nor drainage systems were tested.* Drainage is to a private septic tank.
Fire, smoke and burglar alarms	*Visually inspected.* *No tests whatsoever were carried out to the system or appliances.* Smoke detectors noted to ceiling of hallway.

Any additional limits to inspection:

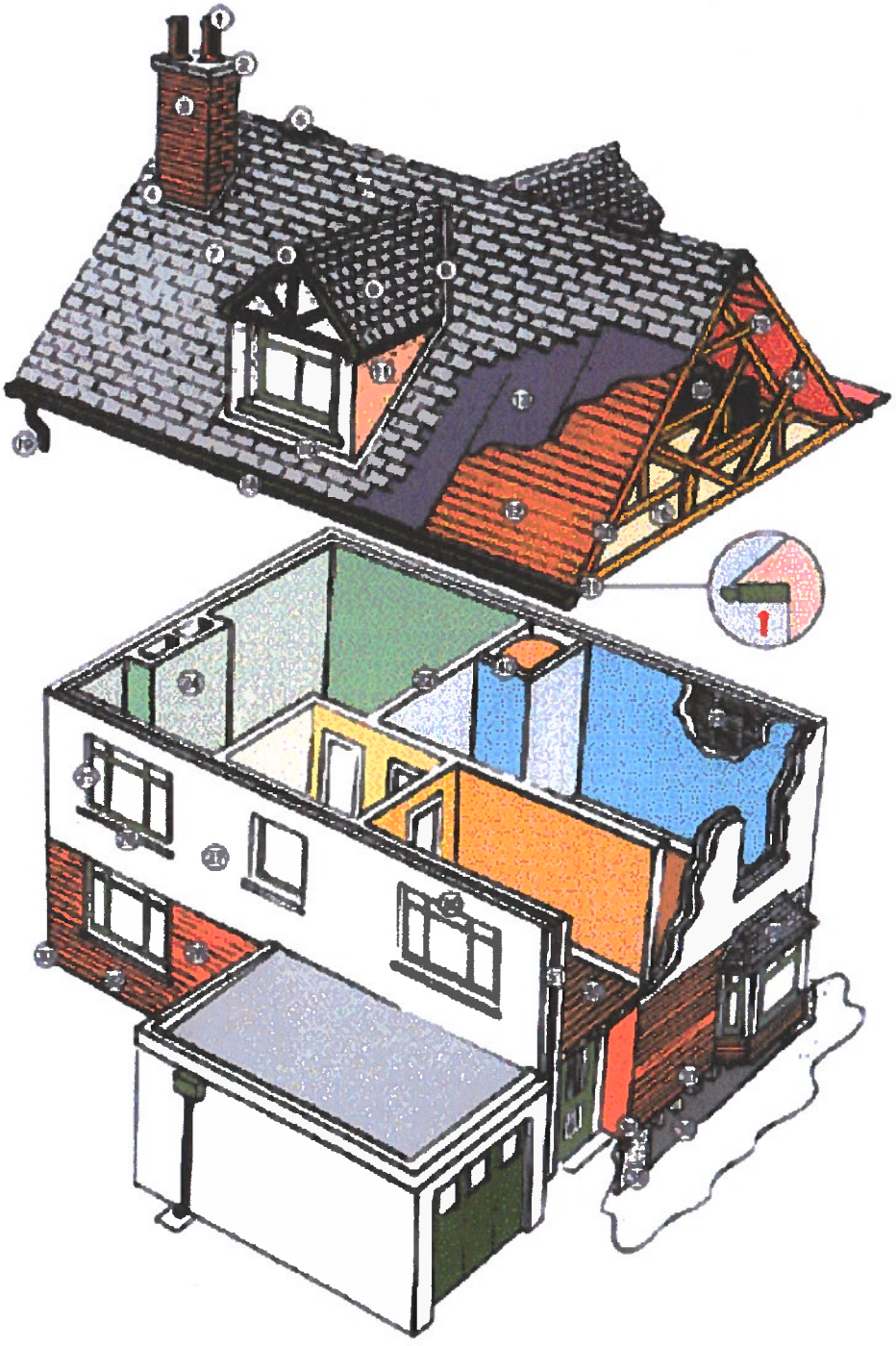
There was no access for inspection to the foundations, to behind side wall linings or to the underside of the main floor construction. The property was fully furnished at the time of inspection. Fitted coverings prevented access to the floor surfaces. There was no access to the timbers of the sun room roof. The efficiency of the heating and drainage systems cannot be commented upon.

Tests by the Health Protection Agency have identified some properties in Orkney as having natural levels of Radon Gas in excess of those normally considered acceptable. Further advice on this should be obtained from the Health Protection Agency. Telephone 01235 822745/876/737.

