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Survey Report On

North Howar,
Sanday,
Orkney,
KW17 2BA.

Client:

Client address:

Date of inspection: **7th October 2026.**

Prepared by: **Christopher J Omand, BSc (Hons), M.R.I.C.S., Chartered Valuation Surveyor, R.I.C.S. Registered Valuer.**

A list of partners is available at the above address

LOCAL KNOWLEDGE ■ NATIONAL COVERAGE

Offices throughout Scotland

Each member firm of First Surveyors Scotland is an independent entity and no partnership implies or otherwise exists betweeen the firms by reason of their membership of First Surveyors Scotland. First Surveyors Scotland is the trading name of First Surveyors Scotland Limited a company registered in Scotland Company No 201050. Registered Office: 57 Albany Street, Edinburgh, EH1 3QY

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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	Single storey detached cottage.
Accommodation	Vestibule, Living Area, Small Hallway, 2 Bedrooms and Shower Room.
Gross external floor area (m^2)	In the region of 102m².
Neighbourhood and location	Situated on the island of Sanday. The third largest of the Orkney Islands. Links to the Orkney Mainland are via roll-on, roll-off ferry link, from and to Kirkwall, the Orkney capital, and passenger plane service, from and to Kirkwall Airport. Orkney is linked to the Scottish mainland via roll-on roll-off ferry services between Stromness, Orkney's second town, and Scrabster, on the mainland, Kirkwall and Aberdeen and St Margaret's Hope, on Orkney's South Ronaldsay, and Gills Bay on the mainland. Kirkwall Airport is situated some four miles from Kirkwall with Stromness and St Margaret's Hope each some fifteen miles from Kirkwall.
Age	Circa 1800's with external insulation circa 2018/19.
Weather	Overcast and cool.
Chimney stacks	*Visually inspected with the aid of binoculars where appropriate.* 2no. pointed stone chimney stacks with a single pot each. The left pot is capped.

Roofing including roof space	*Sloping roofs were visually inspected with the aid of binoculars where appropriate.* *Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.* Pitched main roof clad pointed stone slate on timber lathes and rafters, with concrete skews to gable heads. Slate nails are metal, where open to inspection. The rear lean-to roof is clad corrugated fibre cement sheets (certain ages of these types of sheets may contain asbestos fibres). There is a parapet wall to the left side of the lean-to roof.
Rainwater fittings	*Visually inspected with the aid of binoculars where appropriate.* P.V.C. gutters and downpipes.
Main walls	*Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.* Stone walls clad with external insulation and render, circa 2018/19.
Windows, external doors and joinery	*External doors were opened and closed where keys were available.* *Random windows were opened and closed where possible.* *Doors and windows were not forced open.* Double glazed u.P.V.C. windows and external doors.
External decorations	*Visually inspected.* None.
Conservatories / porches	*Visually inspected.* None.
Communal areas	*Visually inspected.* It is assumed there are no communal areas.
Garages and permanent outbuildings	*Visually inspected.* Various outbuildings of varying constructions.

Outside areas and boundaries	*Visually inspected.* It is understood that the land extends to approximately 8.90 acres (3.4ha) and that (approximately) 0.25 acres, with the house and outbuildings, has been decrofted, with the remainder still a croft. This should be confirmed if this is still the case.
Ceilings	*Visually inspected from floor level.* The ceiling over the living area is timber boarded with, what appears to be, hardboard to the rear extension.
Internal walls	*Visually inspected from floor level.* *Using a moisture meter, walls were randomly tested for dampness where considered appropriate.* Internal walls are finished a mixture of painted stone, hardwall plaster and, what appears to be, plasterboard and or hardboard. There are solid partitions around the shower room.
Floors including sub floors	*Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.* *Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.* Solid floors with flagstone to the vestibule. There is a step between the front and rear floors.
Internal joinery and kitchen fittings	*Built-in cupboards were looked into but no stored items were moved.* *Kitchen units were visually inspected excluding appliances.* Internal doors are a mixture of timber and flush. Timber facings and skirtings. Built in kitchen units.
Chimney breasts and fireplaces	*Visually inspected. No testing of the flues or fittings was carried out.* Solid fuel stove to the living area, on a stone hearth and with a timber mantle and surround. Chimney breast is lined hardwall plaster.
Internal decorations	*Visually inspected.* Internal walls and ceilings are finished with emulsion/paint. Internal joinery has a paint finish.

