14a Macarthur Street,
Wick,
Caithness,
KW1 5AX

# Home Report




DM HALL

14a Macarthur Street,
Wick,
Caithness,
KW1 5AX

# Single Survey



DM HALL

# Survey Report on:

| | |
|---|---|
| **Property Address** | 14a Macarthur Street,<br>Wick,<br>Caithness,<br>KW1 5AX |
| **Reference** | 1788125 |
| **Customer Name** | [redacted] |
| **Date of Inspection** | 9th October 2026 |
| **Surveyor's name, qualifications and office** | Graham Forbes<br><br>MRICS<br><br>DM Hall LLP Chartered Surveyors<br>Hope House, Cradlehall Business Park,<br>Castlehill Drive<br>Cradlehall<br>Inverness<br>IV2 5GH<br><br>Tel: 01463 241077<br><br>email: invernessresidential@dmhall.co.uk |
| **Prepared By** | DM Hall LLP |

# SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

The Surveyors have 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 Rules of Conduct

## 1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party, they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report, it should not be assumed that the Property is free of other minor defects.

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

## 1.3 LIABILITY

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

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

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and

- the professional advisers of any of these.

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional adviser 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.

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

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 an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm’s length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report” is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;

- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

### 2.3 THE REPORT

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

property is free of any other minor defects.

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

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

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

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, they 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 reinstatement cost, as defined below.

*“Market value” The estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm’s length transaction,*

*after proper marketing and where 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.

"Reinstatement 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.

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| **Description** | The property is a purpose built first and attic floor floor maisonette in a three storey block of two properties, comprising a vacant shop unit at ground floor level with the subject property at upper floor levels. |
| **Accommodation** | First Floor: Entrance Hallway, Living Room, Bedroom and Kitchen.<br><br>Attic Floor: 2 Bedrooms and Bathroom. |
| **Gross Internal Floor Area (m2)** | Approximately 90m². |
| **Neighbourhood and Location** | The property forms part of a mixed residential and commercial area in the town of Wick.. The surrounding properties in the immediate vicinity are generally of a differing age, style and use. It is immediately adjacent to an undertakers premises. A range of typical local amenities can be found nearby. |
| **Age** | Built around 1900 and modernised and extended in 2020. |
| **Weather** | It was sunny and dry, following a period of mixed weather conditions. |
| **Chimney Stacks** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>There are two gables chimney stacks of stone construction, externally roughcast. |

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| | The flashings are of metal. |
| **Roofing including Roof Space** | **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**<br><br>**Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.**<br><br>**Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.**<br><br>**If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.**<br><br>The roof is pitched and clad in concrete tiles. The ridges are formed in tile.<br>There is a dormer to the rear having a flat roof, overlaid in fibreglass. Flashings are of metal.<br><br>There is no access to any roof spaces. |
| **Rainwater Fittings** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>The gutters are of a PVC half round design with PVC round downpipes. |
| **Main Walls** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>**Foundations and concealed parts were not exposed or inspected.**<br><br>The property is of traditional solid stone construction with an external roughcast finish. |
| **Windows, External Doors and Joinery** | **Internal and external doors were opened and closed where keys were available.**<br><br>**Random windows were opened and closed where possible.**<br><br>**Doors and windows were not forced open.**<br><br>The windows are of uPVC framed double glazed design.<br><br>The front door is of composite double glazed design. |

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| | The soffits are formed in UPVC. |
| **External Decorations** | There are no external finishes that require decoration. |
| **Conservatories and Porches** | There are no conservatories or porches. |
| **Communal Areas** | **Circulation areas visually inspected.**<br><br>The property is accessed via an external staircase of stone construction. |
| **Garages and Permanent Outbuildings** | There are no garages or permanent outbuildings. |
| **Outside Areas and Boundaries** | **Visually inspected.**<br><br>There are no garden areas. |
| **Ceilings** | **Visually inspected from floor level.**<br><br>The ceilings are formed in plasterboard. |
| **Internal Walls** | **Visually inspected from floor level.**<br><br>**Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**<br><br>The internal walls are lined with plasterboard. |
| **Floors including Sub-floors** | **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**<br><br>**Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.**<br><br>**Physical access to the sub-floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.**<br><br>The floors are of suspended timber construction. All floors were covered. |
| **Internal Joinery and Kitchen Fittings** | **Built-in cupboards were looked into, but no stored items were moved.**<br><br>**Kitchen units were visually inspected excluding appliances.**<br><br>The internal doors are of a timber panel type. |

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| | The kitchen is fitted with a range of base and wall mounted units with laminate worktops.<br><br>The stairs are formed in timber with a timber and glazed balustrade. |
| **Chimney Breasts and Fireplaces** | There are no chimney breasts/fireplaces. |
| **Internal Decorations** | **Visually inspected.**<br><br>The internal walls and ceilings mainly have a painted finish. |
| **Cellars** | There are no cellars. |
| **Electricity** | **Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>Mains supply installed. The electricity consumer unit is located in hallway cupboard .<br><br>The electricity meter is located adjacent.<br><br>A range of 13amp sockets are distributed throughout the property. |
| **Gas** | **Accessible parts of the system 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.**<br><br>Mains gas supply installed. The gas meter is located in the bedroom cupboard . |
| **Water, Plumbing and Bathroom Fittings** | **Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Water is connected to the mains supply. Visible pipework is made with copper and PVC materials. |

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| | The bathroom is fitted with a WC, wash hand basin, bath and shower cubicle with mixer shower.<br><br>A stainless steel sink unit is fitted within the kitchen. |
| **Heating and Hot Water** | **Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>There is a gas fired Worcester Greenstar combination boiler located within hallway cupboard . This supplies a system of radiators. The boiler supplies the domestic hot water. The central heating system is controlled by a programmer, a room thermostat and thermostatic valves on radiators. |
| **Drainage** | **Drainage covers etc were not lifted.**<br><br>**Neither drains nor drainage systems were tested.**<br><br>Drainage is connected to the main sewer. |
| **Fire, Smoke and Burglar Alarms** | **Visually inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>There are smoke detectors fitted within the property.<br><br>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance. |
| **Any Additional Limits to Inspection** | **For flats / maisonettes**<br><br>**Only the subject flat and internal communal areas giving access to the flat were inspected.**<br><br>**If the roof space or under-building/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will** |

**assume that there are no defects that will have a material effect on the valuation.**

**The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.**

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

We have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation we have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns, you should engage a qualified asbestos surveyor.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

Concealed areas beneath and around sanitary fittings were not visible. Due to the presence of water, there is an inherent risk of leakage and resultant damage to concealed areas which may only become apparent when the building fabric is opened up for examination.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is outwith the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

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| | The property was unoccupied, unfurnished and floors were covered.<br>The inspection of the roof covering was restricted from ground level and some parts were not visible. The surrounding buildings and site topography partially blocked sight lines. |

# Sectional Diagram showing elements of a typical house



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

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

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 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 | |
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| Repair Category | 1 |
| Notes | The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing. |

| Dampness, Rot and Infestation | |
|---|---|
| Repair Category | 1 |
| Notes | No obvious evidence of significant dampness, rot or wood boring insect infestation. |

| Chimney Stacks | |
|---|---|
| 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.** |

| Roofing including Roof Space | |
|---|---|
| Repair Category | 2 |
| Notes | There is moss growth on the roof tiles and the tiles are weathered.<br><br>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectancy of around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair or replacement costs.<br><br>The roof of the rear dormer is of flat design and clad with a material which is known to have a limited lifespan. I am advised that this roof dates from 2020. Careful maintenance will be required as this type of roof covering can fail without warning. |

| Rainwater Fittings | |
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| Repair Category | 2 |
| Notes | There is vegetation growth in the rainwater fittings.<br><br>Heavy rainfall can often reveal localised leakage and the need for maintenance attention. The effectiveness of the rainwater fittings cannot be commented on as it was not raining. |

| Main Walls | |
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| Repair Category | 1 |
| Notes | No significant defects evident. |

| 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 | 1 |
| Notes | Doors and random windows were tested at random but not all. The inspection can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional.<br><br>No significant defects evident.<br><br>A representative sample of windows/doors were tested and functioned adequately at the time of inspection. |

| External Decorations | |
|---|---|
| Repair Category | **N/A** |
| Notes | Not applicable. |

| Conservatories and Porches | |
|---|---|
| Repair Category | **N/A** |
| Notes | Not applicable. |

| Communal Areas | |
|---|---|
| Repair Category | 1 |
| Notes | No significant defects evident. |

| 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.** |

| Garages and Permanent Outbuildings | |
|---|---|
| Repair Category | **N/A** |
| Notes | Not applicable. |

| Outside Areas and Boundaries | |
|---|---|
| Repair Category | **N/A** |
| Notes | Not applicable. |

| Ceilings | |
|---|---|
| Repair Category | 1 |
| Notes | There is plaster cracking to ceilings. |

| Internal Walls | |
|---|---|
| Repair Category | 2 |
| Notes | There is impact damage evident to wall linings and affected areas will require repair. |

| 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.** |

| Floors including Sub-floors | |
|---|---|
| Repair Category | 1 |
| Notes | It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.<br><br>No significant defects evident. |

