
CHARTERED VALUATION SURVEYOR

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SCHEDULE 1

Survey Report On

**Bank of Scotland House,
Front Road,
St. Margaret's Hope,
KW17 2SL.**

Clients: Mr & Mrs Alan Craigie.

Client address: Old Bank House,
Front Road,
St Margaret's Hope,
KW17 2SL.

Date of inspection: 10th March 2010.

Prepared by: Stephen J Omand, F.R.I.C.S.



A list of partners is available at the above address

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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	Two storey end terrace house.
Accommodation	Ground Floor of Main House- Vestibule, Hall, Lounge, Kitchen, Utility and Toilet. Ground Floor of Rear Wing- Sitting Room, Bedroom and En Suite Shower-room. First Floor of Main House- Landing, 3 Bedrooms, Bathroom, Toilet, Store and Airing Cupboard.
Gross external floor area (m²)	356m ²
Neighbourhood and location	Situated within a Conservation Area in the village of St Margaret's Hope on 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 with (The Churchill Barriers)
Age	1873
Weather	Dry and cool at time of inspection.
Chimney stacks	Four dressed, pointed stone chimney stacks, with stone copings and various pots, one to each main gable, one to the rear wall and one to the rear gable.

Roofing including roof space	<p><i>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</i></p> <p><i>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.</i></p> <p>Pitched main roof with lean-to roof to rear gable of rear wing, all clad Welsh slate on sarking boards and rafters with stone skewes to porch and main gable heads. Small area of lean-to roof between rear house wall and rear wing, clad as for main roofs. Fibreglass loft insulation to roof spaces open to inspection.</p>
Rainwater fittings	<p><i>Visually inspected with the aid of binoculars where appropriate.</i></p> <p>Cast iron gutters and downpipes to front elevation with PVC to remainder.</p>
Main walls	<p><i>Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.</i></p> <p>Dressed pointed stone walls.</p>
Windows, external doors and joinery	<p><i>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.</i></p> <p>Mixture of double glazed hardwood and original single glazed timber windows. Glazed hardwood doors.</p>
External decorations	<p><i>Visually inspected.</i></p> <p>Timber treatment to hardwood paint to remainder.</p>
Conservatories / porches	<p><i>Visually inspected.</i></p> <p>Entrance porch of dressed pointed stone construction, Welsh slate clad roof and timber floor.</p>
Communal areas	<p>None</p>
Garages and permanent outbuildings	<p><i>Visually inspected.</i></p> <p>Basic timber framed garage clad with corrugated iron and timber shed with felt roof.</p>
Outside areas and boundaries	<p><i>Visually inspected.</i></p> <p>Stone boundaries walls with wrought iron gate and railings to front wall and double, timber gates to the rear opening off Back Road.</p>

Ceilings	<p><i>Visually inspected from floor level.</i></p> <p>Lathe and plaster in general with some plasterboard.</p>
Internal walls	<p><i>Visually inspected from floor level.</i> <i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></p> <p>Lathe and plaster and plasterboard.</p>
Floors including sub floors	<p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</i> <i>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.</i></p> <p>Timber and solid ground floors, suspended timber first floors.</p>
Internal joinery and kitchen fittings	<p><i>Built-in cupboards were looked into but no stored items were moved.</i> <i>Kitchen units were visually inspected excluding appliances.</i></p> <p>Built-in kitchen, mixture of internal door types and finishes.</p>
Chimney breasts and fireplaces	<p><i>Visually inspected.</i></p> <p>Lathe and plaster or plasterboard lined chimney breasts. Oil stove to kitchen, solid fuel stoves to lounge and main bedroom.</p>
Internal decorations	<p><i>Visually inspected.</i></p> <p>Paper and emulsion to walls, emulsion to ceilings, paint and varnish to timber.</p>
Cellars	<p>None.</p>
Electricity	<p><i>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.</i></p> <p>Mains electricity supply.</p>
Gas	<p>No mains gas in Orkney.</p>

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. Ground floor toilet off utility room, sink and two basins to utility, toilet and basin to first floor with separate bathroom with bath, shower, toilet, bidet and basin. En suite shower-room to ground floor of rear wing. Lagged cold water storage tank.

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 boiler with radiators to main house, electric storage heating to rear wing, foam lagged hot water cylinder with one immersion.

Drainage

*Drainage covers etc were not lifted.
Neither drains nor drainage systems were tested.*

Mains connection. PVC soil/vent stacks.

