



Single Survey Report

on



**Bankslea
St Margaret's Hope**

Customer:

Customer address:

Bankslea
St Margaret's Hope

Date of inspection:

10/02/2026

Prepared by:

N J Coward, MRICS
The Office
Burgar House
Evie
KW17 2NJ



1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

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

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

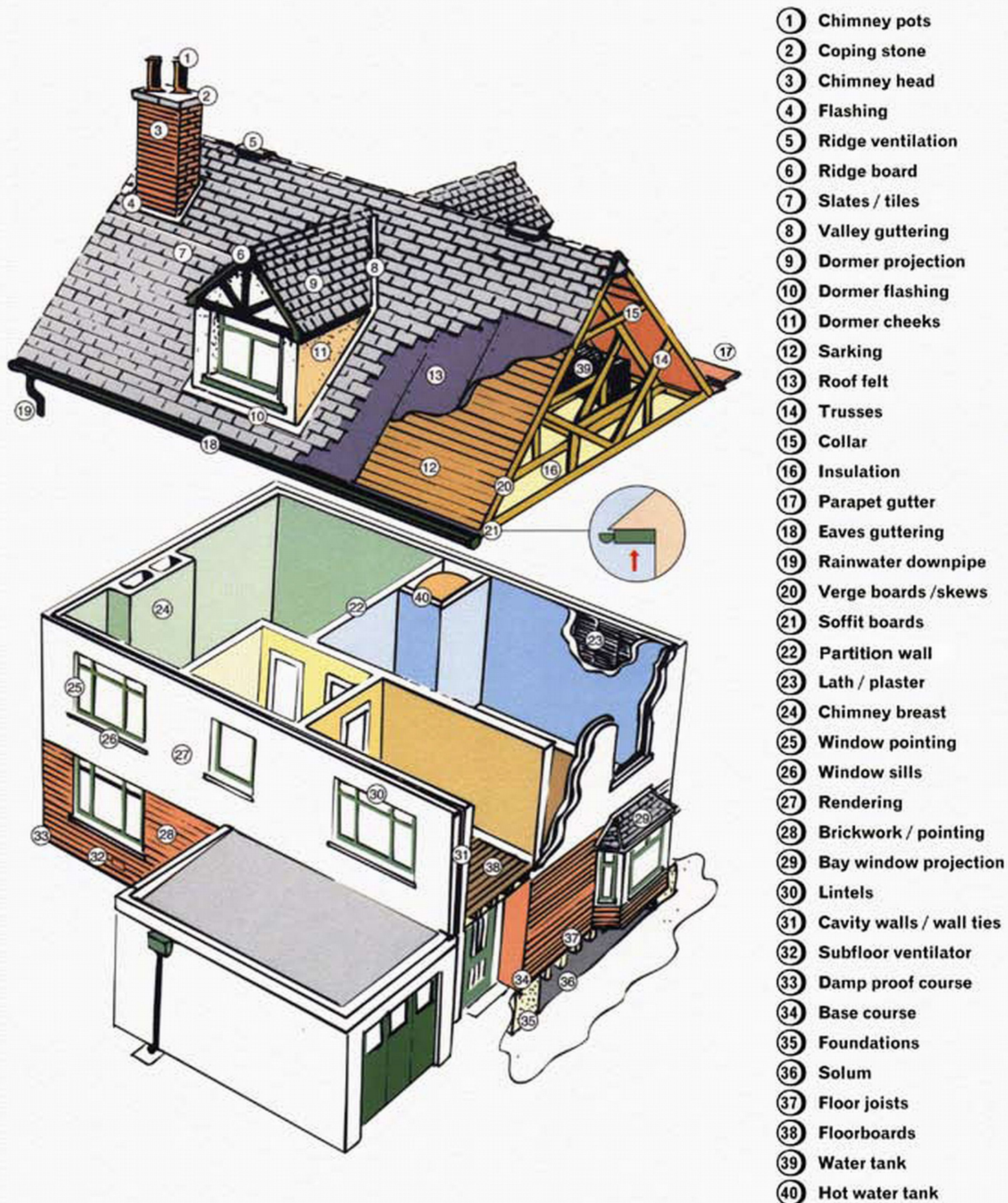
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. were not inspected or reported on.

