YOUR ONESURVEY

HOME REPORT

ADDRESS

Kingillie
Church Road
Kyle of Lochalsh
IV40 8DD

PREPARED FOR

Susan Tennant and Grant Quigg

INSPECTION CARRIED OUT BY:

ALLIED SURVEYORS SCOTLAND

HOME REPORT GENERATED BY:

oneSURVEY HOME REPORT

Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Inverness - Allied Surveyors Scotland Ltd	19/06/2026
Mortgage Certificate	Final	Inverness - Allied Surveyors Scotland Ltd	19/06/2026
Property Questionnaire	Final	Susan Tennant and Grant Quigg	08/06/2026
EPC	Final	Inverness - Allied Surveyors Scotland Ltd	24/07/2026

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1.

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Surveyor Reference	I/26/06/016/GL

Customer	Susan Tennant and Grant Quigg

Selling address	Kingillie Church Road Kyle of Lochalsh IV40 8DD

Date of Inspection	16/06/2026

Prepared by	Graham Laird, BSc (Hons) MRICS Inverness - Allied Surveyors Scotland Ltd

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 Sellers 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.

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

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.

To date, 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

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

- 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

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

"Market Value*" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an*

arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

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 moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

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 will not be inspected or reported on.

Description	The property is a detached house arranged across two storeys.
Accommodation	The ground floor layout consists of a hallway, lounge/bedroom 4, living room, rear hallway, kitchen, dining room, and a bathroom. On the first floor, there is a landing, three bedrooms, and a WC.
Gross internal floor area (m2)	The gross internal floor area of the property is approximately 115m².
Neighbourhood and location	The property is situated in the village of Kyle of Lochalsh, in a private residential setting with a suburban character. The surrounding neighbourhood comprises a range of residential property types, including detached and semi-detached houses, as well as some traditional cottages. The landscape in this locality is shaped by its proximity to the coastline and the presence of the railway to the rear of the site. Local amenities are available nearby, and the area benefits from established transport links, including rail services, which provide connectivity to surrounding towns and regions.
Age	The property is approximately 125 years old.
Weather	At the time of the inspection, the weather conditions were dry and overcast.
Chimney stacks	The chimney stacks at the property are constructed from stone and block. Lead flashing is present at the base of the stacks. The flues are upright in orientation. The chimney stacks were visually inspected with the aid of binoculars where required.

Roofing including roof space	The main roof is of pitched construction and is overlaid with slate, incorporating lead valleys. The extension roof is also pitched and is finished with lightweight tiles. Sloping roofs were visually inspected with the aid of binoculars where required. The roof spaces were accessed internally via a 3m ladder and hatches, and inspected by head and shoulders entry. The roof structures comprise timber joists and rafters with timber or ply sarking, and the insulation is full. Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify this likelihood in good or dry weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.
Rainwater fittings	The property is fitted with gutters constructed from both cast iron and uPVC materials. The downpipes are also made of cast iron and uPVC. Rainwater fittings were visually inspected with aid of binoculars where required.
Main walls	The main building walls are of solid stone construction, finished with a combination of pointed and rendered surfaces. Sub-floor vents are present. The extension walls are of cavity construction, built with blockwork and finished with render. Foundations and concealed parts were not exposed or inspected. Walls were visually inspected with the aid of binoculars where required.
Windows, external doors and joinery	The property features windows of both timber and uPVC construction. There is a mix of original and replacement windows throughout, including sash and case, casement as well as Velux types. The glazing varies, with both secondary glazing and double glazing present. Windows in the porches are single glazed. External doors are of timber and glazed construction. Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Windows, external doors and joinery were visually inspected.
External decorations	The external decorations at the property consist of painted surfaces. External decorations were visually inspected.
Conservatories / porches	Both porches feature concrete floors and pitched roofs. The front porch is of timber construction under a slate clad roof. The rear porch is consistent with being of cavity concrete block construction under a lightweight tile clad roof. Porches were visually inspected.
Communal areas	Not applicable.
Garages and permanent outbuildings	The property includes two timber workshops/sheds. Outbuildings were visually inspected.

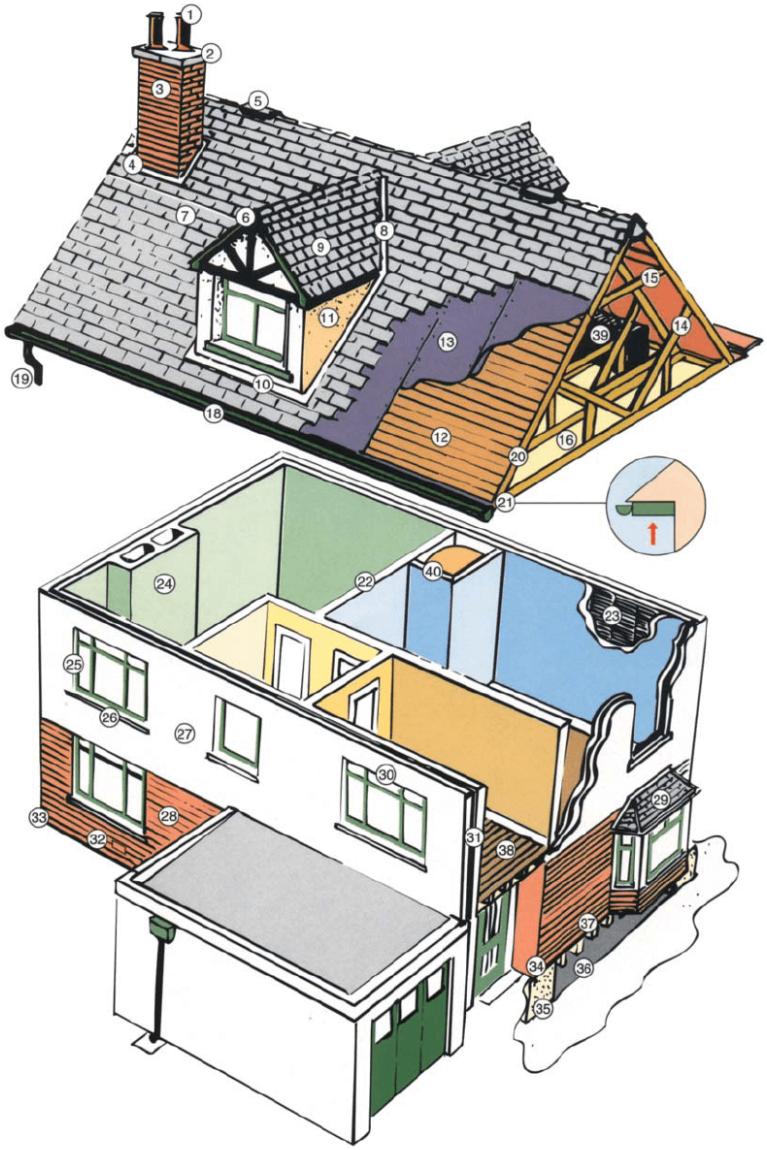
Outside areas and boundaries	The outside areas of the property include lawns and areas left in a natural state. The boundaries of the property are defined by wire fencing, where seen. Outside areas and boundaries were visually inspected.
Ceilings	The ceilings in the property are constructed with panelling and plasterboard. Ceilings were visually inspected from floor level and a damp meter was used.
Internal walls	The internal wall construction in the property comprises a mix of panelling and plasterboard. Internal walls were visually inspected from floor level and a damp meter was used as part of the inspection method.
Floors including sub floors	The floors are of suspended timber and solid construction. We did not gain access to sub-floor areas. Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
Internal joinery and kitchen fittings	The internal joinery within the property comprises timber doors, timber framed and glazed doors, timber skirtings, timber facings, and a timber staircase. The kitchen fittings include base units, work surfaces, and a Belfast sink. Internal joinery and kitchen fittings were visually inspected. No stored items were moved during the inspection.
Chimney breasts and fireplaces	The property contains chimney breasts and fireplaces in several rooms. In the living room and lounge/bedroom 4, there are log burners. The kitchen contains an Aga range cooker. Fireplaces in bedroom 1 and bedroom 2 have been sealed. Chimney breasts and fireplaces were visually inspected. No testing of the flues or fittings was carried out.
Internal decorations	The internal decorations identified within the property include painted finishes, wetwall panelling, and papered surfaces. Internal decorations were visually inspected.
Cellars	Not applicable.