Cellars	*Visually inspected.* None.
Electricity	*Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.* Mains electricity supply.
Gas	*Visually inspected.* No mains gas in Orkney.
Water, plumbing and bathroom fittings	*Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.* *No tests whatsoever were carried out to the system or appliances.* Mains water supply. Stainless steel kitchen sink. Shower room – WC, wash hand basin & pedestal and shower enclosure with an electric shower.
Heating and hot water	*Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.* *No tests whatsoever were carried out to the system or appliances.* External combination oil boiler to radiators. P.V.C. oil storage tank.
Drainage	*Drainage covers etc were not lifted.* *Neither drains nor drainage systems were tested.* Private drainage to a private septic tank.

Fire, smoke and burglar alarms	*Visually inspected.* *No tests whatsoever were carried out to the system or appliances.* High heat detector to the living area and a smoke detector to the rear hallway. ***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.*

Any additional limits to inspection:

There was no access for inspection to the foundations, to behind side wall linings, to the roof timbers of the rear lean-to roof or to the main floor construction. Fitted coverings, including laminate flooring, prevented access to floor surfaces. Full access to wall surfaces was restricted. The efficiency of the heating and drainage systems cannot be commented upon.

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

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

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

Sectional diagram showing elements of a typical house

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

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

2. CONDITION

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

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

Structural movement	
Repair category	1
Notes:	There was no evidence of significant subsidence, settlement or cracking to the main walls.
Dampness, rot and infestation	
Repair category	3
Notes:	High moisture readings were noted throughout the property, to internal walls, ceiling and internal joinery. There was woodworm present to roof timbers, where open inspection. Some of the woodworm is quite severe, as around the access hatch. If not treated, then such is recommended.
Chimney stacks	
Repair category:	2
Notes:	The pot to the left stack is hair cracked. Areas of open pointing noted to the stacks. There is no flashings to the base of the stacks.
Roofing including roof space	
Repair category:	3
Notes:	The corrugated sheet clad roof would benefit from replacing. Some mortgage lenders will not accept a property with a corrugated sheet roof such as this as a suitable security for lending purposes, or they will require the roof to be reclad as a condition of mortgage. The woodworm to the roof timbers should be treated, if not already treated, and a guarantee obtained. The timbers around the hatch may require replacing. The seal between the skews and the slates, the chimney stacks and the slates and the lean-to roof with the rear house wall and the parapet wall should be maintained, as should the pointing to the slate.

Rainwater fittings	
Repair category:	1
Notes:	The efficiency of the system cannot be commented upon, as it was not raining at the time of inspection.
Main walls	
Repair category:	2
Notes:	The sealer around the door and window ingos is falling away and copious amounts of silicon mastic has been applied at the wall head, where the insulation meets the wall. All of these areas will require future maintenance and attention. There is a broken sill to the gable window in the kitchen area.
Windows, external doors and joinery	
Repair category:	2
Notes:	There is at least one failed double glazing unit. A number of the window handles are stiff, with the one to the gable in the kitchen not working at all. The front entrance door catches when opened and closed.
External decorations	
Repair category:	N/A
Notes:	
Conservatories / porches	
Repair category:	N/A
Notes:	
Communal areas	
Repair category:	N/A
Notes:	
Garages and permanent outbuildings	
Repair category:	3
Notes:	The condition of the various outbuildings ranges from satisfactory to very poor. The large timber building is ruinous. There is an amount of bulging to the one stone wall. An amount of repair and maintenance will be required to all.
Outside areas and boundaries	
Repair category:	2
Notes:	Unkempt areas around the house. The boundaries were not inspected.

Ceilings	
Repair category:	3
Notes:	See comments noted under *Dampness, rot and infestation*.
Internal walls	
Repair category:	3
Notes:	See comments noted under *Dampness, rot and infestation*.
Floors including sub-floors	
Repair category:	2
Notes:	Floors are uneven in areas when walked upon.
Internal joinery and kitchen fittings	
Repair category:	3
Notes:	See comments noted under *Dampness, rot and infestation*.
Chimney breasts and fireplaces	
Repair category:	3
Notes:	See comments noted under *Dampness, rot and infestation*. The bricks to the rear of the stove are loose and open and require attention. The stove is also loose. It is recommended that the stove and flue are cleaned and inspected, implementing any recommendations prior to first use.
Internal decorations	
Repair category:	3
Notes:	Property requires full re-decoration,
Cellars	
Repair category:	N/A
Notes:	
Electricity	
Repair category:	3
Notes:	Due to the amount of dampness throughout the property, it is recommended that the electrics are inspected by a qualified Electrician and any recommendations implemented. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas	
Repair category:	N/A
Notes:	
Water, plumbing and bathroom fittings	
Repair category:	2
Notes:	It is recommended that the plumbing is inspected by a qualifeid plumber, implementing any recommendations, if applicable.
Heating and hot water	
Repair category:	2
Notes:	It is recommended that the heating system inspected by a qualified heating engineer, implementing any recommendations. The condition or efficiency of the heating system cannot be commented upon. The heating and hot water systems should be periodically tested by a qualified engineer, in accordance with the manufacturer's requirements, and any recommendations implemented.
Drainage	
Repair category:	1
Notes:	The condition or efficiency of the drainage system cannot be commented upon.

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

Structural movement	**1**
Dampness, rot and infestation	**3**
Chimney stacks	**2**
Roofing including roof space	**3**
Rainwater fittings	**1**
Main walls	**2**
Windows, external doors and joinery	**2**
External decorations	**N/A**
Conservatories / porches	**N/A**
Communal areas	**N/A**
Garages and permanent outbuildings	**3**
Outside areas and boundaries	**2**
Ceilings	**3**
Internal walls	**3**
Floors including sub-floors	**2**
Internal joinery and kitchen fittings	**3**
Chimney breasts and fireplaces	**3**
Internal decorations	**3**
Cellars	**N/A**
Electricity	**3**
Gas	**N/A**
Water, plumbing and bathroom fittings	**2**
Heating and hot water	**2**
Drainage	**1**

Repair Categories

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

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

Category 1:
No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

Unrestricted parking within 25 metres: **For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes: Parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.**

1. Which floor(s) is the living accommodation on?	**Ground**
2. Are there three steps or fewer to a main entrance door of the property?	**Yes**
3. Is there a lift to the main entrance door of the property?	**No**
4. Are all door openings greater than 750mm?	**No**
5. Is there a toilet on the same level as the living room and kitchen?	**No**
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

Confirm

- Site boundaries.
- Ownership and any shared maintenance responsibilities of all shared and common areas.
- The septic tank has been registered with SEPA.
- The full extent of the land and including the decrofted section, if applicable.
- If any alterations requiring planning, building warrant or any other Local Authority Consents have been carried out, the necessary approvals obtained and Completion Certificate issued, including the external insulation.

Where defects or repairs have been identified within this Home Report, regardless of whether reported as category 1, 2 or 3 (please read category definitions), it is always best practice to obtain detailed competitive estimates from reputable contractors or specialists prior to entering into any legally binding contract.

Estimated re-instatement cost for insurance purposes

£430,000.

Valuation and market comments

One Hundred and Forty Thousand Pounds, £140,000.