| Internal Joinery and Kitchen Fittings | |
|---|---|
| Repair Category | 1 |
| Notes | There is wear and tear to internal joinery finishes in places.<br><br>It is assumed that the glazed panels at the stairwell are fitted with safety glazing. |

| Chimney Breasts and Fireplaces | |
|---|---|
| Repair Category | **N/A** |
| Notes | Not applicable. |

| Internal Decorations | |
|---|---|
| Repair Category | 1 |
| Notes | No significant defects evident. |

| 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.** |

| Cellars | |
|---|---|
| Repair Category | **N/A** |
| Notes | Not applicable. |

| Electricity | |
|---|---|
| Repair Category | 1 |
| Notes | It is recommended that electrical installations be checked every ten years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.<br><br>It is good practice to have electrical systems fully tested upon a change in ownership, where upgrading may be identified by the contractor. |

| Gas | |
|---|---|
| Repair Category | 1 |
| Notes | Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations. |

| 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 | To prevent damage to concealed areas, the seal and grout around sanitary fittings should be regularly checked, maintained, and renewed. |

| Heating and Hot Water | |
|---|---|
| Repair Category | 1 |
| Notes | It is assumed that the heating and hot water systems have been installed in accordance with all relevant regulations and thereafter maintained on a regular basis. A copy of any relevant documentation in this regard should be obtained.<br><br>It is common practice for purchasers to have systems checked by an engineer immediately upon taking ownership, as stated in most offers to purchase used by conveyancers.<br><br>Boilers and central heating systems should be tested and serviced by a Gas Safe registered engineer on an annual basis to ensure their safe and efficient operation. |

| Drainage | |
|---|---|
| Repair Category | 1 |
| Notes | No significant surface defects evident. |

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** | 1 |
| **Chimney Stacks** | 1 |
| **Roofing including Roof Space** | 2 |
| **Rainwater Fittings** | 2 |
| **Main Walls** | 1 |
| **Windows, External Doors and Joinery** | 1 |
| **External Decorations** | N/A |
| **Conservatories and Porches** | N/A |
| **Communal Areas** | 1 |
| **Garages and Permanent Outbuildings** | N/A |
| **Outside Areas and Boundaries** | N/A |
| **Ceilings** | 1 |
| **Internal Walls** | 2 |
| **Floors including Sub-floors** | 1 |
| **Internal Joinery and Kitchen Fittings** | 1 |
| **Chimney Breasts and Fireplaces** | N/A |
| **Internal Decorations** | 1 |
| **Cellars** | N/A |
| **Electricity** | 1 |
| **Gas** | 1 |
| **Water, Plumbing and Bathroom Fittings** | 1 |
| **Heating and Hot Water** | 1 |
| **Drainage** | 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.

**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? | First |
| 2. Are there three steps or fewer to a main entrance door of the property? | Yes ☐ No ☒ |
| 3. Is there a lift to the main entrance door of the property? | Yes ☐ No ☒ |
| 4. Are all door openings greater than 750mm? | Yes ☐ No ☒ |
| 5. Is there a toilet on the same level as the living room and kitchen? | Yes ☐ No ☒ |
| 6. Is there a toilet on the same level as a bedroom? | Yes ☒ No ☐ |
| 7. Are all rooms on the same level with no internal steps or stairs? | Yes ☐ No ☒ |
| 8. Is there unrestricted parking within 25 metres of an entrance door to the building? | 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 reinstatement cost for insurance purposes.

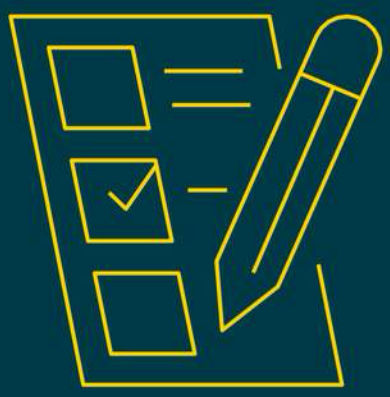
| Matters for a Solicitor or Licensed Conveyancer |
|---|
| The access path appears to be shared. The completing conveyancer should verify rights of access and liability in respect of future maintenance.<br><br>The property forms part of a block of flats. It has been assumed that maintenance/repair costs of the common parts of the building, including any common repair matters detailed within this report, will be shared equitably between the co-proprietors. This matter, together with any factoring arrangements in place, should be confirmed.<br><br>Alterations include the rear dormer extension and the modernisation of the property. I understand these works were completed in 2020. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it has been assumed they meet the standards required by the Building Regulations or are exempt. |
| **Estimated Reinstatement Cost (£) for Insurance Purposes** |
| Three Hundred and Seventy Thousand Pounds:<br>£370,000<br><br>It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).<br><br>It is prudent to keep the Estimated Reinstatement Cost for insurance under regular review to reflect inflationary effects. RICS guidance recommends that a reassessment be undertaken every three years, or sooner if significant alterations are made to the property. |
| **Valuation (£) and Market Comments** |
| One Hundred and Fifteen Thousand Pounds:<br>£115,000<br><br>The stated market valuation reflects prevailing market conditions and recent sales evidence. |