Electricity	The property is served by a mains electricity supply, with the main intake located in the hallway. The wiring, where visible, is covered in PVC. Circuit breakers are provided as protection devices for the electrical system. The inspection was carried out by visual means only, with no tests performed on the system or appliances. 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.
Gas	Not applicable.
Water, plumbing and bathroom fittings	The property is served by a mains water supply. The plumbing system utilises both uPVC and copper pipework. The main bathroom contains a three-piece suite comprising a toilet, wash-hand basin, and bath with a shower over the bath. There is a separate WC that includes a toilet and wash-hand basin. There is a wash hand basin in a bedroom. Visual inspection of the accessible pipework, water tanks, cylinders and fittings was carried out without removing any insulation. No tests whatsoever were carried out to the system or appliances. Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.
Heating and hot water	Heating in the property is partly provided by electric heaters and partly from the oil fired Aga range cooker, which serves steel panelled radiators in some rooms. Hot water is supplied from the Aga and is stored in a hot water tank located in a bedroom cupboard. The tank is also equipped with an immersion heater. 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.
Drainage	The property is served by mains drainage, with waste being directed to the main sewer. No tests were carried out on the drainage system. Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Drainage was visually inspected.

Fire, smoke and burglar alarms	Smoke alarms are present within the property. These were inspected visually. No test whatsoever were carried out to any systems or appliances. There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring 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 alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022. We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection	The property was occupied, fully furnished and all floors were covered. Services, electrical circuits, plumbing installation, heating and drainage systems have not been specifically tested. Pipework below wash hand basins was boxed in. Drainage covers etc. were not lifted. Parts of the property which are covered, unexposed or inaccessible cannot be guaranteed to be free from defect. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. Inspection of the roof space was restricted to areas visible from the hatches. Stored items were piled around the hatches. Inspection was restricted by the presence of insulation material and the storage of personal effects. Insulation has not been disturbed in accordance with Health & Safety guidelines and furniture, personal effects (particularly in cupboards) and floor coverings have not been moved. Cupboards (including the cupboard housing the hot water tank) were filled with stored items at the time of inspection. Only the top of the hot water tank could be seen. Sub-floor areas were not accessed. Areas below the bath were not visible. Inspection of the exterior of the building was restricted to areas visible from ground level within the grounds of the subjects. Some areas of the grounds were overgrown and some sections of boundaries could not be seen. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns, then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

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 items.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the above 3 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:	At the time of our inspection there was no evidence of significant structural movement noted to affect the property within the limits of our inspection.

Dampness, rot and infestation	
Repair category:	2
Notes:	Elevated moisture meter readings were noted to the bathroom floor, the floor around the toilet in the WC and around external doors. Readings to floors may have been due to spillage, however, precautionary checks should be carried out. There is evidence of woodworm infestation to roof timbers. Ideally woodworm infestation should be treated using guaranteed methods.

Chimney stacks	
Repair category:	2
Notes:	There is erosion to stonework. Chimneys have been pointed with cement which is a non-porous material and restricts the movement of moisture through the stone. It is good practice to use lime based mortar with softer stone such as sandstone in order to prevent erosion. Weed growth was noted on one of the stacks.

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.

Roofing including roof space	
Repair category:	2
Notes:	The main roof covering appears to be of original materials. Roofs of this age and type require ongoing maintenance to ensure they remain watertight. Chipped and broken slates were noted. There is evidence of woodworm infestation to roof timbers (see dampness, rot and infestation section). There are areas of staining to roof timbers. The areas appeared to be dry at the time of inspection. There is corrosion to slate nailing. The rear extension and rear porch roofs are clad with lightweight tiles. These types of tiles may contain asbestos material. Asbestos based products may present a hazard to health if damaged or disturbed. If works affecting asbestos based products are to be undertaken it is advisable to seek specialist advice.

Rainwater fittings	
Repair category:	1
Notes:	No significant defects noted.

Main walls	
Repair category:	2
Notes:	There is erosion to stonework. Walls have been pointed with cement which is a non-porous material and restricts the movement of moisture through the walls. It is good practice to use lime based mortar with softer stone such as sandstone in order to prevent erosion. Filled cracking was noted at a gable.

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.