An inspection for Japanese Knotweed or other invasive plant species was not carried out and unless otherwise stated, for the purposes of this report, it is assumed that there is no Japanese Knotweed or other invasive plant species within the boundaries of the property or in neighbouring properties.

It is out with the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

Sectional diagram showing elements of a typical house



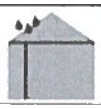
1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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

2. CONDITION

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

Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or 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.

Structural movement	
Repair category	1
Notes:	There was no evidence of significant subsidence, settlement or cracking to the main walls.
Dampness, rot and infestation	
Repair category	1
Notes:	No dampness, rot or infestation noted where open/accessible to inspection.
Chimney stacks	
Repair category:	1
Notes:	No notable defects.
Roofing including roof space	
Repair category:	2
Notes:	Asbestos slate is aged and worn in areas. No access to the roof timbers of the sun room.
 **Rainwater fittings**	
Repair category:	1
Notes:	The efficiency of the system cannot be commented upon, as it was not raining at the time of inspection.
Main walls	
Repair category:	2
Notes:	Some areas of boss render to sun room. Cavity fill visible in some areas.

Windows, external doors and joinery	
Repair category:	1
Notes:	Right hand window opener in kitchen and window to corner bedroom catch slightly.
External decorations	
Repair category:	1
Notes:	The re-decoration of the timber windows of the sun room will be an ongoing maintenance consideration.
Conservatories / porches	
Repair category:	2
Notes:	The re-decoration of the timber windows of the sun room will be an ongoing maintenance consideration. Small area of missing plasterboard to the ceiling.
Communal areas	
Repair category:	N/A
Notes:	
Garages and permanent outbuildings	
Repair category:	2
Notes:	Workshop - Cracking noted the external walls. Staining to the underside of the roof sarking. Some blown double glazing units to the windows. Staining noted to the internal linings. Attached former garage – Areas of boss (loose) render. Cracking to the rear wall.
Outside areas and boundaries	
Repair category:	1
Notes:	Confirm site boundaries and any shared maintenance responsibilities.
Ceilings	
Repair category:	1
Notes:	Visible plasterboard joists to some areas of the ceilings. Staining noted to ceiling of utility. Up to around the mid 1980's manufacturers of Artexing (and other similar products) used small amounts of Chrysotile white asbestos (3–5%) in the manufacture of their products. If the ceilings are ever to be cut, sanded or drilled advice should first be sought from H.S.E. and S.E.P.A.

Internal walls	
Repair category:	1
Notes:	Visible plasterboard joists to a small number of internal walls and timber stud partitions.
Floors including sub-floors	
Repair category:	1
Notes:	Floors felt sound when walked upon.
Internal joinery and kitchen fittings	
Repair category:	1
Notes:	Kicthen and utility units are dated. General wear to sliding doors of corner bedroom.
Chimney breasts and fireplaces	
Repair category:	1
Notes:	No notable defects, where open/acessible to inspection. It is recommended that the flue be inspected and cleaned prior to first use.
Internal decorations	
Repair category:	1
Notes:	Dated décor with some areas of minor marking.
Cellars	
Repair category:	N/A
Notes:	
Electricity	
Repair category:	2
Notes:	The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten 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.
Gas	
Repair category:	1
Notes:	In the interest of safety all gas appliances should be checked by a Gas Safe Registered Engineer.

Water, plumbing and bathroom fittings	
Repair category:	2
Notes:	Hairline crack noted to shower tray around outlet in the shower room. The vent pipes in the roof space are being held up by pieces of wood, which are not secured.
Heating and hot water	
Repair category:	1
Notes:	The condition or efficiency of the heating system cannot be commented upon. The heating and unvented hot water systems should be periodically tested by a qualified engineer, in accordance with the manufacturer's requirements, and any recommendations implemented.
Drainage	
Repair category:	1
Notes:	The condition or efficiency of the drainage system cannot be commented upon.

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

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

Repair Categories

Category 3:
Urgent Repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or 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**
2. Are there three steps or fewer to a main entrance door of the property?	**Yes**
3. Is there a lift to the main entrance door of the property?	**No**
4. Are all door openings greater than 750mm?	**No**
5. Is there a toilet on the same level as the living room and kitchen?	**Yes**
6. Is there a toilet on the same level as a bedroom?	**Yes**
7. Are all rooms on the same level with no internal steps or stairs?	**Yes**
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	**Yes**

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

Confirm:

- Site boundaries.
- Ownership and any shared maintenance responsibilities for all boundaries.
- The septic tank has been registered with SEPA.
- The appropriate Local Authority approvals were obtained for the sun room.

Estimated re-instatement cost for insurance purposes

£400,000.

Valuation and market comments

Two Hundred and Ten Thousand Pounds, £210,000.