Fire, smoke and burglar alarms

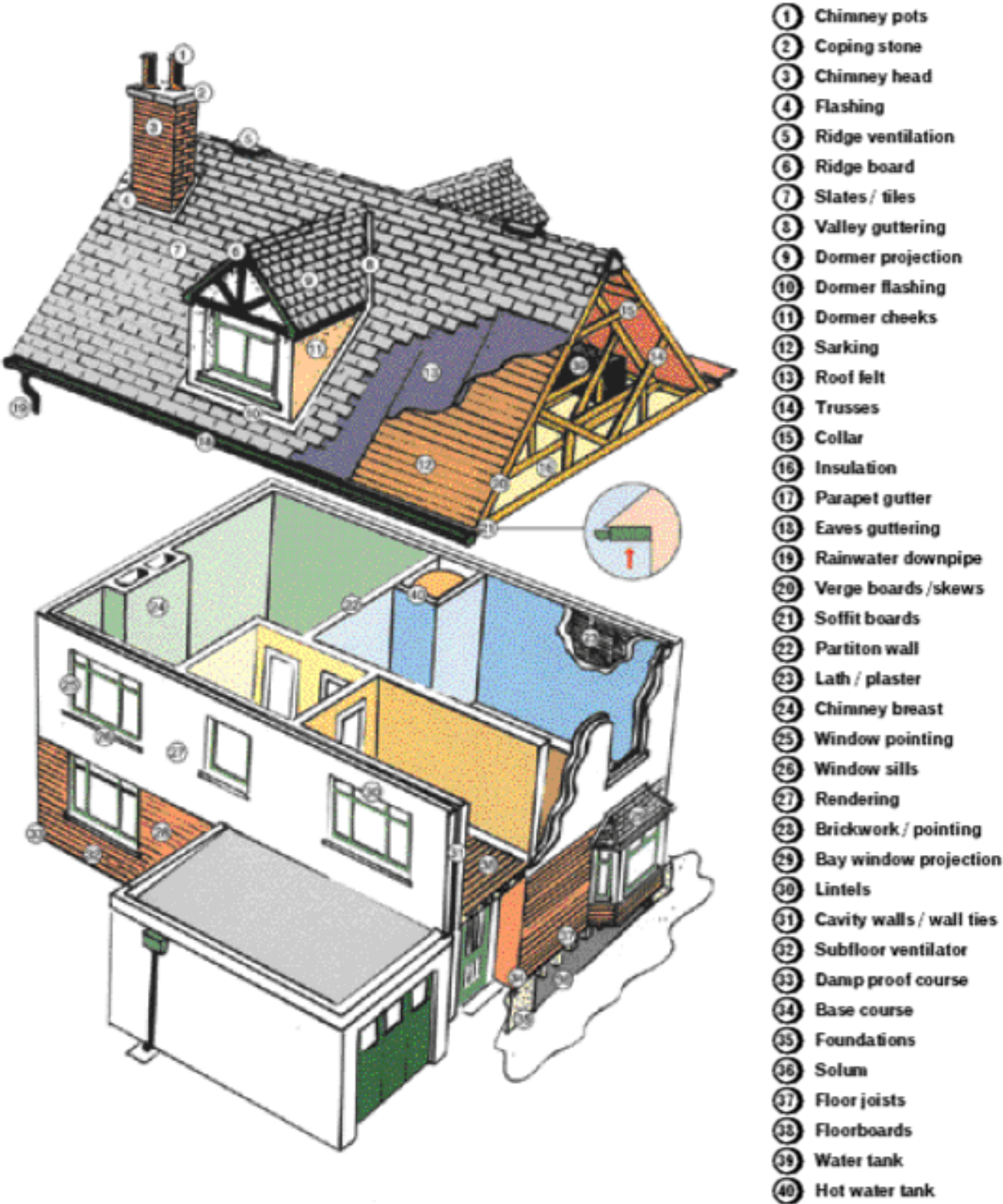
*Visually inspected.
No tests whatsoever were carried out to the system or appliances.*

Smoke detectors to the main ground floor and both first floors. None to the ground floor of the rear wing.

Any additional limits to inspection:

There was no access for inspection to the foundations, the underside of ground floors, the joists of the first floor or to behind wall linings. Fitted coverings prevented access to floor surfaces. Full access to the loft of the rear wing was not possible due to the small hatch. There was no access to the roof space of the porch or to the small link roof. The drainage system was not open to inspection. The efficiency of the heating systems or the flues cannot be commented upon.

Sectional diagram showing elements of a typical house






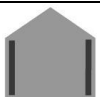










Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these terms.









2. CONDITION



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

<p>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.</p>	<p>Category 2: Repairs or replacement requiring future attention, but estimates are still advised.</p>	<p>Category 1: No immediate action or repair is needed.</p>
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 <p style="text-align: center;">Structural movement</p>	
Repair category:	1
Notes:	There was no evidence of significant subsidence, settlement or cracking to the main walls and nothing to suggest that the foundations may be defective or suspect.
 <p style="text-align: center;">Dampness, rot and infestation</p>	
Repair category:	2
Notes:	Woodworm was noted to roof and floor timbers with wet rot to older windows.
 <p style="text-align: center;">Chimney stacks</p>	
Repair category:	2
Notes:	Cracked chimney pot to rear stack. Open joints to stone copings.
 <p style="text-align: center;">Roofing including roof space</p>	
Repair category:	2
Notes:	The roof timbers and roof cladding are original. There are a number of damaged slates with evidence of woodworm to roof timber and rust coating, with some corrosion, to slate nails. The pointing to some ridge tiles is loose. The front valley gutter requires cleaning out.
 <p style="text-align: center;">Rainwater fittings</p>	
Repair category:	1
Notes:	Overall the gutters and downpipes to the main house are in good order for their age.
 <p style="text-align: center;">Main walls</p>	
Repair category:	2
Notes:	The lintels over one rear window and one rear door are laminating. The pointing to the rear wall of the rear lean-to, where a door opening has been built up, is cracking. All pointing should be maintained

 Windows, external doors and joinery	
Repair category:	2
Notes:	Wet rot is evident to older windows. There is a cracked pane to one of the older windows to the ground floor of the rear wing.
 External decorations	
Repair category:	1
Notes:	External decoration is good.
 Conservatories / porches	
Repair category:	2
Notes:	The porch is in satisfactory condition for its age. The gutter is very corroded. The roof space was not open to inspection.
 Communal areas	
Repair category:	N/A
Notes:	
 Garages and permanent outbuildings	
Repair category:	3
Notes:	The garage is in poor condition. The shed is reasonable for its age.
 Outside areas and boundaries	
Repair category:	2
Notes:	At least one ballustrade is missing and there are at least three breaks in the wrought iron railings. This area of St Margaret's Hope has flooded in the past but the owners state this property has never flooded.
 Ceilings	
Repair category:	1
Notes:	Ceilings are in good condition for their age.
 Internal walls	
Repair category:	1
Notes:	Wall surfaces are in good condition for their age, where open to inspection.

 Floors including sub-floors	
Repair category:	2
Notes:	Floors feel sound when walked upon. There is evidence of some woodworm to the floor of the first floor cupboard. Fitted coverings prevented access to all floor surfaces with no access to underfloors.
 Internal joinery and kitchen fittings	
Repair category:	1
Notes:	Internal joinery is in good condition for its age.
 Chimney breasts and fireplaces	
Repair category:	1
Notes:	Chimney breasts are in good condition for their age. The efficiency of the oil stove or the two solid fuel stoves, or their flues, cannot be commented upon.
 Internal decorations	
Repair category:	1
Notes:	Internal decoration is good for its age.
 Cellars	
Repair category:	N/A
Notes:	
 Electricity	
Repair category:	1
Notes:	Electrics appear in serviceable condition. The system was not tested or inspected in detail. There are separate meters to the main house and the rear wing.
 Gas	
Repair category:	N/A
Notes:	
 Water, plumbing and bathroom fittings	
Repair category:	2
Notes:	The toilet to the main bathroom is broken.

 Heating and hot water	
Repair category:	1
Notes:	Good foam lagged hot water cylinder with immersion. The efficiency of the heating systems cannot be commented upon.
 Drainage	
Repair category:	1
Notes:	The drainage system was not open to inspection.

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	2
Communal areas	N/A
Garages and permanent outbuildings	3
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	N/A
Electricity	1
Gas	N/A
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?	
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?	No
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

Estimated re-instatement cost for insurance purposes

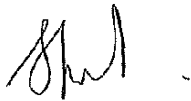
£850,000.

Valuation and market comments

Two Hundred and Fifty Thousand Pounds, £250,000.

Report author: Christopher J Omand, BSc (Hons)
Stephen J Omand, F.R.I.C.S.

Address: 14 Victoria Street,
Kirkwall,
KW15 1DN.



Signed:

Date of report: 16th March 2010.