Windows, external doors and joinery	
Repair category:	2
Notes:	There are some areas of rot to external joinery. Seals have failed on some double glazed Velux units resulting in the build-up of condensation between the panes. Windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance/repair will be required as part of an ongoing maintenance programme.

External decorations	
Repair category:	1
Notes:	There are areas of peeling paintwork.

Conservatories / porches	
Repair category:	2
Notes:	Rot was noted to timbers. Some timbers were noted to be off plumb. See comments regarding lightweight tiles and asbestos in roof section.

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings	
Repair category:	2
Notes:	The roof of the workshop closest to the house was noted to be sagging. Both workshops would benefit from maintenance.

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.

Outside areas and boundaries	
Repair category:	2
Notes:	Some areas of grounds were overgrown. Areas of leaning and corroded fencing were noted.

Ceilings	
Repair category:	1
Notes:	No significant defects noted.

Internal walls	
Repair category:	1
Notes:	No significant defects noted.

Floors including sub-floors	
Repair category:	1
Notes:	No significant defects noted.

Internal joinery and kitchen fittings	
Repair category:	1
Notes:	No significant defects noted.

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.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	No significant defects noted. Ideally flues should be swept and tested on an annual basis. Blocked fireplaces should be adequately vented to prevent condensation and/or dampness from occurring.

Internal decorations	
Repair category:	1
Notes:	No significant defects noted.

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	2
Notes:	The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board. It should be emphasised that the system was not tested at the time of our inspection. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years for owner-occupied properties 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. We would recommend an Electrical Installation Condition Report (EICR) be obtained prior to purchase.

Gas	
Repair category:	
Notes:	Not applicable.

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.

Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	The wash hand basin in the bedroom is cracked. Elevated moisture meter readings were noted to the bathroom floor. Readings may have been due to spillage, however, precautionary checks should be carried out. Seals around baths and showers are frequently troublesome. Failure to maintain seals can lead to leaks and defects manifesting in unseen areas.

Heating and hot water	
Repair category:	2
Notes:	The sellers have advised that the range cooker does heat hot water and one radiator, when in use, but lacks the power to heat more. Maintenance or replacement will be required. Oil fired central heating systems should be serviced on an annual basis by an OFTEC registered engineer to ensure they run safely and efficiently. It is assumed that the heating system was installed in compliance with regulations which were in force at the time.

Drainage	
Repair category:	1
Notes:	No significant defects noted.

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

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

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 coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground and first
2. Are there three steps or fewer to a main entrance door of the property?	[x]YES [ ]NO
3. Is there a lift to the main entrance door of the property?	[ ]YES [x]NO
4. Are all door openings greater than 750mm?	[ ]YES [x]NO
5. Is there a toilet on the same level as the living room and kitchen?	[x]YES [ ]NO
6. Is there a toilet on the same level as a bedroom?	[x]YES [ ]NO
7. Are all rooms on the same level with no internal steps or stairs?	[ ]YES [x]NO
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	[x]YES [ ]NO

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
Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way. Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase. There have been alterations to the property, specifically that it has been extended. It is assumed that all necessary Local Authority and other consents have been obtained and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it has been assumed that they meet the standards required by the Building Regulations or are exempt.
Estimated re-instatement cost (£) for insurance purposes
£715,000 The estimated reinstatement cost for insurance purposes is £715,000 (Seven Hundred And Fifteen Thousand Pounds Sterling). This is for the subject property only and is given solely as a guide. It is recommended that the figure is reviewed annually and in light of any future alterations or additions to ensure that you have adequate cover. Alternatively you should seek specialist advice from your insurer.This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction, on a reinstatement basis, assuming reconstruction of the property in its existing design and materials. Finishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers are advised.
Valuation (£) and market comments

£250,000

The market value for the outright ownership interest of the property described in the report is £250,000 (Two Hundred And Fifty Thousand Pounds Sterling).

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, Title restrictions or servitude rights.

The property is considered to be a reasonable purchase at or around the above noted valuation based on those matters covered within this report. The valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

Report author:	Graham Laird, BSc (Hons) MRICS
Company name:	Inverness - Allied Surveyors Scotland Ltd
Address:	Pavilion1 Fairways Business Park Inverness IV2 6AA
Signed:	Electronically Signed: 316097-f7ecb304-abdb
Date of report:	19/06/2026

PART 2.

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.



Mortgage Valuation Report

Mortgage Valuation Report			
Property:	Kingillie Church Road Kyle of Lochalsh IV40 8DD	Client: Susan Tennant and Grant Quigg Tenure: Absolute ownership	
Date of Inspection:	16/06/2026	Reference:	I/26/06/016

This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0	**LOCATION**
The property is situated in the village of Kyle of Lochalsh, in a private residential setting with a suburban character. The surrounding neighbourhood comprises a range of residential property types, including detached and semi-detached houses, as well as some traditional cottages. The landscape in this locality is shaped by its proximity to the coastline and the presence of the railway to the rear of the site. Local amenities are available nearby, and the area benefits from established transport links, including rail services, which provide connectivity to surrounding towns and regions.	

2.0	**DESCRIPTION**	**2.1 Age:**	The property is approximately 125 years old.	
The property is a detached house arranged across two storeys.				

3.0	**CONSTRUCTION**
Walls are of solid stone construction. The roof is pitched and slated. Floors are of suspended timber construction.	

4.0	**ACCOMMODATION**
The ground floor layout consists of a hallway, lounge/bedroom 4, living room, rear hallway, kitchen, dining room, and a bathroom. On the first floor, there is a landing, three bedrooms, and a WC.	

5.0	**SERVICES (No tests have been applied to any of the services)**						
Water:	Mains	**Electricity:**	Mains	**Gas:**	None	**Drainage:**	Mains
Central Heating:		Electric					

6.0	**OUTBUILDINGS**
Garage:	None
Others:	Timber/felt workshop

7.0	**GENERAL CONDITION -** *A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.*				
The property has been maintained in a satisfactory state of repair for one of its age, type and construction both internally and externally.					
8.0	**ESSENTIAL REPAIR WORK** *(as a condition of any mortgage or, to preserve the condition of the property)*				
None.					
8.1 Retention recommended:					
9.0	**ROADS & FOOTPATHS**				
Made up and assumed adopted					
10.0	**BUILDINGS INSURANCE (£):**	£715,000	**GROSS EXTERNAL FLOOR AREA**	82	**Square metres**
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.				
11.0	**GENERAL REMARKS**				
Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way. Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase. There have been alterations to the property, specifically that it has been extended. It is assumed that all necessary Local Authority and other consents have been obtained and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it has been assumed that they meet the standards required by the Building Regulations or are exempt.				
12.0	**VALUATION** *On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.*				
12.1	**Market Value in present condition (£):**	**£250,000**	Two Hundred And Fifty Thousand Pounds		
12.2	**Market Value on completion of essential works (£):**				

12.3	**Suitable security for normal mortgage purposes?**	Yes		
12.4	**Date of Valuation:**	16/06/2026		
Signature:	Electronically Signed: 316097-f7ecb304-abdb			
Surveyor:	Graham Laird	BSc (Hons) MRICS	**Date:**	19/06/2026
Inverness - Allied Surveyors Scotland Ltd				
Office:	**Pavilion1** **Fairways Business Park** **Inverness** **IV2 6AA**	**Tel: 01463 239 494** **Fax:** **email: inverness@alliedsurveyorsscotland.com**		

PART 3.

ENERGY REPORT

A report on the energy efficiency of the property.



energy report on:

Property address	Kingillie Church Road Kyle of Lochalsh IV40 8DD

Customer	Susan Tennant and Grant Quigg

Customer address	Kingillie Church Road Kyle of Lochalsh IV40 8DD

Prepared by	Graham Laird, BSc (Hons) MRICS Inverness - Allied Surveyors Scotland Ltd

Energy Performance Certificate (EPC)

Dwellings

Scotland

KINGILLIE COTTAGE, CHURCH ROAD, KYLE, IV40 8DD

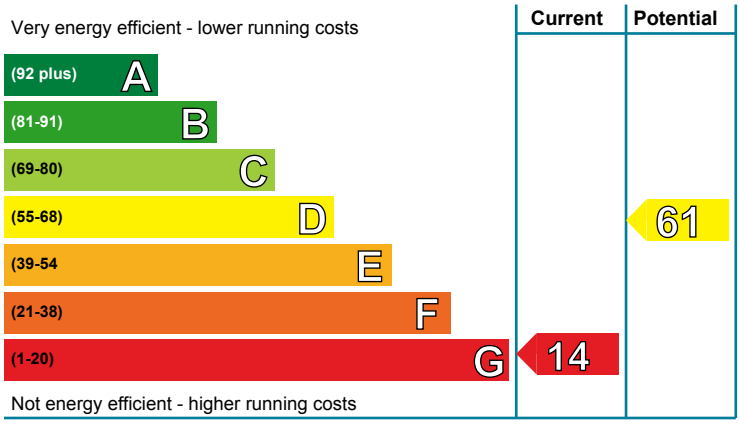
Dwelling type:	Detached house	**Reference number:**	4116-9626-5100-0766-1292
Date of assessment:	16 June 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	24 July 2026	**Approved Organisation:**	Elmhurst
Total floor area:	115 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	494 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*	**£16,512**	See your recommendations report for more information
Over 3 years you could save*	**£8,259**	

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

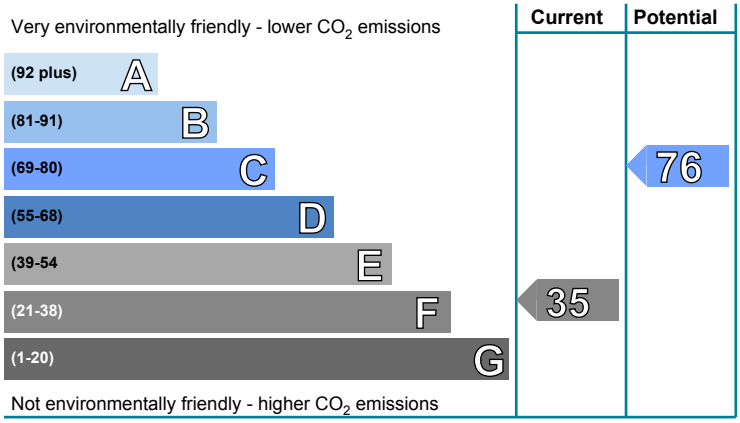


Energy Efficiency Rating

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 G (14)**. 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 F (35)**

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	£336.00
2 Room-in-roof insulation	£900 - £1,200	£2571.00
3 Cavity wall insulation	£900 - £1,500	£408.00

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. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed) Cavity wall, as built, no insulation (assumed)	★★☆☆☆ ★★☆☆☆	★★☆☆☆ ★★☆☆☆
Roof	Pitched, 50 mm loft insulation Roof room(s), ceiling insulated	★★☆☆☆ ★☆☆☆☆	★★☆☆☆ ★☆☆☆☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Partial multiple glazing	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, oil Room heaters, electric	★★☆☆☆ ★☆☆☆☆	★★☆☆☆ ★★★★★
Main heating controls	TRVs and bypass Programmer and appliance thermostats	★★★☆☆ ★★★★☆	★★★☆☆ ★★★★☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system, no cylinder thermostat	★☆☆☆☆	★☆☆☆☆
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 91 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 7.3 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£13,791 over 3 years	£7,029 over 3 years	You could save £8,259 over 3 years
Hot water	£2,526 over 3 years	£1,029 over 3 years	
Lighting	£195 over 3 years	£195 over 3 years	
Totals	**£16,512**	**£8,253**	

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	£112	G 15	F 35
2	Room-in-roof insulation	£900 - £1,200	£857	F 24	E 41
3	Cavity wall insulation	£900 - £1,500	£136	F 26	E 42
4	Internal wall insulation	£7,500 - £11,000	£370	F 30	E 45
5	Floor insulation (suspended floor)	£5,000 - £10,000	£247	F 33	E 47
6	Floor insulation (solid floor)	£5,000 - £10,000	£158	F 36	E 49
7	Draughtproofing	£150 - £250	£91	F 37	E 49
8	Condensing boiler	£2,200 - £3,500	£637	E 54	C 73
9	Replace single glazed windows with low-E double glazed windows	£4,500 - £6,000	£145	D 56	C 75
10	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£242	D 61	C 76

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.

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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room 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 this with your local authority building standards department.

3 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).

4 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).

5 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.

6 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.

7 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.

8 Condensing boiler (separate from the range cooker)
A condensing boiler is capable of higher efficiencies than other types of boiler, meaning it will burn less fuel to heat the property. It is recommended to install a separate condensing boiler, independent of the range cooker, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

9 Double glazed windows
Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

10 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:

- Biomass secondary heating

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)	23,876.34	N/A	N/A	N/A
Water heating (kWh per year)	5,478.49			

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

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. Graham Laird
Assessor membership number:	EES/015039
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	Lyle House, Pavilion 1 Fairways Business Park Invernesshire Inverness IV2 6AA
Phone number:	01463 239 494
Email address:	inverness@alliedsurveyorsscotland.com
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

PART 4.

PROPERTY **QUESTIONNAIRE**

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Questionnaire

Property Address	Kingillie Church Road Kyle of Lochalsh IV40 8DD
Seller(s)	Susan Tennant and Grant Quigg
Completion date of property questionnaire	08/06/2026

Note for sellers

1.	**Length of ownership**	
	How long have you owned the property? 2 years and 8 months	
2.	**Council tax**	
	Which Council Tax band is your property in? (Please circle) [ ]A [ ]B [ ]C [x]D [ ]E [ ]F [ ]G [ ]H	
3.	**Parking**	
	What are the arrangements for parking at your property? **(Please tick all that apply)**	
	Garage	[ ]
	Allocated parking space	[ ]
	Driveway	[ ]
	Shared parking	[ ]
	On street	[x]
	Resident permit	[ ]
	Metered parking	[ ]
	Other (please specify):	

4.	**Conservation area**	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[ ]YES [x]NO [ ]Don't know
5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[ ]YES [x]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)?	[ ]YES [x]NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[ ]YES [ ]NO
	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 will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES [ ]NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[ ]YES [x]NO
	(ii) Did this work involve any changes to the window or door openings?	[ ]YES [x]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): *Secondary glazing in front of property and New Double glazing in rear. March 2024* 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).	[ ]YES [x]NO [ ]Partial

	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	(ii) Do you have a maintenance contract for the central heating system?	[ ]YES [ ]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES [ ]NO
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?	[ ]YES [x]NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[ ]YES [ ]NO
b	Are you aware of the existence of asbestos in your property?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, please give details:	
10.	**Services**	
a	Please tick which services are connected to your property and give details of the supplier:	

Services	Connected	Supplier
Gas or liquid petroleum gas	N	
Water mains or private water supply	Y	Scottish Water
Electricity	Y	Fuse
Mains drainage	Y	Scottish Water
Telephone	N	
Cable TV or satellite	N	
Broadband	Y	BT

b	Is there a septic tank system at your property?	[ ]YES [x]NO

	If you have answered yes, please answer the two questions below:	
	(i) Do you have appropriate consents for the discharge from your septic tank?	[ ]YES [ ]NO [ ]Don't know
	(ii) Do you have a maintenance contract for your septic tank?	[ ]YES [ ]NO
	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:	[ ]YES [x]NO [ ]Don't know
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:	[ ]YES [x]NO [ ]N/A
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	[ ]YES [x]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:	[ ]YES [x]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:	[ ]YES [x]NO
f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.) If you have answered yes, please give details:	[ ]YES [x]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:	[ ]YES [x]NO
b	Is there a common buildings insurance policy?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	

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, for example 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?	[ ]YES [x]NO
	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.	
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?	[ ]YES [x]NO
	If you have answered yes, please give details:	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[ ]YES [ ]NO
	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	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(ii)	Roofing	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iii)	Central heating	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iv)	National House Building Council(NHBC)	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(v)	Damp course	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[ ]NO [x]YES [ ]Don't know [ ]With title deeds [ ]Lost
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): *New Multifuel Stoves in both front rooms New windows.*	
c	Are there any outstanding claims under any of the guarantees listed above?	[ ]YES [x]NO
	If you have answered yes, please give details:	

15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, please give details:	
16.	**Notices that affect your property**	
In the past three years have you ever received a notice:		
a	advising that the owner of a neighbouring property has made a planning application?	[ ]YES [x]NO
b	that affects your property in some other way?	[ ]YES [x]NO
c	that requires you to do any maintenance, repairs or improvements to your property?	[ ]YES [x]NO
	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 purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.	
Signature(s):	Susan Tennant
Capacity:	[x]Owner [ ]Legally Appointed Agent for Owner
Date:	08/06/2026