Description	Single storey cottage with a large extension attached to the rear elevation.
Accommodation	Entrance Lobby, Hall, Sitting-room, Kitchen, Shower-room and 4 Bedrooms.
Gross internal floor area (M2)	113
Neighbourhood	The dwelling forms part of the sea side village of St Margaret's Hope. It is beside the main road through the village to the pier. The road separates it from the shore..
Age	80
Weather	Windy and wet

Chimney stacks	Chimney is built of concrete blocks, harled externally, with concrete soaker and clay chimneypot.
Roofing including roof space	Original dwelling has a pitched roof clad in cement fibre slates. The extension has a flat fibreglass roof . Access to the roof void is through a ceiling hatch in the Hall cupboard. An aluminium ladder is fitted. The void is partially floored and lit. Glass wool insulation has been laid between the roof timbers. Extra ventilation vents have been installed.
Rainwater fittings	Grey plastic gutters and downpipes fitted.
Main walls	Original dwelling is built of timber frame (ex army hut) clad externally with outer skin of concrete blocks. The extension has walls of cavity concrete blocks. The original walls have been harled. The extension walls have been given their initial scratch coat of waterproof cement plaster.
Windows, external doors and joinery	All double glazed windows in PVC frames. Entrance doors are PVC. The exposed vergeboards on the western gable are timber.
External decorations	All external joinery is pvc. Masonry paint has been applied to the external surface of the extension.
Conservatories / porches	None present
Communal areas	None present.
Garages and permanent outbuildings	A small (3m x 2m) concrete block shed with a mono-pitched roof is set to the east of the dwelling close to the rear entrance door. A lean-to, timber framed, Greenhouse is built against the rear elevation and a small timber shed is attached to this.
Outside areas and boundaries	The property occupies a triangular site. The dwelling is positioned towards one side of the site and lawns fill the balance. Boundaries are wooden fencing, concrete block walls and wire stockfence.
Ceilings	Ceilings are lined with plasterboard and are taped and filled.
Internal walls	Stud partitions clad in plasterboard, taped and filled.

Floors including sub-floors	Mixed floor. Solid floors and suspended timber floors covered with fitted carpet or vinyl.
Internal joinery and kitchen fittings	Basic kitchen units are fitted in the kitchen. Softwood skirtings and facings have been fitted throughout.
Chimney breasts and fireplaces	A closed fire has been installed in the Sitting-room. It is set in a tiled hearth and surround.
Internal decoration	All walls and ceilings have been papered. Skirtings and facings have been both painted.
Cellars	None present.
Electricity	Mains electricity wired in double insulated cable.
Gas	Bottle propane gas plumbed to cooker hob.
Water, plumbing and bathroom fittings	Supply direct from the mains with no internal cold water storage. Copper pipework distribution system. Modern sanitaryware installed.
Heating and hot water	Heating is supplied by a water filled central heating system fired by an Air Source Heat Pump. Domestic hot water is heated by the heat pump and augmented by immersion heater.
Drainage	Public drainage system serves the dwelling.
Fire smoke and burglar alarms	Smoke detectors are present throughout.
Any additional limits to inspection	Access to the roof void was severely restricted by the presence of domestic storage around the vicinity of the access hatch.

Sectional diagram showing elements of a typical house



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

2 CONDITION

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



Structural Movement

Repair Category

2

Notes

An historic settlement crack was noted in the western elevation of the extension passing from the eaves to the top right-hand corner of the Sitting-room and then progresses from the bottom right-hand corner of the same opening. A further crack was noted on the southern elevation passing from the eaves to the top left-hand corner of the sitting-room window. Though movement may have ceased no guarantee can be given that this is the case as my inspection was of a purely visual nature.



Dampness, rot and infestation

Repair Category

2

Notes

Minor soft spots were noted within Western Verge boards

High damp meter readings were noted in the timbers of the roof void. Ventilation of the void is adequate.



Chimney stacks

Repair Category

2

Notes

Cracking was noted following the cement joints of the blockwork of the upper section of the stack.



Roofing including roof space

Repair Category

1

Notes

The roof is wavy but functional.
The verge of the underlying timber roof (the original "hut" roof) are exposed at the western gable.
Only a "head and shoulders" inspection of the void was possible.



