



5 BANK STREET
CROMARTY

Galbraith



5 BANK STREET, CROMARTY

A delightful, category B- listed, detached dwelling in a conservation village on the Black Isle.

Inverness 21 miles ■ Inverness Airport 30 miles

About 0.05 hectares (0.12 acres) in all.

- One/Two Reception Rooms. Three/Four Bedrooms.
- Sensitively refurbished and well-maintained.
- Delightful walled garden with artist's studio.
- Within walking distance of the local amenities including the beach.

Offers Over £448,000

Galbraith

Inverness
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SITUATION

Cromarty is an 18th Century former fishing village, on the Black Isle, a peninsula which lies just to the north of Inverness between the Moray and Cromarty Firths. A charming mix of meandering lanes, fishermen's cottage and substantial merchants' houses with a good range of independent shops, a small supermarket with post office, and primary school, as well as a community cinema, cafes, restaurants and the harbour with its ferry to the north side of the firth. Secondary schooling is available at the highly regarded Fortrose Academy and Inverness, about 40 minutes' drive away, has all the facilities of a modern city including its airport with regular flights to the south and Europe. The Black Isle has fertile rolling countryside with a beautiful coastline of raised beaches and prominent headlands. The area has a number of way-marked cycle trails and walks, while the coastal villages offer sheltered harbours, and nearby Fortrose has a links golf course.

DESCRIPTION

No 5 Bank Street is a category B-listed dwelling, which dates circa early 19th century, located in the conservation village of Cromarty. The property has been owned by glass artist Emma Nightingale since 2014 who has made many improvements throughout her ownership including full refurbishment, the replacing of the ground floor shower room, the upgrading of the kitchen, the installation of new log burners, has improved the insulation and more recently has re-harled two elevations and has had the exterior painted. Most of the windows have also been replaced within her ownership, with planning permission and listed building consent granted for the replacement of all windows. The air source heat pump has a Renewable Heat Incentive, and the PV solar panels mounted on The Studio feed the house and have a feed-in-tariff. The Studio, built in 2016/17, was designed by local Cromarty architect Lynne Sproull to be flexible in the way it could be used, including as a home office or as ancillary accommodation to the main house and has been wired for kitchen appliances and has a WC with plumbing for a shower. The Studio is a lovely, light filled space with bi-fold doors opening onto the patio. Lynne Sproull has also designed a two-storey extension to 5 Bank Street and these plans can be found on the planning pages of the Highland Council website using reference 15/02168/LBC. Emma Nightingale has added her own touch to 5 Bank Street with the two glass panels in the front door, a similar glass panel above the sitting room door, all of the be-spoke glass panels in the ground floor shower, and a glass panel behind the hob in the kitchen all being designed and handmade by her.

ACCOMMODATION

Ground Floor – Entrance Hall. Sitting Room. Second Reception Room/Bedroom. Shower Room. Dining Kitchen. Rear Porch.

First Floor – Landing. Principal Bedroom. Utility Room. Bedroom. Walk-in Storage.

Second Floor – Attic Landing/Seating Area. Attic Bedroom.

GARDEN GROUNDS

The grounds are enclosed by stone walls, which have been completely renovated, repaired and repointed, providing privacy and a sheltered growing environment. Comprising a structured bed of herbaceous perennials, and a potager structure for herbs and vegetables, giving shape and colour throughout the year, dissected by a patio leading to The Studio. Strategically positioned seating areas have been sited to catch the sun throughout the day. There is gated access to an area laid to gravel and block paving providing off-street parking.



OUTBUILDINGS

The Studio 8.45 m x 5.17m

Double glazed with power, lighting and underfloor heating. Incorporating a WC with plumbing for a shower (approx. 2.13m x 1.52m), and a store (approx. 2.11m x 1.91m).

Garden Shed 4.48m x 2.48m

With power and lighting. The shed houses part of the air source heat pump system and incorporates log storage.

SERVICES, COUNCIL TAX AND ENERGY PERFORMANCE CERTIFICATE(S)

Water	Drainage	Heating	Council Tax	Broadband	Mobile Coverage	EPC	Tenure	Mobile
Mains	Mains	Air Source Heat Pump	Band D	HighlandBroadband to the home *	Available*	Band D	Freehold	YES

*An indication of specific speeds and supply or coverage potential can be found at <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/advice/ofcom-checker>

DIRECTIONS

Exact grid location - What3Words - <https://what3words.com/masterpiece.launch.drops>

MOVEABLES

All carpets, fitted floor coverings, and blinds are included in the sale. Further items may be available by separate negotiation.

VIEWING

Viewing is by prior appointment only through the Selling Agents, Galbraith, Clark Thomson House, Fairways Business Park, Inverness, IV2 6AA. Telephone (01463) 224343. The person who may accompany you may however not be an employee of Galbraith.