Report author:	Christopher J Omand, BSc (Hons), M.R.I.C.S., Chartered Valuation Surveyor, R.I.C.S. Registered Valuer.
Address:	14 Victoria Street, Kirkwall, KW15 1DN.
Signed:	.....
Date of report:	15th June 2021.

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report 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. [1]

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 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.

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.
The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.
If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

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

1.3 LIABILITY

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

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

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

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

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;

- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;

- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.

- the "Market Value*" is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*

- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

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

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the Report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

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

2.3.3 Category 1: No immediate action or repair is needed.

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

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

TERMS AND CONDITIONS – WITH MVR – SEPTEMBER 2009

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

Energy Performance Certificate (EPC)

Dwellings

Scotland

STOVLIA, UPPERTOWN ROAD, SOUTH RONALDSAY, ORKNEY, KW17 2TW

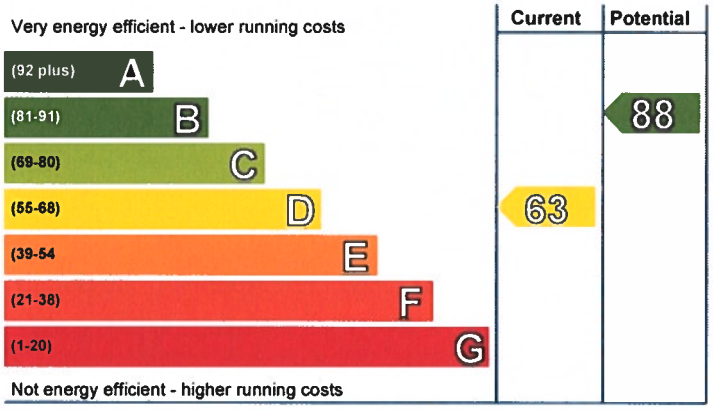
Dwelling type:	Detached house	**Reference number:**	8602-2291-3722-1408-1693
Date of assessment:	01 June 2021	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	21 June 2021	**Approved Organisation:**	Elmhurst
Total floor area:	185 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	192 kWh/m²/year		

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_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	£4,458	See your recommendations report for more information
Over 3 years you could save*	£672	

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

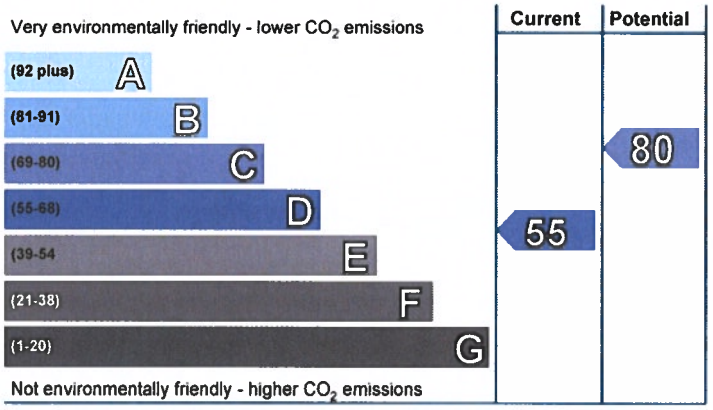


Energy Efficiency Rating

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 D (63)**. 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 (CO_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (55)**. 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 Floor insulation (solid floor)	£4,000 - £6,000	£465.00
2 Solar water heating	£4,000 - £6,000	£207.00
3 Solar photovoltaic (PV) panels	£3,500 - £5,500	£924.00

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	Cavity wall, filled cavity	★★★★☆	★★★★☆
Roof	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
Floor	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 88% 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_2 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 51 kg $CO_2/m^2/yr$.

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 9.4 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 4.3 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	£3,531 over 3 years	£3,105 over 3 years	You could save £672 over 3 years
Hot water	£558 over 3 years	£312 over 3 years	
Lighting	£369 over 3 years	£369 over 3 years	
Totals	**£4,458**	**£3,786**	

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	Floor insulation (solid floor)	£4,000 - £6,000	£155	D 68	D 61
2	Solar water heating	£4,000 - £6,000	£69	C 70	D 64
3	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£308	C 76	C 69
4	Wind turbine	£15,000 - £25,000	£676	B 88	C 80

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.

energy saving trust

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 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. 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.

2 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.

3 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.

4 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.

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

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	21,583	N/A	N/A	N/A
Water heating (kWh per year)	3,331			

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), 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: Mr. Stephen Omand
Assessor membership number: EES/009495
Company name/trading name: S J Omand
Address: 14 Victoria Street
Orkney
Kirkwall
KW15 1DW
Phone number: 01856 876215
Email address: chris.park@sjomand.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 greenerscotland.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

Greener Scotland
Scottish Government