Rainwater fittings

Repair Category

1

Notes

The guttering and downpipes appear to be operating correctly.



Main walls

Repair Category

1

Notes

Walls are plumb and true.
Areas of harling on the original dwelling have become boss. They appear to remain watertight.



Windows, external doors and joinery

Repair Category

1

Notes

No defects were noted.
Exposed vergeboards have begun to rot



External Decorations

Repair Category

1

Notes

The exposed verges are naked and have not been treated.



Conservatories / porches

Repair Category

n/a

Notes

None present



Communal areas

Repair Category

n/a

Notes

None present.



Garages and permanent outbuildings

Repair Category

3

Notes

The shed is sound and wind and watertight.
The windowframes of the shed are rotten



Outside areas and boundaries

Repair Category

1

Notes

The garden is neat and tidy. Boundaries are clearly defined. The occasional coping is missing from the concrete block wall.



Ceilings

Repair Category

1

Notes

No defects were noted.



Internal walls

Repair Category

1

Notes

No defects were noted.



Floors including sub-floors

Repair Category

1

Notes

All are firm and level and without significant defect. Fitted floor coverings prevented close examination.
There is a small step within the kitchen floor immediately inside the rear entrance door. This is a trip hazard.



Internal joinery and kitchen fittings

Repair Category

1

Notes

All joinery is in functional condition.



Chimney breasts and fireplaces

Repair Category

1

Notes

No defect noted. The fire was not operating during inspection. It is recommended that the flue be checked and swept prior to commissioning the fire.



Internal decoration

Repair Category

1

Notes

Internal decoration is to an adequate standard.



Cellars

Repair Category

n/a

Notes

None present



Electricity

Repair Category

1

Notes

It is recommended that the installation be checked by an electrical engineer and his recommendations be implemented.



Gas

Repair Category

1

Notes

No comment can be made about the installation. However it is understood that it has been checked by a CORGI engineer and that his recommendations have been implemented.



Water, plumbing and bathroom

Repair Category

1

Notes

The mains supply is satisfactory and plumbing is operational.
All sanitaryware is adequate.



Heating and hot water

Repair Category

1

Notes

It is understood that the system is operating correctly. However it is recommended that the system be checked by a suitably qualified Heating Engineer and his recommendations be implemented.



Drainage

Repair Category

1

Notes

The system appears to be operating correctly.

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

Repair Categories

Category 3:

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

Category 2:

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

Category 1:

No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

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

4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

Estimated re-instatement cost for insurance purposes

£350,000.00

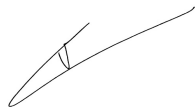
Valuation and market comments

I am of the opinion that the open market value of Bankslea St Margaret's Hope, as inspected, is fairly stated at £185000

Report author: N J Coward

Address: The Office
Burgar House
Evie
KW17 2NJ

Signed:



Date of report: Thursday, 12, February, 2026

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a “Global Pandemic” on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, I consider that I can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement.

My valuation(s) is / are therefore reported on the basis of ‘material valuation uncertainty’ as per VPS 3 and VPGA 10 of the RICS Red Book Global.

Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of Bankslea under frequent review.



Terms and Conditions

PART 1 - GENERAL

1.1 The Surveyor

The Seller has engaged the Surveyor to provide the Single Survey Report. The Seller has also engaged the Surveyor to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyor is 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 Surveyor, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyor during the conveyancing process which materially affects the valuation stated in the Report, the Surveyor reserves the right to reconsider the valuation. Where the Surveyor requires to amend the valuation in consequence of such information, they will issue an amended Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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 Surveyor has 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. ☒

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

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

1.2 The Report

The Surveyor 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.

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 Surveyor.

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 Surveyor acknowledges that his duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyor accepts 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 Surveyor accepts 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 Surveyor undertakes 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 Surveyor undertakes 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 Report².

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 Surveyor and shall remain his exclusive property unless they assign the same to any other party in writing.

1.7 Payment

The Surveyor is 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

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

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 firm 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.

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.