| | |
|---|---|
| **Report author:** | Graham Forbes |
| **Company name:** | DM Hall LLP |
| **Address:** | DM Hall LLP Chartered Surveyors<br>Hope House, Cradlehall Business Park,<br>Castlehill Drive<br>Cradlehall |

| | |
|---|---|
| | Inverness<br>IV2 5GH<br><br>Tel: 01463 241077<br><br>email: invernessresidential@dmhall.co.uk |
| **Signed:** |  |
| **Date of report:** | 12th October 2026 |

14a Macarthur Street, Wick,
Caithness, KW1 5AX

# Mortgage Valuation Report



DM HALL

Property Address: 14a Macarthur Street, Wick, Caithness, KW1 5AX

Date of Inspection: 9th October 2026

Reference: 1788125

**Location & Description**

## 1. Location:

The property forms part of a mixed residential and commercial area in the town of Wick.. The surrounding properties in the immediate vicinity are generally of a differing age, style and use. It is immediately adjacent to an undertakers premises. A range of typical local amenities can be found nearby.

## 2. Description:

The property is a purpose built first and attic floor floor maisonette in a three storey block of two properties, comprising a vacant shop unit at ground floor level with the subject property at upper floor levels.

## 3. Age:

Built around 1900 and modernised and extended in 2020.

## 4. Main Construction:

Walls: Solid stone. Roof: Pitched and tiled.

## 5. Accommodation:

First Floor: Entrance Hallway, Living Room, Bedroom and Kitchen.

Attic Floor: 2 Bedrooms and Bathroom.

## 6. Floor Area - excluding garages and outbuildings (m2):

Gross internal floor area: 90 Gross external floor area: 105

## 7. Garage and Outbuildings:

No permanent garages or outbuildings.

## Services / Roads

| 8 Main Service: | | | | |
|---|---|---|---|---|
| Water: | Yes: | ✔ | No: | |
| Electricity: | Yes: | ✔ | No: | |
| Gas: | Yes: | ✔ | No: | |
| Drainage: | Yes: | ✔ | No: | |

For comments on non-mains services, see section 15.

**8a. Heating:**

Gas fired boiler.

**9. Roads - assumed adopted (If no see section 15. General Remarks)**

Yes: ✔ No:

## General Condition

**10. Essential Repairs - comments confined to defects which would materially affect the property and/or value/suitability for mortgage purposes.**

None apparent.

| Retention: | Yes: | No: ✔ |
|---|---|---|

Retention amount:

**11. Subsidence, Settlement and Landslip:**

The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

**12. General Condition:**

The property appeared to be in a condition generally consistent with its age and type. Some items of repair and maintenance are required.

## Legal & Other Matters

**13. Alterations: Has the property been extended/converted/altered? (If yes, see section 15)**

Yes: ✔ No:

## 14. Tenure - assumed ownership with marketable title (If no, see section 15)

Yes: ✔ No:

## 15. General Remarks:

The access path appears to be shared. The completing conveyancer should verify rights of access and liability in respect of future maintenance.

The property forms part of a block of flats. It has been assumed that maintenance/repair costs of the common parts of the building, including any common repair matters detailed within this report, will be shared equitably between the co-proprietors. This matter, together with any factoring arrangements in place, should be confirmed.

Alterations include the rear dormer extension and the modernisation of the property. I understand these works were completed in 2020. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and that the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it has been assumed they meet the standards required by the Building Regulations or are exempt.

## 16. Comments on Mortgageability:

The property is considered suitable for mortgage purposes subject, as always, to the policy of the individual lender.

### Valuation & Insurance

## 17.1 Valuation in present condition (words and figures):

One Hundred and Fifteen Thousand Pounds: £115,000

## 17.2 Valuation upon completion of any works required under section 10 (words and figures):

## 17.3 Insurance reinstatement: Approximate current reinstatement cost including site clearance and professional fees, excluding VAT except on fees. (words and figures):

Three Hundred and Seventy Thousand Pounds: £370,000

## 18. Declaration:

Signed: 

Valuer's name and Qualifications: Graham Forbes 0091591

Date: 12th October 2026

Office Address: DM Hall LLP Chartered Surveyors
Hope House, Cradlehall Business Park,
Castlehill Drive
Cradlehall
Inverness
IV2 5GH

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