N J Coward

surveying options

SINGLE SURVEY

Property Smithy Cottage,
Finstown,
Orkney

Prepared for [redacted]

Date of Inspection 25 August 2026

Registered with RICS

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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	Traditional stone-built cottage enlarged by the addition of extensions to the rear elevation.
Neighbourhood	Situated in the centre of the village of Finstown.
Accommodation	Entrance lobby, two kitchens, store room, sitting-room, entrance hallway, second sitting-room, bathroom, landing and two bedrooms.
Age	Circa 1800s with extensions in 1980's.
Chimney stacks	*Visually inspected with the aid of binoculars where appropriate.* A stone-built chimney above each original gable, each with stone soakers, a stone chimney head and a single clay chimney pot. A large block-built chimney serves the two-storey extension.

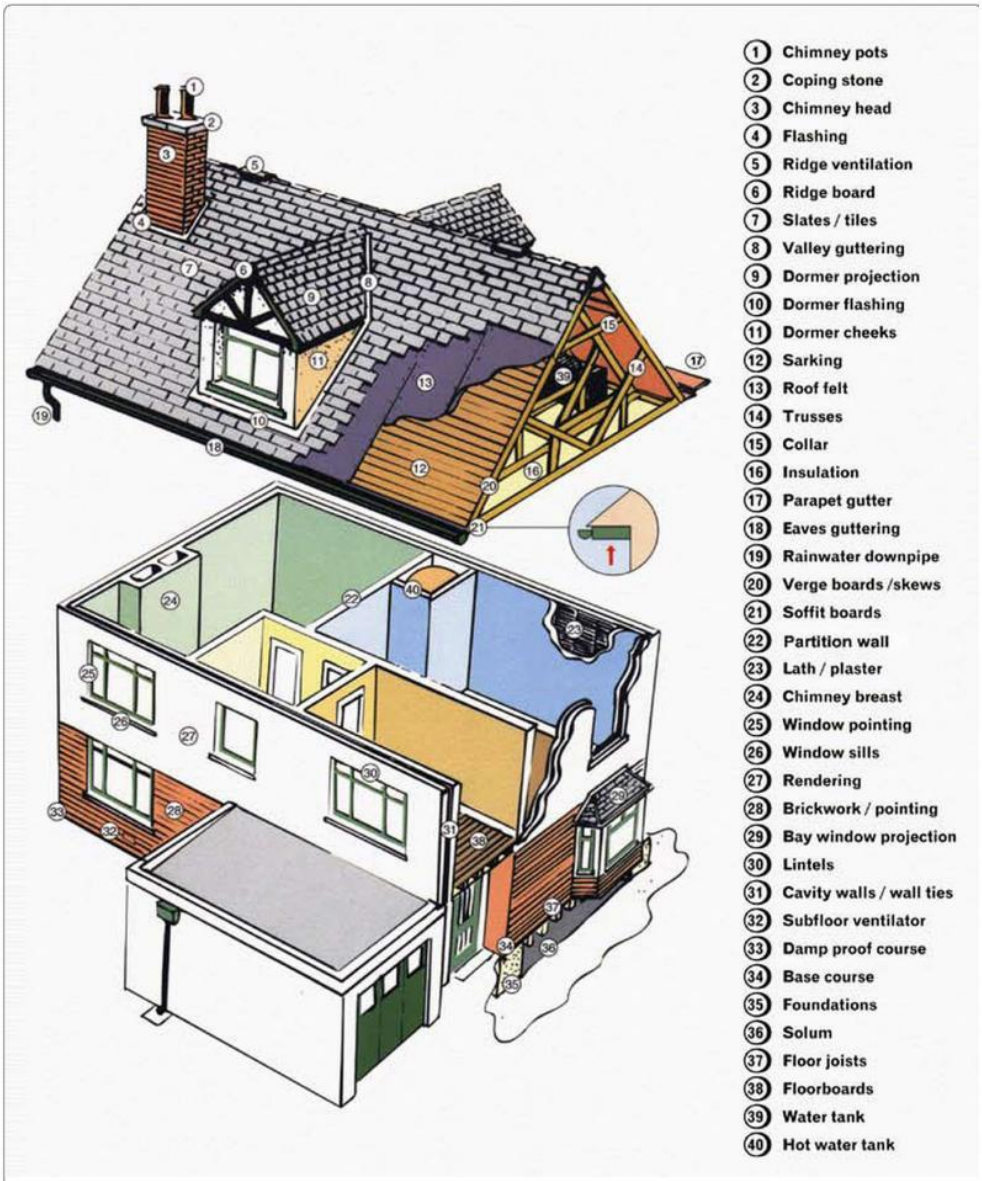
Roofing	*Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.* Pitched roof clad in Welsh slate with concrete ridge tiles. Cast concrete skews above both gable walls with lead flashings. Velux roof light to the two-storey extension. Glass wool insulation is laid in the roof voids.
Rainwater fittings	*Visually inspected with the aid of binoculars where appropriate.* Brown plastic gutter and downpipe to the front elevation. Black plastic gutters and downpipes to the two-storey extension, with a soil vent pipe passing up the external wall.
Main walls	*Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.* Stone-built. The single-storey extension is also stone-built. The two-storey extension is dashed externally and is thought to be stone walls extended by concrete block.
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.* Two PVC double glazed windows to the front elevation. Timber entrance door with timber frame. Timber-framed double glazed windows to the rear and gable elevations. PVC doors to the northern and eastern elevations.
External decorations	*Visually inspected.* Timber windows are varnished.
Conservatories and porches	*Visually inspected.* None.
Communal areas	*Visually inspected.* Not applicable.
Garages and permanent outbuildings	*Visually inspected.* None. A derelict greenhouse stands in the garden.