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



Bankslea
St Margaret's Hope

Property: Bankslea
St Margaret's Hope

Date Inspected: 10/02/2026

DESCRIPTION: Bungalow

Type: Detached **Floor Area** 125 *sq metres*

Accommodation:	Livingroom	Bedrooms	Kitchen	Bathrooms	WC	Other
	2	4	1	1	0	0

Neighbourhood: Positioned close to the centre of the village called St Margaret's Hope

Age: 80

Construction

Walls: Timber hut with external skin of concrete block

Roof: Cement fibre slates

Services: Mains Electricity, Water and Drainage

Heating: Air source heat pump

Valuation and Market Comment

In its present condition and with the current state of the property market my valuation of the property is £185,000.00

The rebuilding cost for insurance purposes is £350,000.00

YOU WILL NEED ALL RELEVANT ESTIMATES AND REPORTS NOW

Regulated by RICS



N J Coward, MRICS, The Office, Burgar House, Evie, Orkney, KW17 2NJ

Tel: 07732614493

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

Matters affecting Value

Bankslea is set on a triangular site set close the shore of St Margaret's Bay. It is separated from it by the public road leading from the village to the ferry terminal.

St Margaret's Hope is one of the points of entry to the county. It is approximately 15 miles from Kirkwall, the county town. The village offers basic amenities including general store, Public House and local primary school.

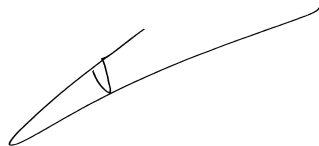
The property has recently had new pvc double glazed windows installed as well as a air to water heat pump.

The property stands in generally sound condition.

Matters for your Convenancer

Tenure : Feudal

Valuer: N J Coward
The Office
Burgar House
Evie



Telephone 07732614493

Date of Valuation 12/02/2026

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 Departmental your local authority. For advice on contractors who can remove asbestos telephone the Asbestos Removal Contractors Association on 01283 531126

If I have mentioned radon or high voltage electrical supply apparatus, advice can be obtained from the National Radiological Protection Board telephone 0800 614529. If I have mentioned contaminated land make sure your conveyancer checks with the local authority what steps have been taken either by the local authority or anyone else to deal with any possible contamination. Remember, if you are buying a property you need all relevant estimates and reports before you agree to buy and I would recommend they are in your name. For further advice about matters in this valuation contact the valuer who has carried it out.

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a "Global Pandemic" on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, I consider that I can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement. My valuation(s) is / are therefore reported on the basis of 'material valuation uncertainty' as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of Bankslea under frequent review.

Energy Performance Certificate (EPC)

Scotland

Dwellings

BANKSLEA, ONTOFT ROAD, ST MARGARETS HOPE, ORKNEY, KW17 2SW

Dwelling type: Detached bungalow
Date of assessment: 10 August 2022
Date of certificate: 11 August 2022
Total floor area: 109 m²
Primary Energy Indicator: 302 kWh/m²/year

Reference number: 7800-1003-0022-7191-1823
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Air source heat pump, radiators, electric

You can use this document to:

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

Estimated energy costs for your home for 3 years*

£6,150

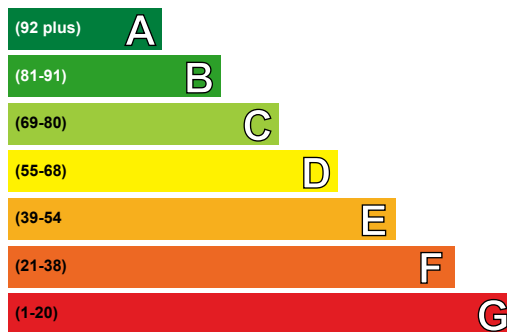
See your recommendations report for more information

Over 3 years you could save*

£1,872

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

Very energy efficient - lower running costs



Current	Potential
	95
55	

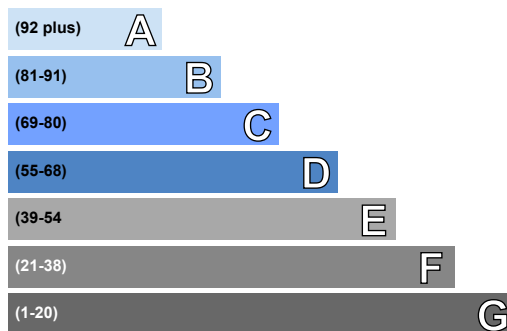
Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (55)**. 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.