POST CODE

IV11 8UY

SOLICITORS

Ledingham Chalmers Solicitors
Ord House
Cradlehall Business Park
Caulfield Road North
Inverness
IV2 5GH

ANTI MONEY LAUNDERING (AML) REGULATIONS

Please note that under the 2017 AML regulations we are legally required to carry out money laundering checks against purchasers. Upon verbal acceptance of an offer, we require to identify the purchaser for Anti-Money Laundering purposes. Our service provider 'First AML' will contact the purchaser to gather the required identification documents. An information sheet is available from the selling agent on request. We are not able to enter a business relationship with a purchaser until they have been identified

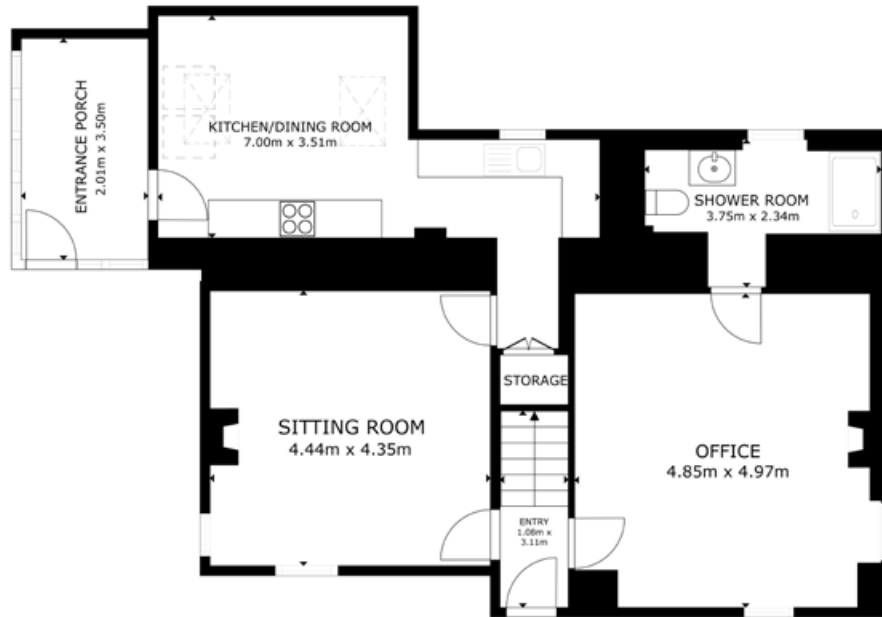
Failure to provide required identification may result in an offer not being considered.



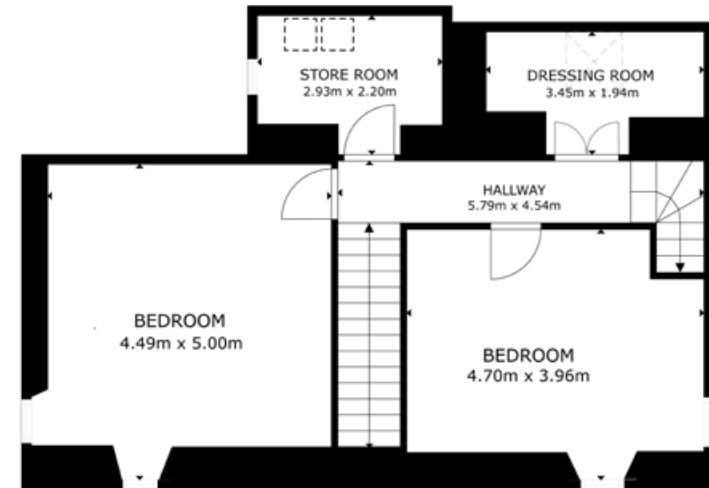




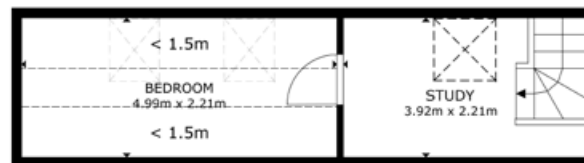
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GROUND FLOOR



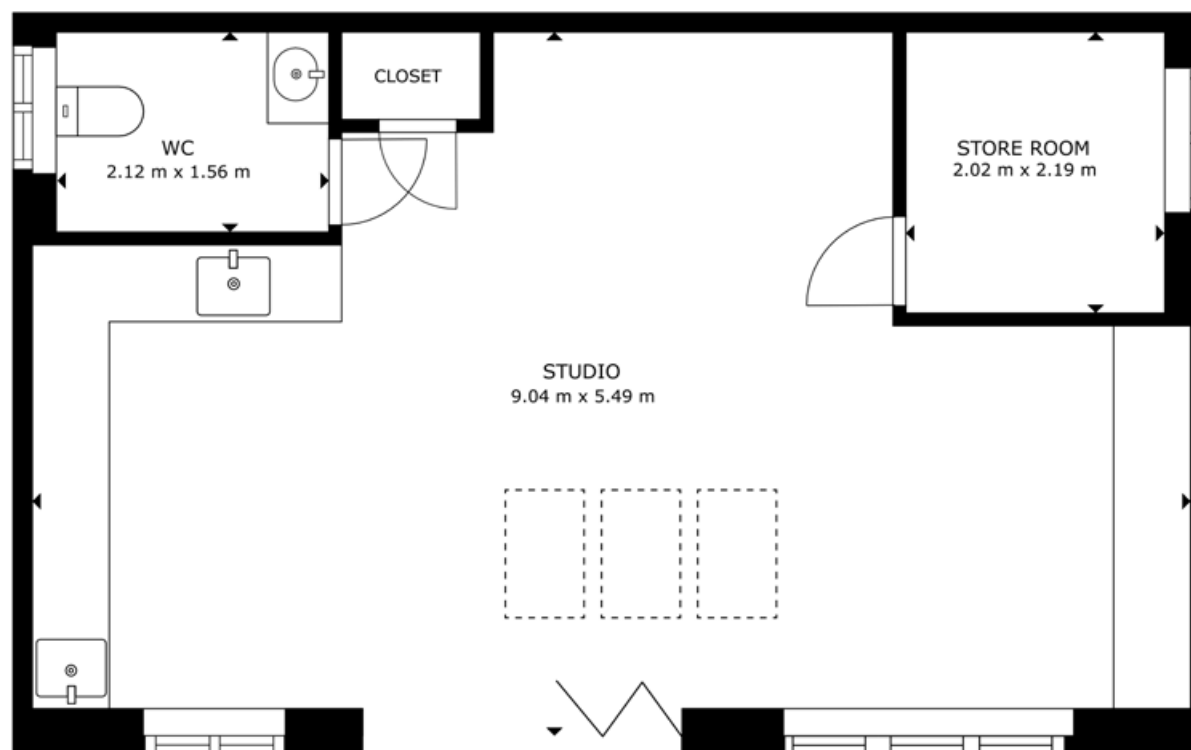
FIRST FLOOR



SECOND FLOOR

GROSS INTERNAL AREA
FLOOR 1 92.5 m² FLOOR 2 68.7 m² FLOOR 3 11.9 m²
EXCLUDED AREAS : REDUCED HEADROOM 8.0 m²
TOTAL : 173.1 m²
SIZES AND DIMENSIONS ARE APPROXIMATE, ACTUAL MAY VARY.

5 BANK STREET (STUDIO), CROMARTY IV11 8UY



GROSS INTERNAL AREA
FLOOR PLAN: 49 m²
SIZES AND DIMENSIONS ARE APPROXIMATE, ACTUAL MAY VARY.

IMPORTANT NOTES

1 These particulars are intended to give a fair and overall description of the property. If any points are relevant to your interest, please ask for further information, prior to viewing. Prospective purchasers are advised to seek their own professional advice. 2 Areas, measurements and distances are given as a guide. Photographs depict only certain parts of the property. Nothing within the particulars shall be deemed to be a statement as to the structural condition, nor the working order of services and appliances. 3 These particulars shall not be binding on our clients whether acted on or otherwise, unless the same is incorporated within a written document, signed by our clients or on their behalf, satisfying the requirements of Section 3 of The Requirements of Writing (Scotland) Act 1995. 4 Closing Date - A closing date may be fixed. Prospective purchasers who have notified their interest through lawyers to Galbraith, in writing, will be advised of a closing date, unless the property has been sold previously. The Seller will not be obliged to accept the highest, or indeed any offer and has the right to accept an offer at any time or withdraw the property from the market. The Seller will not be liable for any costs incurred by interested parties. 5 Offers - Formal offers in the acceptable written Scottish Legal Form should be submitted to the local Galbraith office per these sale particulars, through a Scottish Lawyer, confirming; if an offer is in relation to the whole, or a specific lot, or a combination of lots, and if the offer is subject to the sale of a property. Upon verbal acceptance of an offer, we require to identify the purchaser for Anti-Money Laundering purposes. Our service provider 'First AML' will contact the purchaser to gather the required identification documents. An information sheet is available from the selling agent on request. We are not able to enter a business relationship with a purchaser until they have been identified. 6 Third Party Rights and Servitudes The subjects are sold together with and subject to all existing rights of way, servitudes, wayleaves and others whether contained in the Title Deeds or otherwise, and purchasers will be deemed to have satisfied themselves in all respects thereof. 7. In line with current trends in technology, some properties marketed by Galbraith, may have installed CCTV or other such recording devices. These devices are installed, held and maintained entirely at the discretion of the Owner of the property. 8. Photographs taken in July 2025.



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