Outside areas and boundaries	*Visually inspected.* Large garden extending from the rear of the house. Space for a couple of cars to the front, laid to hardcore. An access road passes down the western gable.
Ceilings	*Visually inspected from floor level.* Plasterboard, with a hardboard ceiling to the kitchen. The original lath and plaster ceiling remains in the roof void of the two-storey extension, with a later ceiling fitted beneath it.
Internal walls	*Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.* Strapped and lined with plasterboard. Internal partitions are basic stud partitions with plasterboard to one side only. The rear wall of the room off the kitchen is rough plastered direct to the wall.
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.* A mixture of floating timber, suspended timber and solid concrete. The extension has solid concrete floors at ground level and suspended timber at first floor level. Rough stone floor to the room off the kitchen. Fitted floor coverings in places — close examination of floor surfaces was not possible.
Internal joinery and kitchen fittings	*Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.* Softwood skirtings and facings. Dated kitchen fittings Basic and limited units fitted in the original section.
Chimney breasts and fireplaces	*Visually inspected. No testing of the flues or fittings was carried out.* The fireplace in the original sitting-room is blocked off with plywood, with an electric fire in front. The sitting-room of the two-storey extension has an open fireplace with a coal fire hearth and a ceramic tile surround.

Internal decoration	*Visually inspected.* Walls and ceilings have a mixture of wallpaper and emulsioned. Skirtings and facings are painted.
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 connected. Old pay meter in the kitchen. LED and incandescent lighting.
Gas	*Visually inspected.* None.
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 understood to serve the property. Cold water tanks in the roof voids. Small hot water cylinder with twin immersion heaters. Bathroom with electric shower over a standard bath, wash hand basin and WC.
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.* Night storage heaters — an old-style unit in the kitchen, a slimline unit in the original sitting-room and a further unit in the sitting-room of the two-storey extension. Electric fire in the original sitting-room and open fire in the sitting-room of the two-storey extension. Hot water from immersion heater.
Drainage	*Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.* Mains drainage.

Fire, smoke and burglar alarms	*Visually inspected. No tests whatsoever were carried out to the system or appliances.* *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.* Smoke detectors present in the two-storey extension.
Any additional limits to inspection	The eastern elevation and the roof covering of the extension could not be seen as the garden is overgrown. The eastern end of the front eaves could not be reached. Access to the roof void of the two-storey extension was very limited.

Sectional diagram showing elements of a typical house



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

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: **2**
Settlement crack from the eaves to the top left-hand corner of the front door opening. Settlement crack through the harling of the rear extension. Settlement crack from the sill of the gable window towards ground level. *see Chimney Stacks*	

DAMPNESS, ROT AND INFESTATION	Repair Category: **3**
High moisture meter readings throughout, in particular in the original kitchen and original sitting-room. The hardboard kitchen ceiling was still wet. Damp stain in the northern bedroom of the two-storey extension. Damp in the roof void of the original house and no cause established. *see Roofing*	

CHIMNEY STACKS	Repair Category: **3**
The western chimney stack has a severe inward lean towards the centre of the house. It appears to have been in that condition for a long time. Structural assessment is required. Vegetation is growing in the eastern chimney head.	

ROOFING INCLUDING ROOF SPACE	Repair Category: **3**
The slate roof is considered to be failing, given the high moisture readings and wet kitchen ceiling. *see Dampness* The roof covering of the extension could not be seen. Repair or replacement of the roof covering should be investigated.	

RAINWATER FITTINGS	Repair Category: **2**
Vegetation growing in the gutters of the main house and of the two-storey extension.	

MAIN WALLS	Repair Category: **2**
The stonework at the peak of the original house is open and requires repointing. An attempt has been made to seal it with cement plaster, but the work is rough and missing in many places. *see Structural Movement.* Star cracking of the hauling of the front elevation of the original dwelling was noted.	

WINDOWS, EXTERNAL DOORS AND JOINERY	Repair Category: **2**
The base of the timber entrance door frame has rotted, been repaired and rotted again, and requires renewal. Rot beginning at the bottom corners of one window. A double glazed unit in the sitting-room of the two-storey extension is burst.	

EXTERNAL DECORATIONS	Repair Category: **2**
Varnish to the timber windows is peeling and redecoration is required.	

CONSERVATORIES AND PORCHES	Repair Category: **n/a**
None.	

COMMUNAL AREAS	Repair Category: **n/a**
Not applicable.	

GARAGES AND PERMANENT OUTBUILDINGS	Repair Category: **n/a**
None. A derelict greenhouse stands in the garden.	

OUTSIDE AREAS AND BOUNDARIES	Repair Category: **3**
The garden is completely overgrown with mature trees shading it. The area to the front is laid to hardcore covered with weeds.	

CEILINGS	Repair Category: **2**
The hardboard ceiling in the kitchen was still wet. Damp patch on the ceiling of the western bedroom in the two-storey extension. *see Dampness*	

INTERNAL WALLS	Repair Category: **1**
Internal stud partitions are open to inspection, with plasterboard to one face only.	

FLOORS INCLUDING SUB-FLOORS	Repair Category: **3**
No floor is laid in the room off the kitchen.	

INTERNAL JOINERY AND KITCHEN FITTINGS	Repair Category: **1**
No defects were noted at the time of inspection.	

CHIMNEY BREASTS AND FIREPLACES	Repair Category: **1**
No defects were noted at the time of inspection.	

INTERNAL DECORATION	Repair Category: **3**
Decoration in the original kitchen, Store and Sitting-room is in poor order.	

CELLARS	Repair Category: **n/a**
None.	

ELECTRICITY	Repair Category: **2**
The electrical installation was not tested. There was no power in the sitting-room of the two-storey extension at the time of inspection. It is recommended that the installation is checked by a suitably qualified contractor.	

GAS	Repair Category: **n/a**
None.	

WATER, PLUMBING AND BATHROOM FITTINGS	Repair Category: **1**
No defects were noted at the time of inspection.	

HEATING AND HOT WATER	Repair Category: **1**
The heating systems were not tested. It is recommended that the system be checked by a suitably qualified tradesman.	

DRAINAGE	Repair Category: **1**
The drainage was not tested. No defects were noted at the time of inspection.	

FIRE, SMOKE AND BURGLAR ALARMS	Repair Category: **1**
Smoke detectors present in the two-storey extension. Not tested.	

CONDITION SUMMARY

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

Category 1 — No immediate action or repair is needed.

Category 2 — Repair or replacement requiring significant expenditure.

Category 3 — Urgent repairs or replacement are needed now.

Not applicable — this element is not present at the property.

SECTION 3 — ACCESSIBILITY INFORMATION

This section gives information about the accessibility of the property.

Which floor(s) does the accommodation occupy?	**Ground and first floor**
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?	**No**
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?	**No**
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 Smithy Cottage, Finstown, Orkney, as inspected, is fairly stated at **£155,000**.

Estimated reinstatement cost for insurance purposes: **£650,000**.

Conveyancer Issues

An access road passes down the western gable of the property. It has not been established whether the property has a right of access over this road. The conveyancer should confirm the position.

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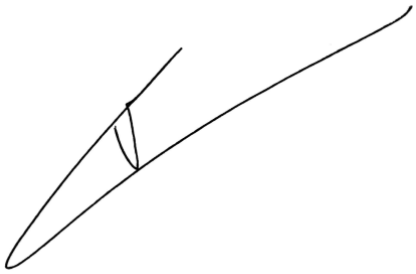
Address: The Office
Burgar House
Evie
KW17 2NJ



Signed:
Date of report: Wednesday, 30 September 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

[redacted]
c/o Drever & Heddle
Albert Street
Kirkwall
Orkney

Property:	Smithy Cottage, Finstown, Orkney

Date Inspected:	25 August 2026
DESCRIPTION:	Cottage

Type: Detached Floor Area 183.5 *sq metres*

Accommodation:

Livingroom	Bedrooms	Kitchen	Bathrooms	WC	Other
2	2	2	1	0	3

Neighbourhood:	Situated in the centre of the village of Finstown.
Age:	Circa 1800s. The cottage has been renovated, presumably in the 1990s, possibly the 1980s.
Construction	
Walls:	Stone-built. The two-storey extension is dashed and thought to be concrete block.
Roof:	Pitched roof clad in Welsh slate with concrete ridge tiles.
Services:	Mains electricity, mains water and mains drainage.
Heating:	Electric night storage heaters.

Valuation and Market Comment

In its present condition and with the current state of the property market my valuation of the property is **£155,000**

The rebuilding cost for insurance purposes is **£650,000**

YOU WILL NEED ALL RELEVANT ESTIMATES AND REPORTS NOW

Registered with RICS

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

Smithy cottage is positioned immediately on the western side of the main road as it passes through the centre of Finstown. Consequently it is close to local amenities and the regular bus service which connects Kirkwall and Stromness.

A large, mature garden extends to the rear.

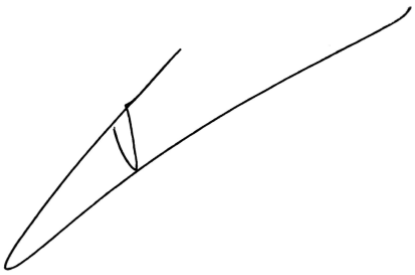
The original section of the property requires considerable maintenance and renovation. The rear extensions, although more recent, require refurbishment.

Matters for your Conveyancer

Access rights over the road passing down the western gable have not been established.

Tenure : **Absolute Ownership**

Valuer: N J Coward
The Office
Burgar House
Evie



Signed:

Telephone 07732614493

Date of Valuation Wednesday, 30 September 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.

Energy Performance Certificate (EPC)

Dwellings

Scotland

SMITHY COTTAGE, FINSTOWN, ORKNEY, KW17 2EG

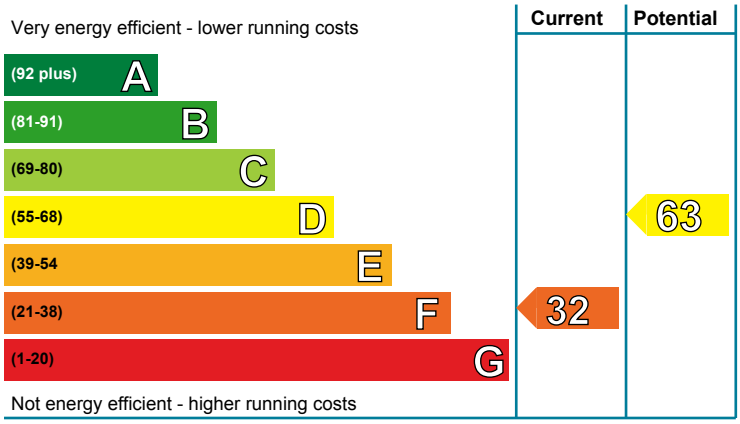
Dwelling type:	Detached house	**Reference number:**	2244-1002-3208-4456-0200
Date of assessment:	24 August 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	30 September 2026	**Approved Organisation:**	Elmhurst
Total floor area:	137 m²	**Main heating and fuel:**	Electric storage heaters
Primary Energy Indicator:	506 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*	**£19,740**	See your recommendations report for more information
Over 3 years you could save*	**£7,791**	

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

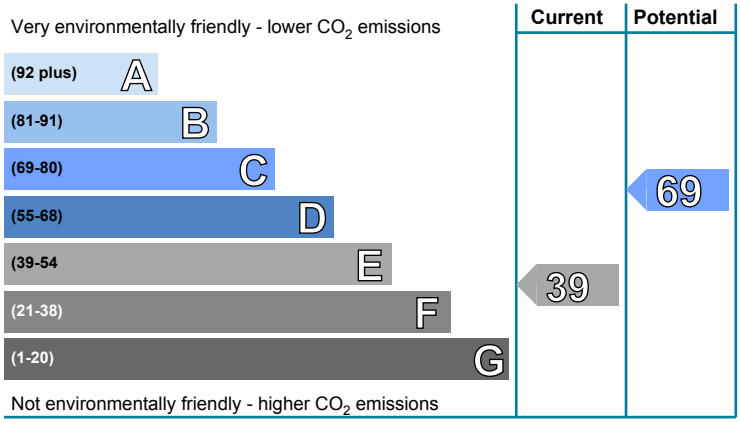


Energy Efficiency Rating

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 F (32)**. 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 (39)**

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 Increase loft insulation to 270 mm	£900 - £1,200	£687.00
2 Cavity wall insulation	£900 - £1,500	£1395.00
3 Internal wall insulation	£7,500 - £11,000	£1503.00

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, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Pitched, 75 mm loft insulation	★★★☆☆	★★★☆☆
	Pitched, no insulation	★☆☆☆☆	★☆☆☆☆
	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
Floor	Solid, no insulation (assumed)	—	—
	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Electric storage heaters	★★★☆☆	★★★★★
Main heating controls	Automatic charge control	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, coal	—	—
Hot water	Electric immersion, off-peak	★★★☆☆	★★★★★
Lighting	Below average 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 83 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 11 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 5.5 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	£17,568 over 3 years	£10,131 over 3 years	You could save £7,791 over 3 years
Hot water	£1,491 over 3 years	£1,491 over 3 years	
Lighting	£681 over 3 years	£327 over 3 years	
Totals	**£19,740**	**£11,949**	

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	Increase loft insulation to 270 mm	£900 - £1,200	£229	F 34	E 41
2	Cavity wall insulation	£900 - £1,500	£465	F 38	E 45
3	Internal wall insulation	£7,500 - £11,000	£501	E 44	E 49
4	Floor insulation (suspended floor)	£5,000 - £10,000	£154	E 45	E 51
5	Floor insulation (solid floor)	£5,000 - £10,000	£194	E 48	E 53
6	Draughtproofing	£150 - £250	£59	E 48	E 54
7	Low energy lighting for all fixed outlets	£150 - £175	£80	E 50	E 54
8	High heat retention storage heaters	£1,600 - £3,200	£915	D 59	D 68
9	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£247	D 63	C 69

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation
- Biomass boiler (Exempted Appliance if in Smoke Control Area)

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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

3 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

4 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

5 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.

6 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

7 Low energy lighting

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

8 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

9 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.

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)	36,752.81	N/A	N/A	N/A
Water heating (kWh per year)	2,331.45			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

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 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
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Scottish Government