



SINGLE SURVEY



Property	Millhouse, Lyness Hoy KW16 3NU
Prepared for	
Date of Inspection	13 May 2026

SECTION 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 detached house with single-storey extension.
Neighbourhood	Lyness is a small village on the east coast of Hoy, lying to the south-west of Mainland, with regular ferry connections to the Orkney Mainland.
Accommodation	On the ground floor: annex hall, sitting room, shower room, utility room, WC, kitchen, central hall, study, second sitting room, Sun Lounge. On the first floor: landing, two bedrooms, bathroom, en-suite.
Age	The main block is of pre-1900 construction. The northern single-storey timber frame extension was built circa 2010.
Chimney stacks	<i>Visually inspected with the aid of binoculars where appropriate.</i> Two chimney stacks serve the main block.

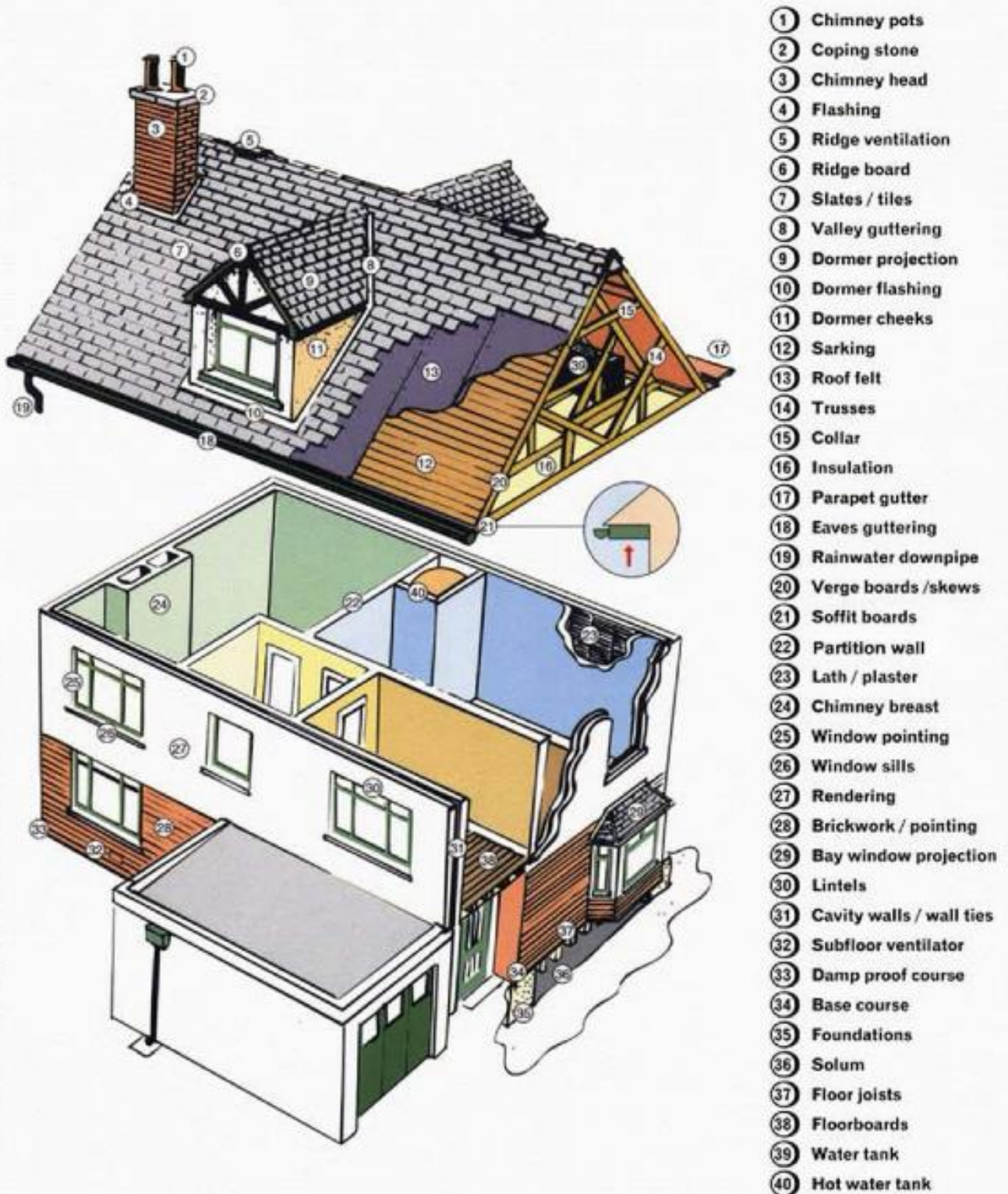
Roofing	<p><i>Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</i></p> <p>The main block is clad with slates.</p> <p>The extension roof is covered with tiles.</p> <p>Rock wool insulation has been laid between and across the roof joists.</p>
Rainwater fittings	<p><i>Visually inspected with the aid of binoculars where appropriate.</i></p> <p>Black plastic gutters and downpipes are fitted throughout.</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>The main block is of solid stone construction, dry lined internally. The southern gable is harled. The single-storey extension is of timber frame construction with timber cladding to the external elevations.</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>Windows are generally PVC double-glazed throughout. One rear window is timber framed with double glazing. The sun lounge is fitted with PVC double-glazed units.</p>
External decorations	<p><i>Visually inspected.</i></p> <p>The timber extension cladding, eaves and vergeboards are painted.</p>
Conservatories and porches	<p><i>Visually inspected.</i></p> <p>A PVC double-glazed sun lounge is attached to the front elevation of the main block.</p>
Communal areas	<p><i>Visually inspected.</i></p> <p>None present.</p>
Garages and permanent outbuildings	<p><i>Visually inspected.</i></p> <p>A detached garage and a garden room are located within the curtilage. Two sunrooms are also present. All structures are of timber frame construction.</p>

Outside areas and boundaries	<p><i>Visually inspected.</i></p> <p>The dwelling is set hard against the seashore. An expansive garden laid to lawns, shrubs and trees lies between it and the public road. A gravel parking area lies above and to the rear of the house entrance. A stone slip and sea wall are included within the ownership. The balance of the site is rough moorland. The whole extends to approximately 26 acres.</p> <p>Boundaries are defined by wire fences in parts.</p>
Ceilings	<p><i>Visually inspected from floor level.</i></p> <p>Plasterboard throughout.</p>
Internal walls	<p><i>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></p> <p>Strapped and lined throughout.</p>
Floors	<p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixd hatch by way of an inverted "head and shoulders" inspection at the access point.</i></p> <p>Solid concrete with underfloor heating. Fitted floor coverings throughout — close examination of floor surfaces was not possible.</p>
Internal joinery and kitchen fittings	<p><i>Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.</i></p> <p>Cottage-style kitchen units with solid worktops. Solid internal doors throughout.</p> <p>Softwood skirtings and facings</p>
Chimney breasts and fireplaces	<p><i>Visually inspected. No testing of the flues or fittings was carried out.</i></p> <p>A tiled fireplace is located in the southern first-floor bedroom; the flue is reported operational and the stove has been removed. Wood burning stove set on a hearth is set in the corner of the Second sitting-room. A metal flue serves the stove.</p>
Internal decoration	<p><i>Visually inspected.</i></p> <p>Walls emulsioned and wallpapered. Skirtings painted.</p>
Cellars	<p><i>Visually inspected.</i></p> <p>None.</p>

<p>Electricity</p>	<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 connected. A dual-rate supply is in place. LED lighting throughout, with the exception of two CFL fittings on the landing.</p>
<p>Gas</p>	<p><i>Visually inspected.</i></p> <p>Bottled propane is connected to the cooker only.</p>
<p>Water, plumbing and bathroom fittings</p>	<p><i>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.</i></p> <p>Mains water supply connected to a storage tank. Modern sanitaryware is fitted throughout.</p>
<p>Heating and hot water</p>	<p><i>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.</i></p> <p>Oil-fired central heating is provided by a Worcester Bosch Green Star Utility 18/25 boiler located in the study. TRV radiators serve the main block. Underfloor heating serves the extension, controlled by a thermostat in the utility room. Hot water is provided by a Megaflo sealed unvented cylinder with immersion backup.</p>
<p>Drainage</p>	<p><i>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</i></p> <p>Private drainage to a septic tank. Two soil vent pipes are visible on the rear elevation. The system appeared operational at the time of inspection.</p>

<p>Fire, smoke and burglar alarms</p>	<p><i>Visually inspected. No tests whatsoever were carried out to the system or appliances.</i></p> <p><i>IMPORTANT NOTE: Fire Safety Legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance e.g. central heating boiler, open fire, wood burning stove etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance.</i></p> <p>Smoke detectors present throughout. Heat detector in kitchen.</p>
<p>Any additional limits to inspection</p>	<p>None.</p>

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.

SECTION 2 — CONDITION OF PROPERTY

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

1	Category 1 — No immediate action or repair is needed.
2	Category 2 — Repair or replacement requiring significant expenditure.
3	Category 3 — Urgent repairs or replacement are needed now.
n/a	Not applicable — this element is not present at the property.

STRUCTURAL MOVEMENT	Repair Category: 1
No evidence of structural movement was noted in the walls at the time of inspection.	

DAMPNESS, ROT AND INFESTATION	Repair Category: 1
No current dampness, rot or infestation was noted.	

CHIMNEY STACKS	Repair Category: 1
Both stacks appear plumb and in fair order. The southern stack has no lead flashing at the junction with the roof slope. Maintenance is recommended.	

ROOFING INCLUDING ROOF SPACE	Repair Category: 1
Sagging is apparent on the front slope of the main block roof at both ends and at mid-span. Monitor and obtain a specialist report if deterioration is noted. Moss growth is present on the rear slope of the extension roof; clearance is recommended.	
RAINWATER FITTINGS	Repair Category: 1
Black plastic gutters and downpipes throughout. No defects were noted at the time of inspection.	
MAIN WALLS	Repair Category: 1
The main block walls are plumb and true. The southern gable is harled. The timber frame extension cladding appeared sound. No significant defects were noted.	
WINDOWS, EXTERNAL DOORS AND JOINERY	Repair Category: 1
PVC double-glazed windows are generally in functional order.	
EXTERNAL DECORATIONS	Repair Category: 1
<p>The timber extension cladding, eaves and vergeboards are painted. Ongoing maintenance will be required.</p> <p>The timber-framed window on the rear elevation should be monitored for paint condition and seal integrity.</p>	
CONSERVATORIES AND PORCHES	Repair Category: 1
The sun lounge appears sound. No defects were noted at the time of inspection.	
COMMUNAL AREAS	Repair Category: n/a
Not applicable.	

GARAGES AND PERMANENT OUTBUILDINGS	Repair Category: 1
The detached garage and garden room are in excellent condition. The two sunrooms appeared sound.	
OUTSIDE AREAS AND BOUNDARIES	Repair Category: 1
The grounds are generally well maintained. The stone slip and sea wall are included within the ownership and should be maintained. There are eleven steps from the parking area to the house entrance.	
CEILINGS	Repair Category: 1
Plasterboard throughout. No significant defects were noted.	
INTERNAL WALLS	Repair Category: 1
No significant defects were noted.	
FLOORS INCLUDING SUB-FLOORS	Repair Category: 1
Fitted floor coverings are present throughout and close examination of the floor surfaces was not possible. Floors are firm and level when walked upon.	
INTERNAL JOINERY AND KITCHEN FITTINGS	Repair Category: 1
All joinery appeared functional. No significant defects were noted.	
CHIMNEY BREASTS AND FIREPLACES	Repair Category: 1
The tiled fireplace in the southern bedroom has an operational flue; the stove has been removed. The wood burning stove in the second sitting room appeared in working order. It was not lit at the time of inspection.	

INTERNAL DECORATION	Repair Category: 1
No significant defects were noted.	
CELLARS	Repair Category: n/a
None.	
ELECTRICITY	Repair Category: 1
Mains electricity connected. No defects were noted at the time of inspection. It is recommended that the installation is checked by a suitably qualified contractor.	
GAS	Repair Category: 1
No comment can be made. The system should be checked by a CORGI registered tradesman.	
WATER, PLUMBING AND BATHROOM FITTINGS	Repair Category: 1
System appeared functional at the time of inspection.	
HEATING AND HOT WATER	Repair Category: 1
System appeared operational at the time of inspection. It is recommended that the system be checked by a suitably qualified heating engineer.	
DRAINAGE	Repair Category: 1
Private septic tank drainage. Two soil vent pipes on the rear elevation. System appeared operational.	

FIRE, SMOKE AND BURGLAR ALARMS

Repair Category: 1

Smoke detectors present throughout. Heat detector in kitchen. Not tested.

CONDITION SUMMARY

Element	Cat	
Structural movement	1	
Dampness, rot and infestation	n/a	
Chimney stacks	1	Category 1 — No immediate action or repair is needed.
Roofing including roof space	1	
Rainwater fittings	1	Category 2 — Repair or replacement requiring significant expenditure.
Main walls	1	
Windows, external doors and joinery	1	Category 3 — Urgent repairs or replacement are needed now.
External decorations	1	
Conservatories and porches	1	Not applicable — this element is not
Communal areas	n/a	
Garages and permanent outbuildings	1	
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 decoration	1	
Cellars	n/a	
Electricity	1	
Gas	1	
Water, plumbing and bathroom fittings	1	
Heating and hot water	1	
Drainage	1	
Fire, smoke and burglar alarms	1	

SECTION 3 — ACCESSIBILITY INFORMATION

This section gives information about the accessibility of the property.

Which floor(s) does the accommodation occupy?	Ground
Are there three steps or fewer to the main entrance door?	Yes
Is there a lift to the main entrance?	No
Are all door openings at least 750 mm wide?	Yes
Is there a toilet on the same level as the main living room and kitchen?	Yes
Is there a toilet on the same level as all bedrooms?	Yes
Are all the rooms on the same level with no internal steps or stairs?	No
Is there unrestricted parking within 25 metres of the main entrance?	Yes

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.

SECTION 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.

Valuation

I am of the opinion that the open market value of Millhouse, Lyness, Hoy, KW16 3NU, as inspected, is fairly stated at **£360,000**.

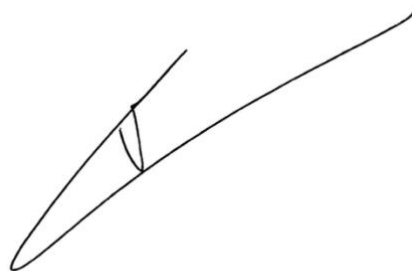
Estimated reinstatement cost for insurance purposes: **£810,000**.

Conveyancer Issues

The property is served by a private septic tank drainage system. This should be checked as part of the conveyancing process. The stone slip and sea wall are reported to be within the ownership of the property and the purchaser's solicitor should satisfy themselves as to the maintenance obligations.

Report author: N J Coward
Address: The Office
Burgar House
Evie
KW17 2NJ

Signed:
Date of report: Saturday, 23 May 2026



TERMS AND CONDITIONS

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.

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.

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.

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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.

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

"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:

- 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.

TERMS AND CONDITIONS – WITH MVR – SEPTEMBER 2009

N J Coward



surveying options

Millhouse
Lyness
Hoy
KW16 3NU

Property: Millhouse, Lyness, Hoy, KW16 3NU

Date Inspected: 13 May 2026

DESCRIPTION: House

Type: Detached **Floor Area** 168 *sq metres*

Accommodation:

Livingroom	Bedrooms	Kitchen	Bathrooms	WC	Other
2	2	1	2	1	0

Neighbourhood: Lying on the northern shore of Mill Bay on the island of Hoy, approximately one mile from the ro-ro ferry terminal at Lyness.

Age: Pre-1900 main house with a 2010 extension.

Construction

Walls: Solid stone walls to the main house, dry lined internally. Timber framed extension.

Roof: Pitched timber roof, slated.

Services: Mains electricity. Mains water to storage tank. Bottled propane to cooker. Private septic tank drainage.

Heating: Oil-fired central heating with underfloor heating to extension. Secondary wood burning stove.

Valuation and Market Comment

In its present condition and with the current state of the property market my valuation of the property is **£360,000**

The rebuilding cost for insurance purposes is **£810,000**

YOU WILL NEED ALL RELEVANT ESTIMATES AND REPORTS NOW

Registered with RICS



N J Coward, MRICS, The Office, Burgar House, Evie. KW17 2NJ
Tel: (01856) 873342 Mob: 07732614493

Web site: www.njcoward.co.uk – email: nick@njcoward.co.uk

Matters affecting Value

The property stands in excellent condition, having been recently refurbished and enlarged by the erection of a timber extension.

The subjects extend beyond the immediate curtilage and comprise approximately 26 acres in total.

Matters for your Conveyancer

The stone slip and stepped sea wall to the foreshore are owned by the property. The conveyancer should confirm title and any related responsibilities.

Tenure : Absolute Ownership

Valuer: N J Coward

The Office
Burgar House
Evie

Signed:



Telephone 07732614493

Date of Valuation 23 May 2026

GUIDANCE NOTES

You have chosen a valuation report which is a limited inspection of the property highlighting only those items which I consider will materially affect value. It is prepared on instructions from yourself in accordance with the RICS Specification for Residential Mortgage Valuations a copy of which is available on request.

I cannot see through solids or see things that are hidden by wall and floor coverings. I will not move furniture or obstructions inside or outside, lift carpets, crawl under floors, climb ladders outside or go on roofs or fully enter roof spaces. I will look at the outside of the property from the garden and adjacent public areas.

Services including central heating system have not been tested.

You still have the option to request a more detailed report and I will be pleased to help you with this.

I have assumed the property information supplied is correct although your conveyancer should verify this.

If you wish to discuss any aspect of this report please contact me.

Do not forget to read the Advice For Clients section — it is important.

ADVICE FOR CLIENTS

Problems may have been highlighted and you may require reports and estimates. When obtaining these I would suggest you use a reputable contractor with an insurance backed guarantee and who is preferably a member of a trade organisation.

When reports and estimates are being obtained, your contractor may go further than the valuer for example lifting carpets and floorboards, and may reveal more serious problems.

To make sure you are properly covered get your conveyancer to check on existing guarantees and maintenance contracts for example central heating, damp and timber treatments. Please note I have not tested services.

I may have mentioned "Legal requirements or consents". This means such things as planning and building regulation permissions, listed building consent, party wall issues, health and safety matters, freeholder consents, title restrictions, road and sewer bonds etc. Your conveyancer can advise you further.

Information and testing of electrical systems can be obtained from a qualified member of N.I.C.E.I.C. telephone 0207 5827746 or the ECA 0207 313 4800.

Information and testing of gas appliances can be obtained from a CORGI registered specialist, for names telephone 0800 371782.

Advice on asbestos can be obtained from the local Environmental Health Department of your local authority. For advice on contractors who can remove asbestos telephone the Asbestos Removal Contractors Association on 01283 531126.

If I have mentioned radon or high voltage electrical supply apparatus, advice can be obtained from the National Radiological Protection Board telephone 0800 614529. If I have mentioned contaminated land make sure your conveyancer checks with the local authority what steps have been taken either by the local authority or anyone else to deal with any possible contamination.

Remember, if you are buying a property you need all relevant estimates and reports before you agree to buy and I would recommend they are in your name.

For further advice about matters in this valuation contact the valuer who has carried it out.

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a "Global Pandemic" on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, I consider that I can attach less weight to previous market evidence for comparison purposes, to inform opinions

of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement.

My valuation(s) is / are therefore reported on the basis of 'material valuation uncertainty' as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of Millhouse, Lyness, Hoy, KW16 3NU under frequent review.

Energy Performance Certificate (EPC)

Scotland

Dwellings

MILLHOUSE, HOY, STROMNESS, KW16 3NU

Dwelling type: Detached house
Date of assessment: 13 May 2026
Date of certificate: 23 May 2026
Total floor area: 125 m²
Primary Energy Indicator: 209 kWh/m²/year

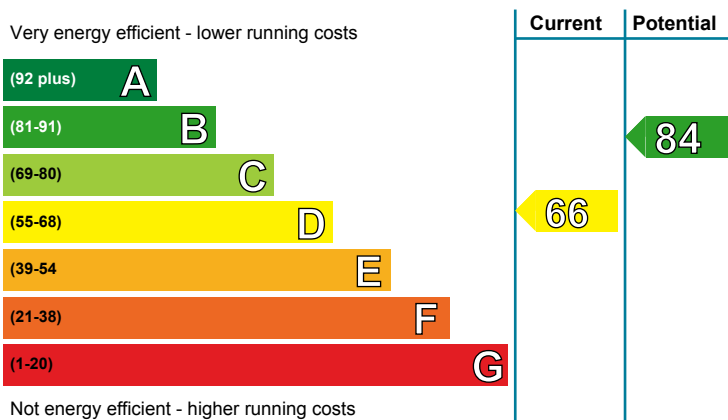
Reference number: 9474-1023-2205-2506-2200
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£4,956	See your recommendations report for more information
Over 3 years you could save*	£357	

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

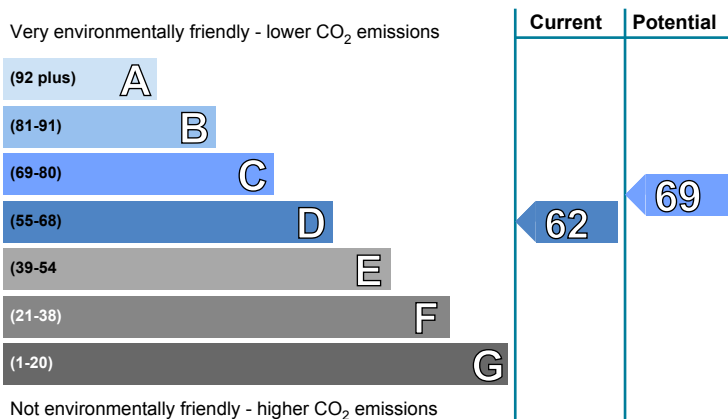


Energy Efficiency Rating

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 (66)**. 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 (62)**

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 Hot water cylinder thermostat	£130 - £180	£354.00
2 Solar photovoltaic (PV) panels	£8,000 - £10,000	£636.00
3 Wind turbine	£5,000 - £20,000	£2079.00

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, with internal insulation	★★★★☆	★★★★☆
	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, 300 mm loft insulation	★★★★★	★★★★★
	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
Floor	Solid, insulated	—	—
	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Time and temperature zone control	★★★★★	★★★★★
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system, no cylinder thermostat	★★☆☆☆	★★☆☆☆
Lighting	Excellent lighting efficiency	★★★★★	★★★★★

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 49 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 6.1 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 1.0 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


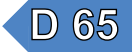




Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,807 over 3 years	£3,687 over 3 years	
Hot water	£948 over 3 years	£711 over 3 years	
Lighting	£201 over 3 years	£201 over 3 years	
Totals	£4,956	£4,599	

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 Hot water cylinder thermostat	£130 - £180	£118		
2 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£212		
3 Wind turbine	£5,000 - £20,000	£693		

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 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

2 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.

3 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

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)	13,833.46	N/A	N/A	N/A
Water heating (kWh per year)	3,693.08			

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. Nicholas Coward
Assessor membership number:	EES/009319
Company name/trading name:	N J Coward
Address:	The Mart Hatson Orkney Kirkwall KW15 1FL
Phone number:	01856 873342
Email address:	nick@njcoward.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



property questionnaire

Property Address	
Seller(s)	XXXXXXXXXX
Completion date of Property Questionnaire	13-May-2026

Note for sellers

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of Ownership
	<p>How long have you owned the property? <input style="width: 200px; height: 20px;" type="text" value="3.5 years"/></p>
2.	Council Tax
	<p>Which Council Tax band is your property in?</p> <p style="text-align: center;"> <input type="checkbox"/> A <input checked="" type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H </p>
3.	Parking
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <p>Garage <input checked="" type="checkbox"/></p> <p>Allocated parking space <input type="checkbox"/></p> <p>Driveway <input checked="" type="checkbox"/></p> <p>On street <input type="checkbox"/></p> <p>Resident Permit <input type="checkbox"/></p> <p>Metered parking <input type="checkbox"/></p> <p>Shared parking <input type="checkbox"/></p> <p>Other (please specify) <input style="width: 250px; height: 20px;" type="text"/></p>

property questionnaire

7.	Central heating	
	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there?</p> <div data-bbox="172 465 1163 533" style="border: 1px solid black; padding: 5px;"> <p>Oil fired</p> </div> <p>(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).</p> <p>If you have answered yes, please answer the three questions below:</p>	<p>Yes</p>
	<p>(i) When was your central heating system or partial central heating system installed?</p> <div data-bbox="172 801 1163 869" style="border: 1px solid black; padding: 5px;"> <p>Prior purchase of property</p> </div> <p>(ii) 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> <div data-bbox="172 1070 1163 1137" style="border: 1px solid black; padding: 5px;"> <p>It's serviced every year by orkney heating services</p> </div> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p> <div data-bbox="172 1272 1163 1339" style="border: 1px solid black; padding: 5px;"> <p>Completed January 2026</p> </div>	<p>No</p>
8.	Energy Performance Certificate	
	<p>Does your property have an Energy Performance Certificate, which is less than 10 years old?</p>	<p>No</p>
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><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>No</p> <p>No</p>

property questionnaire

b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	No																								
10.	Services																									
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Services</th> <th style="text-align: center;">Connected</th> <th style="text-align: left;">Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Calor gas bottle</div></td> </tr> <tr> <td>Water mains or private water supply</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Scottish water</div></td> </tr> <tr> <td>Electricity</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">OVO</div></td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Septic tank</div></td> </tr> <tr> <td>Telephone</td> <td style="text-align: center;"><input type="checkbox"/></td> <td><div style="border: 1px solid black; height: 20px; width: 100%;"></div></td> </tr> <tr> <td>Cable TV or satellite</td> <td style="text-align: center;"><input type="checkbox"/></td> <td><div style="border: 1px solid black; height: 20px; width: 100%;"></div></td> </tr> <tr> <td>Broadband</td> <td style="text-align: center;"><input type="checkbox"/></td> <td><div style="border: 1px solid black; height: 20px; width: 100%;"></div></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Calor gas bottle</div>	Water mains or private water supply	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Scottish water</div>	Electricity	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">OVO</div>	Mains drainage	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Septic tank</div>	Telephone	<input type="checkbox"/>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Cable TV or satellite	<input type="checkbox"/>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	Broadband	<input type="checkbox"/>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
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Broadband	<input type="checkbox"/>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																								
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p> <p>(i) Do you have appropriate consents for the discharge from your septic tank?</p> <p>(ii) Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	<p>Yes</p> <p>No</p> <p>No</p>																								

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</u>, please give details:</p> <div data-bbox="172 465 1165 638" style="border: 1px solid black; height: 77px; width: 622px;"></div>	No
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</u>, please give details:</p> <div data-bbox="172 869 1165 1041" style="border: 1px solid black; height: 77px; width: 622px;"></div>	No
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>	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</u>, please give details:</p> <div data-bbox="172 1406 1165 1579" style="border: 1px solid black; height: 77px; width: 622px;"></div>	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</u>, please give details:</p> <div data-bbox="172 1843 1165 2016" style="border: 1px solid black; height: 77px; width: 622px;"></div>	No

property questionnaire

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 privately-owned)?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="172 360 1165 535" style="border: 1px solid black; height: 78px; width: 622px;"></div>	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</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p> <div data-bbox="172 851 1165 1025" style="border: 1px solid black; height: 78px; width: 622px;"></div>	No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	No
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> <div data-bbox="172 1478 1165 1653" style="border: 1px solid black; height: 78px; width: 622px;"></div>	

property questionnaire

13.	Specialist works	
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? 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> <div data-bbox="172 477 1163 647" style="border: 1px solid black; height: 76px; width: 621px;"></div>	No
b.	<p>As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property? <u>If you have answered yes</u>, please give details:</p> <div data-bbox="172 889 1163 1059" style="border: 1px solid black; height: 76px; width: 621px;"></div>	No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <u>If you have answered yes</u> these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:</p> <div data-bbox="172 1462 1163 1561" style="border: 1px solid black; height: 44px; width: 621px;"></div>	No

property questionnaire

14.	Guarantees	
a.	<p>Are there any guarantees or warranties for any of the following:</p> <ul style="list-style-type: none"> (i) Electrical work (ii) Roofing (iii) Central heating (iv) National House Building Council (NHBC) (v) Damp course (vi) Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy) 	<p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p>
b.	<p>If you have answered yes or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</p> <div data-bbox="172 922 1161 1093" style="border: 1px solid black; height: 76px; width: 620px;"></div>	
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="172 1344 1161 1514" style="border: 1px solid black; height: 76px; width: 620px;"></div>	<p>No</p>
15.	Boundaries	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="172 1814 1161 1984" style="border: 1px solid black; height: 76px; width: 620px;"></div>	<p>No</p>

property questionnaire

16.	Notices that affect your property	
	<p>In the past three years have you ever received a notice:</p> <p>a. advising that the owner of a neighbouring property has made a planning application?</p> <p>b. that affects your property in some other way?</p> <p>c. that requires you to do any maintenance, repairs or improvements to your property?</p> <p><u>If you have answered yes to any of a–c above</u>, 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.</p>	<p>No</p> <p>No</p> <p>No</p>

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: May 13, 2026

N J Coward



surveying options



Property Inspected: Emily's Tearoom
Lyness,
Hoy,
Orkney,
KW16 3NU

For: Millhouse
Hoy

Date of Inspection: 13th May 2026

Scope: This Report is for valuation purposes only. A limited inspection has been carried out to ascertain the location of the property, layout and size of accommodation of the dwelling and the general standard of finish and decoration. A note has been made of the Services supplied. This is not a Building or Structural Survey.

Limitation: This Report has been instructed by the recipients for their use only. It cannot be assigned to a third party without written consent from the subscriber. Copyright remains with the author.

Neither the whole nor any part of this valuation nor reference thereto may be included in any published document, circular or statement nor published in any way without the Valuer's written approval of the form or context in which it may appear.

Terms and Conditions

In preparing this Report the surveyor has inspected as much of the surface area as is practicable, but he has been under no obligation to raise fixed floorboards or to inspect those areas of the property that are covered, unexposed or are not readily accessible. Inspection has therefore excluded both the roof space and the outer surfaces of the roof not readily seen. Similarly, inaccessible flat roofs over 3 metres (10 ft) above ground level have not been inspected. The inspection of the exterior has been carried out from ground level only.

The surveyor will not be responsible for arranging the testing of the services.

Except where the contrary is stated, parts of the structure and of the woodwork which are covered, unexposed or inaccessible, have not been inspected, and will be assumed to be sound and in good repair.

This Report does not purport to express an opinion about, or to advise upon, the condition of uninspected parts and should not be taken as making any implied representation or statement about such parts, nor will it list minor defects which do not materially affect the value of the property. Any such defects that may be referred to should not imply that the property is free from other such defects.

This Report gives no undertaking and accepts no liability whatsoever as regards pollution/contaminated land. Within the terms of a valuation survey it is not possible to carry out the investigations that would be necessary in order to give any meaningful statement on pollution/contaminated land. This Report presumes, therefore, that the subjects are free from the risks of such hazards but gives no undertaking as to the reasonableness of that assumption. If you are concerned about these risks you should seek specialist advice.

Location:	The property is positioned on the north coast of the island of Hoy. It is set back on the seaward side of the public road leading to Moaness from Lyness, approximately 1.5 mile from the ro-ro terminal in Lyness.
Age:	The property is recently built and is assumed to be approximately 10 years old.
Description:	<p>The subjects consist of a small fully equipped tearoom and kitchen. A hardcore car parking area is set on the opposite side of the public road.</p> <p>A decking path leads from the road to the tearoom and a small decking area lies to the side and rear of the unit.</p>
Construction:	<p>The property is of timber clad, timber framed construction beneath a pitched roof of “Tuftile” metal sheeting. It is double glazed throughout in pvc-u frames.</p> <p>The floors are suspended timber.</p>
Accommodation:	<p>Reception Area and Micro Bar, café area to seat 14 clients, fully equipped kitchen area and large WC. The WC is fitted to provide easy access and baby changing facilities.</p> <p>A lean-to store is built against the rear elevation.</p>
Services:	Public water supply, Mains Electricity and Private Septic Tank.
Gross External Floor Area:	Approximately 72 square metres.
Condition:	The subjects stand in generally excellent condition throughout.
Building, Planning and Fire Certificates:	<p>It is understood that all permissions are in place.</p> <p>It is further understood that a enquiry has been placed with the Local Authority to discover whether a change of use might allow the property to provide accommodation.</p> <p>The current Fire Certificate was not inspected.</p>

Environmental Issues:

It is believed that the building has not been used for the manufacture or storage of hazardous or toxic materials such as chemicals, petroleum products, pesticides, fertilisers, acids, asbestos, explosives or radio-active materials other than those used for cleaning of the premises. No immediate and obvious contamination of the property was noted.

A specialist investigation is not thought to be necessary.

I have not arranged for any investigation to be carried out to determine whether or not any deleterious or hazardous material has been used in the construction of this property or has since been incorporated and I am therefore unable to report that the property is free from risk in this respect. For the purpose of this valuation I have assumed that such investigation would not disclose the presence of any such material in any adverse conditions.

Tenure and Occupational Leases:

The subjects are held in vacant possession. It is understood that the tenure is Absolute Ownership.

Access:

Access to the car park and the café is directly from the public road.

Security:

It is believed that there are **no** factors, which are considered to materially, affect the status of the property as security.

Special Assumptions:

It is assumed that the property will continue to be used as a café. However a change of use to use it as accommodation may be possible.

Market Analysis:

The present market for hostelries is steady within the County. There are no directly comparable properties, however all business properties within the islands are finding buyers if they are marketed at reasonable prices.

Opinion of Value:

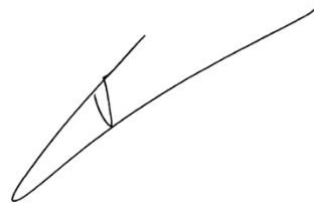
I am of the opinion that the open market value of Emily's Tearoom, Hoy is fairly stated at **£120,000**.

**Fire Insurance
Reinstatement Value**

£95,000

Valuation prepared by:

N. J. Coward,
The Office
Burgar House
Evie.

A handwritten signature in black ink, appearing to read 'N. J. Coward', written over a horizontal line.

Date of Valuation:

Saturday, 23 May 2026