Report author:	Christopher J Omand, BSc (Hons), M.R.I.C.S., Chartered Valuation Surveyor, R.I.C.S. Registered Valuer.
Address:	14 Victoria Street, Kirkwall, KW15 1DN.
Signed:	.....
Date of report:	7th October 2026.

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property. [1]

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

• the Seller;

• any person(s) noting an interest in purchasing the Property from the Seller;

• any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;

• the Purchaser; and

• the professional advisers of any of these.

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

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. 2

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

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

- the “Market Value*” is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s-length*

transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

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

2.2 THE INSPECTION

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

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

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

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

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a

duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

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

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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 the subject property under frequent review.

"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

S.J. OMAND
chartered surveyors

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

SERVICES INCLUDE:

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Planning & Building Warrant Applications

Mortgage Valuation

Property Address -	**North Howar, Sanday, Orkney, KW17 2BA.**
Seller's Name -	
Lending Institution -	**To be confirmed if applicable.**
Date of Inspection -	**7th October 2026.**

Important Note: This form of valuation is carried out only to the instructions of and for the purposes of lending institutions to assist them in determining what advance if any may be made on the security of the property. Other forms of valuation or survey are available for prospective purchasers on which they can rely for their interest. A description of the type of valuation undertaken is provided on Page 2.

A list of partners is available at the above address

LOCAL KNOWLEDGE ■ NATIONAL COVERAGE

Offices throughout Scotland

Each member firm of First Surveyors Scotland is an independent entity and no partnership implies or otherwise exists betweeen the firms by reason of their membership of First Surveyors Scotland. First Surveyors Scotland is the trading name of First Surveyors Scotland Limited a company registered in Scotland Company No 201050. Registered Office: 57 Albany Street, Edinburgh, EH1 3QY

RICS

Member Firm of
First Surveyors Scotland
National Valuation & Property Consultancy Service

GENERIC MORTGAGE VALUATION

Involving a restricted form of Inspection and Report
Purpose: To establish a value of the property for Mortgage purposes only.

INCLUSIONS	EXCLUSIONS
Main Building - External	Main Building - External
To the extent that they are visible from ground level - roof coverings, chimneys, parapets, gutters, walls, windows, doors, pipes, wood or metal work, paintwork, damp proof courses and airbricks.	Any parts not readily accessible or visible including foundations and drains.
Main Building - Internal	Main Building - Internal
Ceilings, walls and other load bearers, floor surfaces (except where covered) to the extent necessary to establish their apparent condition.	The valuer is not expected to enter into the roof space unless alerted to a fundamental defect.
Cellars, if reasonably accessible, to the extent necessary to establish condition.	Any parts not readily accessible or visible. Under-floor voids.
Decorations generally and sanitary and kitchenware, limited throughout to the identification of significant visible defects only.	Suitability or otherwise for any particular purpose.
Services	Services
Means of soil and waste disposal, (main) gas, (main) electricity, (main) water, extent and type of central heating/hot water supply.	Determination of age, efficiency or condition of installations unless obviously (i) dangerous. (ii) substantially defective. (Note: Testing of the services listed opposite is excluded)
Outbuildings - External	Outbuildings - External
Garages and other buildings of substantial permanent construction; any structure attached to the dwelling.	All other structures and leisure facilities of every description.
Boundary Structures	Boundary Structures
Site boundary fences, walls and structures to the extent necessary to establish their apparent stability.	Any disrepair that would not significantly affect the value of the security. Drives, paths and gates.

1 - This mortgage valuation has been undertaken in accordance with the R.I.C.S. Valuation Standards, Global and UK, as Amended.
II - The Mortgage Valuation is provided for lending purposes and for the sole use of the named Lender. It is confidential to the Lender, the applicant and his professional advisers and the Valuer accepts no responsibility whatsoever to any other person.
III - It is assumed that there is a valid title to the subjects free of any onerous encumbrances.
IV - A building survey has not been carried out nor have those parts of the property that are covered, unexposed or inaccessible been inspected. Such parts have been assumed to be in good repair and condition. It is not possible to express an opinion or give advice upon the condition of uninspected parts and therefore this Mortgage Valuation should not be taken as making any implied representation or statement about such parts.
V - An investigation has not been 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 it is therefore not possible to state that the property is free from risk in this respect. For the purpose of this Mortgage Valuation it has been assumed that such investigation would not disclose the presence of any such material to any significant extent.
VI - No enquiries have been made concerning contamination affecting the property or neighbouring properties that would affect the valuation. However should it be established subsequently that contamination exists at the property or on any neighbouring land, or that the premises have been or are being put to any contaminative use, this might reduce the opinion of value provided.
VII - 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 the subject property under frequent review.

Description –	Single storey detached cottage.
Accommodation –	Vestibule, Living Area, Small Hallway, 2 Bedrooms and Shower Room.
Gross external floor area (m^2) –	In the region of 102m².
Neighbourhood and location -	Situated on the island of Sanday. The third largest of the Orkney Islands. Links to the Orkney Mainland are via roll-on, roll-off ferry link, from and to Kirkwall, the Orkney capital, and passenger plane service, from and to Kirkwall Airport. Orkney is linked to the Scottish mainland via roll-on roll-off ferry services between Stromness, Orkney's second town, and Scrabster, on the mainland, Kirkwall and Aberdeen and St Margaret's Hope, on Orkney's South Ronaldsay, and Gills Bay on the mainland. Kirkwall Airport is situated some four miles from Kirkwall with Stromness and St Margaret's Hope each some fifteen miles from Kirkwall.
Age -	Circa 1800's with external insulation circa 2018/19.
Tenure -	Absolute Ownership.
Construction	
Chimney stacks –	2no. pointed stone chimney stacks with a single pot each. The left pot is capped.
Roofing including roof space –	Pitched main roof clad pointed stone slate on timber lathes and rafters, with concrete skews to gable heads. Slate nails are metal, where open to inspection. The rear lean-to roof is clad corrugated fibre cement sheets (certain ages of these types of sheets may contain asbestos fibres). There is a parapet wall to the left side of the lean-to roof.
Rainwater fittings –	P.V.C. gutters and downpipes.
Main walls –	Stone walls clad with external insulation and render, circa 2018/19.
Windows and doors –	Double glazed u.P.V.C. windows and external doors.
Interior –	The ceiling over the living area is timber boarded with, what appears to be, hardboard to the rear extension. Internal walls are finished a mixture of painted stone, hardwall plaster and, what appears to be, plasterboard and or hardboard. There are solid partitions around the shower room.
Floors -	Solid floors with flagstone to the vestibule. There is a step between the front and rear floors.
Heating –	External combination oil boiler to radiators.
Services –	Mains water and electricity with drainage to a private septic tank.

Garages & Outbuildings – Various outbuildings of varying constructions.

Condition – Where open to general inspection the property requires upgrading.

Comments – The property would be considered a suitable security for mortgage purposes, although some mortgage lenders will not accept a property with a corrugated sheet clad roof of this type as a suitable security for lending purposes, or they will require the roof to be reclad as a condition of mortgage.

Confirm

- Site boundaries.
- Ownership and any shared maintenance responsibilities of all shared and common areas.
- The septic tank has been registered with SEPA.
- The full extent of the land and including the decrofted section, if applicable.
- If any alterations requiring planning, building warrant or any other Local Authority Consents have been carried out, the necessary approvals obtained and Completion Certificate issued, including the external insulation.

Reinstatement Value for Insurance Purposes – £430,000.

Market Value – One Hundred and Forty Thousand Pounds, £140,000.

Signature of Surveyor,

Christopher J Omand, BSc (Hons), M.R.I.C.S,
Chartered Valuation Surveyor,
RICS Registered Valuer.

Energy Performance Certificate (EPC)

Dwellings

Scotland

NORTH HOWAR, SANDAY, ORKNEY, KW17 2BA

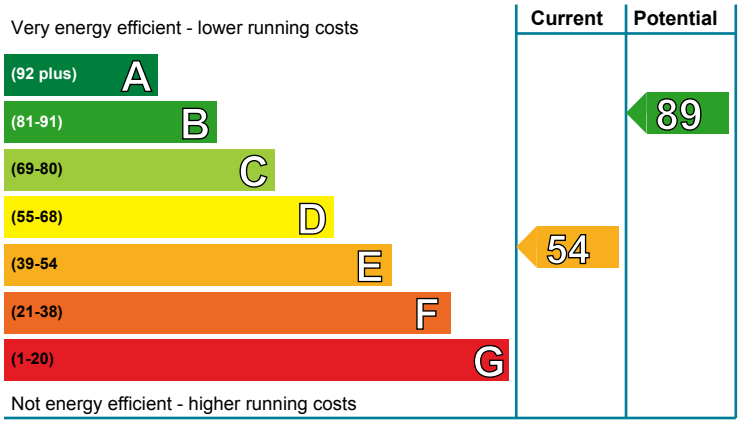
Dwelling type:	Detached house	**Reference number:**	9150-2343-9000-2106-6151
Date of assessment:	07 October 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	07 October 2026	**Approved Organisation:**	Elmhurst
Total floor area:	74 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	286 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£4,584**	See your recommendations report for more information
Over 3 years you could save*	**£1,224**	

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

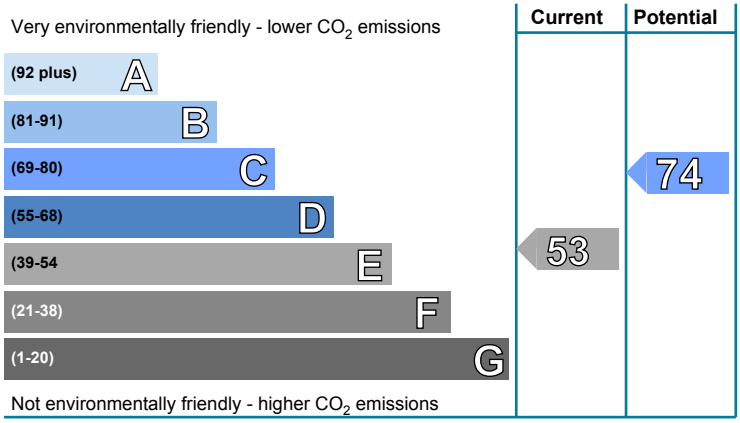


Energy Efficiency Rating

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 E (54)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

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

Your current rating is **band E (53)**

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 Flat roof or sloping ceiling insulation	£900 - £1,200	£930.00
2 Floor insulation (solid floor)	£5,000 - £10,000	£294.00
3 Solar photovoltaic (PV) panels	£8,000 - £10,000	£585.00

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 external insulation	★★★★☆	★★★★☆
Roof	Pitched, 300 mm loft insulation Pitched, no insulation	★★★★★ ★☆☆☆☆	★★★★★ ★☆☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Good 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, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 64 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.7 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 1.9 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	£3,261 over 3 years	£2,034 over 3 years	You could save £1,224 over 3 years
Hot water	£1,155 over 3 years	£1,158 over 3 years	
Lighting	£168 over 3 years	£168 over 3 years	
Totals	**£4,584**	**£3,360**	

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	Flat roof or sloping ceiling insulation	£900 - £1,200	£310	D 65	D 65
2	Floor insulation (solid floor)	£5,000 - £10,000	£98	D 68	C 69
3	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£195	C 73	C 70
4	Wind turbine	£5,000 - £20,000	£651	B 89	C 74

Choosing the right improvement package

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

energy saving trust

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

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

1 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

2 Floor insulation (solid floor)

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

3 Solar photovoltaic (PV) panels

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

4 Wind turbine

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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)	11,820.48	N/A	N/A	N/A
Water heating (kWh per year)	3,013.41			

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. Christopher Omand
Assessor membership number: EES/014812
Company name/trading name: S J Omand
Address: 14 Victoria Street
Orkney
Kirkwall
KW15 1DW
Phone number: 01856 876215
Email address: chris.park@sjomand.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

Property Questionnaire

PROPERTY ADDRESS:	North Howar, Sanday, KW17 2BA,

SELLER:	[illegible]

COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	13 OCTOBER 2026

PROPERTY QUESTIONNAIRE

NOTE FOR SELLERS

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

PROPERTY QUESTIONNAIRE
Information to be given to prospective buyer(s)

1. Length of ownership	
How long have you owned the property? FIVE YEARS	
2. Council Tax	
Which Council Tax band is your property in? A	
3. Parking	
What are the arrangements for parking at your property? **(Please indicate all that apply)** • ~~**Garage**~~ • ~~**Allocated parking space**~~ • Driveway • ~~**Shared parking**~~ • ~~**On street**~~ • ~~**Resident permit**~~ • ~~**Metered parking**~~ • ~~**Other (please specify):**~~	
4. Conservation Area	
Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	**NO**
5. Listed Buildings	
Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	**NO**

6.	Alterations / additions / extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe the changes which you have made:	NO
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	NO
	(i) Were the replacements the same shape and type as the ones you replaced?	
	(ii) Did this work involve any changes to the window or door openings?	

	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): **Please give any guarantees which you received for this work to your solicitor or estate agent.**
7.	**Central heating**

a.	**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).** If you have answered yes/partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.) OIL HEATING If you have answered yes, please answer the 3 questions below:	**YES**
b.	**When was your central heating system or partial central heating system installed?** **Do not have this information**	
c.	**Do you have a maintenance contract for the central heating system?** If you have answered yes, please give details of the company with which you have a maintenance agreement:	**No**
d.	**When was your maintenance agreement last renewed?** **(Please provide the month and year).**	**DON'T KNOW**
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	**Don't know**

9.	**Issues that may have affected your property**	
a.	**Has there been any storm, flood, fire or other structural damage to your property while you have owned it?** **<u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?**	**Don't know**
b.	**Are you aware of the existence of asbestos in your property?** **<u>If you have answered yes</u>, please give details:**	**Don't know**
10.	**Services**	
a.	**Please tick which services are connected to your property and give details of the supplier:**	

Services	Connected	Supplier
liquid petroleum gas	YES	
Water mains / private water supply	YES	SEPA
Electricity	YES	OVO
Mains drainage		
Telephone		
Cable TV / satellite		
Broadband		

b.	**Is there a septic tank system at your property?** **<u>If you have answered yes</u>, please answer the two questions below:**	**Yes**
c.	**Do you have appropriate consents for the discharge from your septic tank?**	

d.	Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	
11.	Responsibilities for Shared or Common Areas	

a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	No
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	No
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:	No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	No

f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.) If you have answered yes, please give details:	No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:	No
b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	No
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.	
13.	Specialist Works	
a.	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	DON'T KNOW
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? If you have answered yes, please give details	DON'T KNOW

c.	**If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?** **If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.** **Guarantees are held by:**	

14.	**Guarantees**					
a.	**Are there any guarantees or warranties for any of the following:**					
(i)	**Electrical work**			**Don't Know**		
(ii)	**Roofing**			**Don't Know**		
(iii)	**Central heating**			**Don't know**		
(iv)	**NHBC**			**Don't know**		
(v)	**Damp course**			**Don't know**		
(vi)	**Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)**			**Don't know**		

b.	**If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s)**	
c.	**Are there any outstanding claims under any of the guarantees listed above?** **If you have answered yes, please give details:**	**DON'T KNOW**
15.	**Boundaries**	

	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:	Don't Know
16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Don't know
b.	that affects your property in some other way?	Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Don't know
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.	

Declaration by the authorised person:

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

Signature:

.... 13 October 2026