Very environmentally friendly - lower CO₂ emissions



Current	Potential
	95
58	

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (58)**. The average rating for EPCs in Scotland is **band D (59)**.

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

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£276.00
2 Floor insulation (suspended floor)	£800 - £1,200	£453.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£558.00

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	Timber frame, with additional insulation	★★★★☆	★★★★☆
Roof	Pitched, 300 mm loft insulation	★★★★★	★★★★★
	Flat, limited insulation (assumed)	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Air source heat pump, radiators, electric	★★☆☆☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★☆☆☆	★★★★☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

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

The calculated emissions for your home are 52 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.7 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.




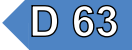










Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,920 over 3 years	£3,345 over 3 years	
Hot water	£975 over 3 years	£678 over 3 years	
Lighting	£255 over 3 years	£255 over 3 years	
Totals	£6,150	£4,278	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£92		
2 Floor insulation (suspended floor)	£800 - £1,200	£151		
3 Floor insulation (solid floor)	£4,000 - £6,000	£186		
4 Time and temperature zone control	£350 - £450	£97		
5 Solar water heating	£4,000 - £6,000	£96		
6 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£317		
7 Wind turbine	£15,000 - £25,000	£695		

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 Flat roof or sloping ceiling insulation

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

2 Floor insulation (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.

3 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.

4 Heating controls (time and temperature zone control)

The heating system controls should be improved so that both the temperature and time of heating can be set differently in separate areas of your house; this will reduce the amount of energy used and lower fuel bills. For example, it is possible to have cooler temperatures in the bedrooms than in the living room provided internal doors are kept closed, and to have a longer heating period for the living room. 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.

5 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. 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 these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, 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.

6 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.

7 Wind turbine

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

Low and zero carbon energy sources

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

LZC energy sources present:

- Air source heat pump

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)	14,909	N/A	N/A	N/A
Water heating (kWh per year)	2,929			

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. William Groundwater
Assessor membership number:	EES/018633
Company name/trading name:	William Groundwater
Address:	Castlehowe Sower Road Orkney Orphir KW17 2RE
Phone number:	01856 811765
Email address:	billy@orkneysurveying.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



property questionnaire

Property Address	Bankslea St Margarets Hope ORKNEY KW17 2SW
Seller(s)	
Completion date of Property Questionnaire	11-Feb-2026

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of Ownership
	How long have you owned the property? <input type="text" value="5 years 3 months"/>
2.	Council Tax
	Which Council Tax band is your property in?
	<div style="display: flex; justify-content: space-around; align-items: flex-end;"> <div>A <input type="checkbox"/></div> <div>B <input checked="" type="checkbox"/></div> <div>C <input type="checkbox"/></div> <div>D <input type="checkbox"/></div> <div>E <input type="checkbox"/></div> <div>F <input type="checkbox"/></div> <div>G <input type="checkbox"/></div> <div>H <input type="checkbox"/></div> </div>
3.	Parking
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <div style="display: flex; justify-content: space-between;"> <div>Garage</div> <div><input type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Allocated parking space</div> <div><input type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Driveway</div> <div><input checked="" type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between;"> <div>On street</div> <div><input type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Resident Permit</div> <div><input type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Metered parking</div> <div><input type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Shared parking</div> <div><input type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Other (please specify)</div> <div><input type="text"/></div> </div>

7.	Central heating	
	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there?</p> <div style="border: 1px solid black; padding: 2px; margin: 5px 0;">air to water heat pump</div> <p>(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).</p> <p>If you have answered yes, please answer the three questions below:</p>	Yes
	<p>(i) When was your central heating system or partial central heating system installed?</p> <div style="border: 1px solid black; padding: 2px; margin: 5px 0;">August 2022 by S R Patterson Ltd</div> <p>(ii) Do you have a maintenance contract for the central heating system?</p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p> <div style="border: 1px solid black; height: 20px; margin: 5px 0;"></div> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p> <div style="border: 1px solid black; height: 20px; margin: 5px 0;"></div>	No
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate, which is less than 10 years old?	Yes
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>No</p> <p>No</p>

b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="169 224 1089 313" style="border: 1px solid black; height: 40px; margin-top: 10px;"></div>	No																								
10.	Services																									
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" data-bbox="156 492 1144 1187"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td><input checked="" type="checkbox"/></td> <td>Andrew Gray</td> </tr> <tr> <td>Water mains or private water supply</td> <td><input checked="" type="checkbox"/></td> <td>O.I.C</td> </tr> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td>OVO</td> </tr> <tr> <td>Mains drainage</td> <td><input checked="" type="checkbox"/></td> <td>O.I.C</td> </tr> <tr> <td>Telephone</td> <td><input checked="" type="checkbox"/></td> <td>Sky</td> </tr> <tr> <td>Cable TV or satellite</td> <td><input checked="" type="checkbox"/></td> <td>Freesat</td> </tr> <tr> <td>Broadband</td> <td><input checked="" type="checkbox"/></td> <td>Sky</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	Andrew Gray	Water mains or private water supply	<input checked="" type="checkbox"/>	O.I.C	Electricity	<input checked="" type="checkbox"/>	OVO	Mains drainage	<input checked="" type="checkbox"/>	O.I.C	Telephone	<input checked="" type="checkbox"/>	Sky	Cable TV or satellite	<input checked="" type="checkbox"/>	Freesat	Broadband	<input checked="" type="checkbox"/>	Sky	
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Telephone	<input checked="" type="checkbox"/>	Sky																								
Cable TV or satellite	<input checked="" type="checkbox"/>	Freesat																								
Broadband	<input checked="" type="checkbox"/>	Sky																								
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p> <p>(i) Do you have appropriate consents for the discharge from your septic tank?</p> <p>(ii) Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <div data-bbox="169 1601 1089 1680" style="border: 1px solid black; height: 35px; margin-top: 10px;"></div>	<p>No</p> <p>No</p> <p>No</p>																								

11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="174 353 1088 517" style="border: 1px solid black; height: 73px; width: 583px;"></div>	No
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="174 730 1088 893" style="border: 1px solid black; height: 73px; width: 583px;"></div>	No
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	No
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="174 1234 1088 1397" style="border: 1px solid black; height: 73px; width: 583px;"></div>	No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="174 1637 1088 1800" style="border: 1px solid black; height: 73px; width: 583px;"></div>	No

f.	<p>As far as you are aware, is there a public right of way across any part of your property (public right of way is a way over privately-owned)?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="175 264 1086 421" style="border: 1px solid black; height: 70px; margin-top: 10px;"></div>	No
12. Charges associated with your property		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p> <div data-bbox="175 719 1086 875" style="border: 1px solid black; height: 70px; margin-top: 10px;"></div>	No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	No
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> <div data-bbox="175 1305 1086 1462" style="border: 1px solid black; height: 70px; margin-top: 10px;"></div>	

13.	Specialist works	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:</p> <div data-bbox="174 358 1085 521" style="border: 1px solid black; height: 73px; margin-top: 10px;"></div>	No
b.	<p>As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="174 743 1085 907" style="border: 1px solid black; height: 73px; margin-top: 10px;"></div>	No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u> these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:</p> <div data-bbox="174 1283 1085 1375" style="border: 1px solid black; height: 41px; margin-top: 10px;"></div>	No

14.	Guarantees	
a.	<p>Are there any guarantees or warranties for any of the following:</p> <p>(i) Electrical work</p> <p>(ii) Roofing</p> <p>(iii) Central heating</p> <p>(iv) National House Building Council (NHBC)</p> <p>(v) Damp course</p> <p>(vi) Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)</p>	<p>No</p> <p>No</p> <p>Yes</p> <p>No</p> <p>No</p> <p>Don't know</p>
b.	<p>If you have answered yes or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>5 year parts and labour with warranty manufacturer Air to water heat pump installed August 2022 by S R Paterson Ltd</p> </div>	
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p> <div style="border: 1px solid black; height: 60px; margin-top: 10px;"></div>	No
15.	Boundaries	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p> <div style="border: 1px solid black; height: 60px; margin-top: 10px;"></div>	No

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

Declaration by the seller(s)/or other authorised body or person(s)

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

Signature(s):

Date: