

YOUR ONESURVEY  
**HOME REPORT**

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**ADDRESS**

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Balmaghie House  
Balmaghie, Castle Douglas  
DG7 2PB

**PREPARED FOR**

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Sandy Jamieson

**INSPECTION CARRIED OUT BY:**



**ALLIED  
SCOTLAND**  
Chartered Surveyors

**SELLING AGENT:**

**CKD Galbraith**

**HOME REPORT GENERATED BY:**

oneSURVEY |   
HOME REPORT

# Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
<u>Single Survey</u>	Final	Castle Douglas - Allied Surveyors Scotland Plc	24/03/2017
<u>Mortgage Certificate</u>	Final	Castle Douglas - Allied Surveyors Scotland Plc	24/03/2017
<u>Property Questionnaire</u>	Final	Mr. Sandy Jamieson	28/03/2017
<u>EPC</u>	Final	Castle Douglas - Allied Surveyors Scotland Plc	28/03/2017

## Important Notice:

This report has been prepared for the purposes of and use of Sandy Jamieson. Should your name not be on this report then Onesurvey is unable to guarantee that this is a genuine or complete copy of the Home Report. A personalised copy of this Home Report may be obtained at [www.onesurvey.org](http://www.onesurvey.org) free of charge.

If you are a potential purchaser of this property you may then present your personalised copy of the report to your advisers or mortgage provider with a view to them requesting a transcription report from the appointed Chartered Surveyor.

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

P A R T 1 .

# SINGLE SURVEY

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



# Single Survey

Survey report on:

<b>Surveyor Reference</b>	01/17/143
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<b>Customer</b>	Mr. Sandy Jamieson
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<b>Customer address</b>	Balmaghie House Balmaghie, Castle Douglas DG7 2PB
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<b>Date of Inspection</b>	22/03/2017
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<b>Prepared by</b>	James R Stalker, BSc., FRICS., ACI Arb Castle Douglas - Allied Surveyors Scotland Plc
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# 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.<sup>1</sup>

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



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

### 1.2 THE REPORT

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

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

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

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

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

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

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

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

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

### **1.3 LIABILITY**

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

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

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

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

#### **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

#### **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report. 2

#### **1.6 INTELLECTUAL PROPERTY**

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

#### **1.7 PAYMENT**

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

#### **1.8 CANCELLATION**

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

## **1.9 PRECEDENCE**

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

## **1.10 DEFINITIONS**

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

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

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

## **PART 2 – DESCRIPTION OF THE REPORT**

### **2.1 THE SERVICE**

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

### **2.2 THE INSPECTION**

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

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

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

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

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

### **2.3 THE REPORT**

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

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

## 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

## 2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

## 2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

## 1. INFORMATION AND SCOPE OF INSPECTION

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

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

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

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

<b>Description</b>	The property is a substantial detached two storey house with outbuildings set within grounds extending to 39.15 acres or thereby.
<b>Accommodation</b>	The split level accommodation comprises:  Ground Floor: Entrance Hall; Inner Hall; Living Room; Drawing Room; Dining Room; Kitchen/Dining Room; Second Kitchen; Utility Room; Four Bedrooms; Bathroom; Shower Room with WC; En-Suite Bathroom with WC; En-Suite Shower Room with WC; Two WC Apartments; Side Vestibule; Conservatory.  First Floor: Two Landings and Stairwells; Sitting Room; Three Bedrooms; Dressing Room; Bathroom with WC.
<b>Gross internal floor area (m2)</b>	The gross internal floor area of the house is 453m <sup>2</sup> .
<b>Neighbourhood and location</b>	The property is located in attractive rural surroundings to the west of the minor public road between Glenlochar and Bridge of Dee approximately 3½ miles to the west of Castle Douglas where usual town centre facilities are available.
<b>Age</b>	The property was originally built approximately 140 years ago but was substantially rebuilt in 1960 following destruction by fire.
<b>Weather</b>	The weather at the time of the inspection was overcast with heavy rain showers.

<p><b>Chimney stacks</b></p>	<p>The front (north) chimney stack is of stone construction with lead flashings.</p> <p>This chimney stack is fitted with two chimney pots and appears to be unused.</p> <p>The smaller rear chimney stack is also of stone construction with lead flashings. This chimney stack is fitted with two chimney pots serving the solid fuel fire in the drawing room and multi fuel stove in the living room.</p> <p><i>Visually inspected with the aid of binoculars where required.</i></p>
<p><b>Roofing including roof space</b></p>	<p>The main roofs are of complex interconnecting pitched design, timber framed, sarked, under-felted and slate covered.</p> <p>Roofs over the two front (north) dormer windows and at the dormer section adjacent to the main front chimney stack are of flat design, timber-framed and copper sheet covered.</p> <p>Valley gutters are lead.</p> <p><i>Sloping roofs were visually inspected with the aid of binoculars where required.</i></p> <p><i>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</i></p> <p><i>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</i></p>
<p><b>Rainwater fittings</b></p>	<p>Rainwater fittings are cast iron.</p> <p><i>Visually inspected with the aid of binoculars where required.</i></p>
<p><b>Main walls</b></p>	<p>The main walls at ground and first floor levels appear to have been rebuilt in solid brick with an external whinstone facing incorporating sandstone corner quoins and window surrounds. The main walls are plasterboard lined with plaster finish internally to a finished thickness of approximately 700mm.</p> <p><i>Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.</i></p>
<p><b>Windows, external doors and joinery</b></p>	<p>Windows are principally UPVC framed, sealed unit double-glazed casement style with the exception of the timber framed window to the side of the living room (overlooking the conservatory).</p>

	<p>Entrance doors at the main entrance and at the side vestibule entrance are timber framed.</p> <p>UPVC framed sealed unit double-glazed patio doors are installed to the rear of the west most ground floor bedroom.</p> <p><i>Internal and external doors were opened and closed where keys were available.</i></p> <p><i>Random windows were opened and closed where possible.</i></p> <p><i>Doors and windows were not forced open.</i></p>
<b>External decorations</b>	<i>Visually inspected.</i>
<b>Conservatories / porches</b>	<p>The rear conservatory is full height UPVC framed with concrete floor and mono pitched polycarbonate covered roof. Windows and patio entrance doors are UPVC framed and sealed unit double-glazed.</p> <p>Sliding timber framed single glazed doors connect the conservatory to the dining room.</p> <p><i>Visually inspected.</i></p>
<b>Communal areas</b>	None.
<b>Garages and permanent outbuildings</b>	<p>The permanent outbuildings comprise:</p> <ol style="list-style-type: none"> <li>1. Integral double garage (40m<sup>2</sup> approx.). The garage is situated to the front below the second kitchen and utility room and is interconnected to the cellar accommodation. A boiler room and entrance vestibule with external stair access to the main east entrance car port are situated to the side of the garage.</li> <li>2. Open fronted east entrance car port (45m<sup>2</sup> approx.) with stone outer walls and hipped, timber framed, sarked, under-felted and slate covered roof.</li> <li>3. Open fronted west car port (35m<sup>2</sup> approx.) with three brick built stores and mono pitched, timber framed profiled metal covered roof.</li> </ol> <p>There are no other significant permanent outbuildings.</p> <p>A range of timber framed stores and kennels are situated to the west.</p> <p>The outbuildings were visually inspected.</p>
<b>Outside areas and</b>	Access to the property from the public road is via a shared

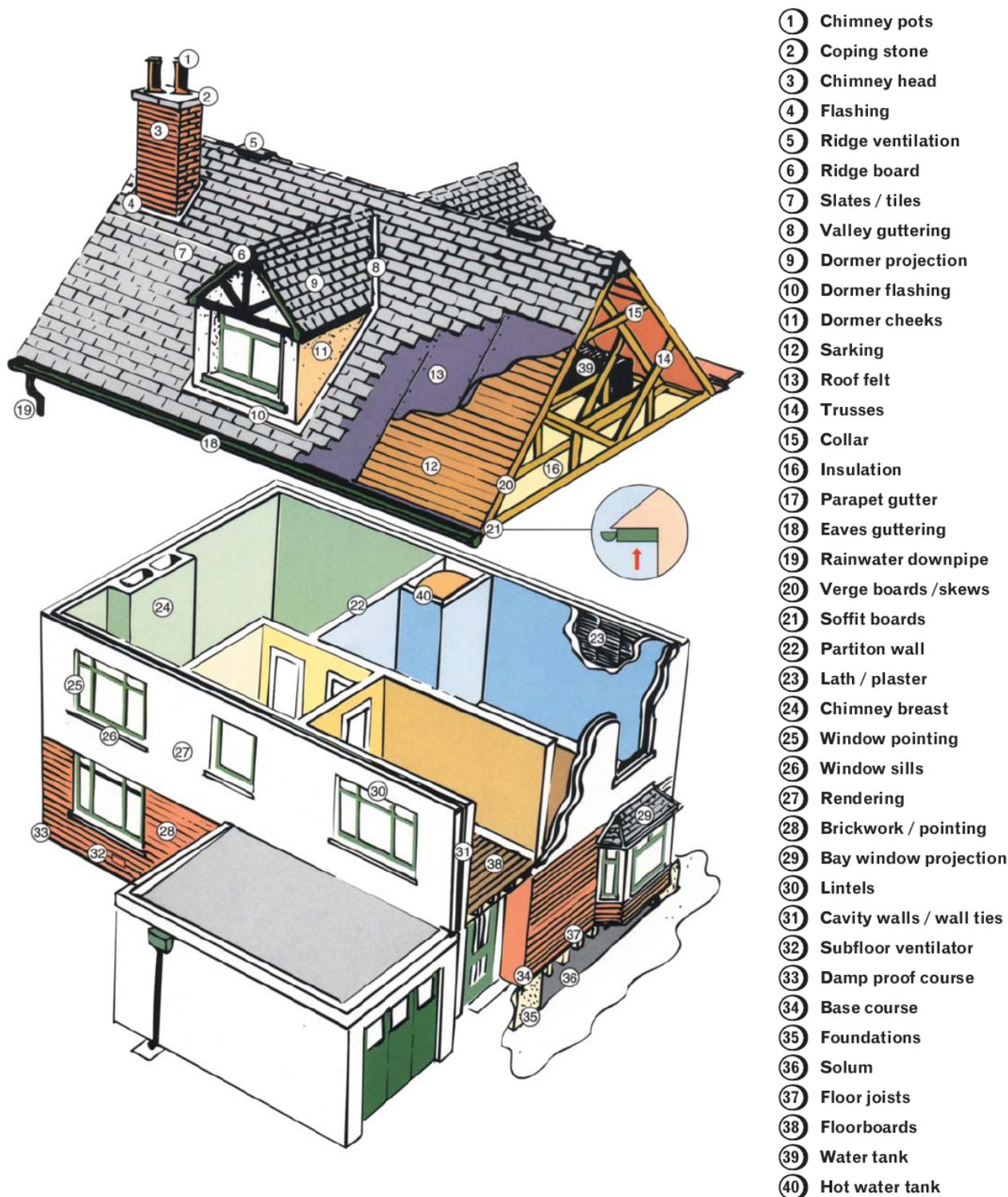
<p><b>boundaries</b></p>	<p>tarmacadam surfaced driveway (South Avenue) approximately a ½ mile in length.</p> <p>The house is situated in grounds extending to 39.15 acres (15.84 ha) or thereby principally comprising amenity woodland.</p> <p>Extensive lawned and planted private gardens incorporating a tarmacadam surfaced driveway and parking surround the house with an additional 2 acre paddock immediately to the north.</p> <p>The garden and woodland boundaries are principally timber fenced although the property is being separated from a larger estate and boundaries are partly undefined.</p> <p>The precise boundaries should be confirmed with reference to the Title Deeds.</p> <p>The outside areas and boundaries were visually inspected.</p>
<p><b>Ceilings</b></p>	<p>Ceilings are plasterboard with plaster finish.</p> <p><i>Visually inspected from floor level.</i></p>
<p><b>Internal walls</b></p>	<p>Internal walls are principally plastered brick.</p> <p><i>Visually inspected from floor level.</i></p> <p><i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></p>
<p><b>Floors including sub floors</b></p>	<p>Ground floors within the main section of the house (above the cellar and garage) are suspended timber with joists supported by rolled steel joists, internal walls and brick pillars within the cellar. The floors appear to be formed with floorboards and a concrete slab with either parquet woodblock or tiled top covering.</p> <p>Floors in the west wing are solid concrete.</p> <p>First floors are suspended timber.</p> <p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</i></p> <p><i>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixd hatch by way of an inverted "head and shoulders" inspection at the access point.</i></p> <p><i>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.</i></p>

<p><b>Internal joinery and kitchen fittings</b></p>	<p>Skirtings, doors and architraves are principally varnished softwood.</p> <p>The two main staircases are timber.</p> <p>Fittings within the main kitchen/dining room comprise a range of wood style fronted fitted wall and base units incorporating worktops, stainless steel sink and range cooker.</p> <p>Fittings within the smaller second kitchen comprise a range of pine fronted fitted wall and base units incorporating worktops, stainless steel sink and integrated appliances.</p> <p>Painted softwood fitted units and cupboards are installed within the utility room.</p> <p><i>Built-in cupboards were looked into but no stored items were moved.</i></p> <p><i>Kitchen units were visually inspected excluding appliances.</i></p>
<p><b>Chimney breasts and fireplaces</b></p>	<p>A multi fuel stove is installed at the fireplace in the living room with an open solid fuel fireplace in the adjacent south drawing room.</p> <p>Original fireplaces served by the front (north) chimney stack have been removed.</p> <p><i>Visually inspected. No testing of the flues or fittings was carried out.</i></p>
<p><b>Internal decorations</b></p>	<p><i>Visually inspected.</i></p>
<p><b>Cellars</b></p>	<p>An extensive lower ground floor high high cellar area with external access to the rear and from the front garage extends below the main house (east wing) accommodation. The cellar forms part of the original house, prior to reconstruction of the upper floors above, and contains two large storage areas (60m<sup>2</sup> and 40m<sup>2</sup> approx.) to the rear and a connecting area (60m<sup>2</sup> approx.), with secure safe and blocked-up original stair, between the rear stores and garage.</p> <p>Floors within the cellar are solid concrete. The outer walls are unlined stone. Internal walls are stone and brick.</p> <p>The two entrance doors to the rear of the cellar are UPVC framed and sealed unit double-glazed.</p> <p><i>Visually inspected where there was safe and purpose-built access.</i></p>
<p><b>Electricity</b></p>	<p>There is a mains electricity supply.</p> <p>Wiring is of mixed age and type being partly PVC insulated</p>

	<p>and partly run within metal conduits.</p> <p>Modern electrical distribution boards are installed at the main first floor landing. Older fuse boxes are installed within the second kitchen.</p> <p><i>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.</i></p>
<p><b>Gas</b></p>	<p>None.</p>
<p><b>Water, plumbing and bathroom fittings</b></p>	<p>There is a mains water supply.</p> <p>Visible plumbing pipework is copper.</p> <p>Galvanised and plastic cold water storage tanks are situated in the roof spaces.</p> <p>The stainless steel OSO unvented hot water storage cylinder is situated in the boiler room.</p> <p>Sanitary fittings comprise a bath, WC and WHB in the first floor bathroom; a bath, shower cubicle and WHB in the west most ground floor bathroom; a bath, WC and WHB in the en-suite bathroom; a shower, WC and WHB in the en-suite shower room; a shower, WC and WHB in the shower room; and a WC and WHB in each WC apartment.</p> <p><i>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p>
<p><b>Heating and hot water</b></p>	<p>A full oil fired central heating system is installed.</p> <p>Radiators with individual thermostatic valve controls and wall thermostat control are served by a Warmflow 200 Bluebird regular oil fired boiler which also provides hot water supplemented by an electrical immersion heater.</p> <p>The boiler is floor mounted in the boiler room.</p> <p>Switch gear exists in the garage in respect of electric under floor heating installed at the time of reconstruction. The switch gear appears obsolete and for the purposes of this report it is assumed that the previous under floor heating is no longer in operation..</p> <p><i>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</i></p>

	<i>No tests whatsoever were carried out to the system or appliances.</i>
<b>Drainage</b>	<p>Drainage is to a private septic tank.</p> <p><i>Drainage covers etc were not lifted.</i></p> <p><i>Neither drains nor drainage systems were tested.</i></p>
<b>Fire, smoke and burglar alarms</b>	<p>There are smoke detectors within the ground and first floor accommodation.</p> <p><i>Visually inspected.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p>
<b>Any additional limits to inspection</b>	<p>Inspection of the top surface of floors was restricted by fitted coverings.</p> <p>Sub-floor timbers were inspected from within the cellar.</p> <p>The roof spaces were entered and inspected via access hatches to the rear of the left hand first floor bedroom and upper stair landing.</p> <p>It was not possible to inspect the top surface of the flat copper roof coverings and flat valley.</p> <p>Inspection of the pitched roof sections was partly restricted due to the height and configuration of the property.</p> <p><i>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</i></p>

## Sectional Diagram showing elements of a typical house



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

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

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the 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	
Repair category:	
Notes:	There is evidence of some structural movement having occurred in the property. In general this appears due to slight long standing settlement and appears non progressive however there is evidence of recent movement having occurred at the rear bay window projection of the drawing room where there is some cracking and displacement of stonework adjacent to the concrete sill which is also cracked and displaced. Further investigation and repair at the bay window is required.

Dampness, rot and infestation	
Repair category:	
Notes:	<p>No evidence of any significant rot or infestation was detected in the property.</p> <p>There is evidence of dampness on the surface of wall and ceiling plasterwork adjacent to the chimney breast in the first floor sitting room directly below the main front chimney stack indicating that water penetration is occurring. Further investigation and repair is required.</p> <p>There is evidence of dampness on the surface of roof decking below the flat copper covered roof area adjacent to the main front chimney stack indicating that water penetration is occurring. Further investigation and repair is required.</p>

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Chimney stacks	
Repair category:	
Notes:	<p>There is evidence of some erosion at stonework mortar joints and evidence of water penetration at the larger front (north) chimney stack. Checking and repair of the chimney stack stonework and flashings as necessary to rectify the water penetration is required.</p> <p>Checking and repointing of the smaller rear chimney stack mortar joints is also required.</p>

Roofing including roof space	
Repair category:	
Notes:	<p>The main pitched slate covered roofs, constructed in 1960 appear in reasonable condition although maintenance of slate work has been neglected and there are a number of slipped and loose slates requiring general overhaul repair.</p> <p>There is evidence of dampness on the surface of roof decking below the flat copper covered roof section adjacent to the main front chimney stack indicating that the existing covering may be defective. Inspection of the top surface of the flat roof coverings was not possible however where inspected from vantage points within the property there is evidence of deterioration at the flat copper roof coverings and copper cheeks at the dormer windows, and at the flat roof area adjacent to the front chimney stack indicating that the existing coverings have now reached the end of their effective life. The condition of the flat roof coverings should be checked. Replacement of the existing coverings together with any necessary replacement of concealed timber roof decking should be anticipated as being necessary.</p> <p>It was not possible to inspect the flat valley gutter running between the two east most pitched roof sections. No evidence of water penetration was detected at the valley however it should be</p>

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.

	<p>checked, cleaned out and repaired if necessary during the course of the slate work and flat roof covering repairs.</p> <p>There is no provision of roof space ventilation and roof space insulation is minimal. Roof space ventilation should be installed particularly if insulation levels are to be increased.</p>
--	--

Rainwater fittings	
Repair category:	
Notes:	<p>Paintwork is weathered and rainwater fittings are generally choked and corroded with evidence of blockage, overflow and leakage in various areas particularly at the gutter end and down pipe adjacent to the main front chimney stack and at the east gable elevation. Complete overhaul repair, replacement where necessary, and repainting of rainwater fittings is required.</p>

Main walls	
Repair category:	
Notes:	<p>There is evidence of some structural movement occurring at the rear drawing room bay window projection where there is some cracking and displacement of stonework and cracking and displacement of the adjacent concrete window sill. Further investigation and repair is required.</p> <p>Some movement was detected elsewhere however this appears due to long standing settlement with no evidence of any recent or progressive movement.</p> <p>The main walls, rebuilt at ground and first floor levels in 1960. appear in reasonable condition although there is evidence of fairly widespread erosion and deterioration at the stonework mortar joints. Mortar joints should be fully checked with all deteriorated joints being raked out and repointed.</p>

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:	
Notes:	<p>There is evidence of severe wet rot at the timber framed side window of the living room (over looking the conservatory). Replacement of this window is required.</p> <p>The UPVC framed windows elsewhere are dated by modern standards. Condensation is visible within glazing at several of the windows indicating that the double-glazed sealed units have failed. Double-glazed sealed units elsewhere of similar age will be prone to future failure. Replacement of failed double-glazed sealed units is required.</p> <p>Window latches are also stiff to operate at several windows and there is evidence of some shrinkage and moss growth at rubber seals.</p> <p>Whilst not essential replacement of most UPVC framed windows would be considered by some purchasers.</p> <p>There are no external steps below the patio doors to the rear of the east most ground floor bedroom and this presents a safety hazard.</p>

External decorations	
Repair category:	
Notes:	Paintwork is weathered at the cast iron rainwater fittings. Repainting will be required following completion of the repair/replacement works.

Conservatories / porches	
Repair category:	

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.

	
Notes:	<p>There is evidence of leakage at the polycarbonate roof covering of the conservatory. Replacement of the existing covering is required.</p> <p>The UPVC framed entrance doors at the conservatory are poor fitting and widespread condensation is visible within the door and window glazing indicating that the double-glazed sealed units have failed.</p> <p>Overhaul repair is required. Replacement of the conservatory would be considered by some purchasers.</p>

Communal areas	
Repair category:	
Notes:	None.

Garages and permanent outbuildings	
Repair category:	
Notes:	<p>There is evidence of corrosion and deterioration at the metal roller shutter entrance door of the integral garage.</p> <p>There is evidence of debris accumulation and some water penetration at the profiled metal roof covering above the west most car port and stores.</p> <p>There is evidence of some wet rot and deterioration of timber ceiling panelling in the west most main entrance car port.</p>

Outside areas and boundaries
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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.

Repair category:	
Notes:	Undefined boundaries require to be confirmed and fenced.

Ceilings	
Repair category:	
Notes:	<p>No immediate action or repair is needed.</p> <p>There is evidence of some plaster cracking at ceilings. This appears due to long standing shrinkage at plasterboard joints and is not serious. Routine filling of the cracks should be undertaken during the course of any redecoration.</p>

Internal walls	
Repair category:	
Notes:	No immediate action or repair is needed.

Floors including sub-floors	
Repair category:	
Notes:	No immediate action or repair is needed.

Internal joinery and kitchen fittings
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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.

Repair category:	
Notes:	No immediate action or repair is needed.

<b>Chimney breasts and fireplaces</b>	
Repair category:	
Notes:	There is evidence of dampness at the chimney breast below the main front chimney stack indicating that water penetration is occurring at the stack.

<b>Internal decorations</b>	
Repair category:	
Notes:	<p>Decoration is generally dated with evidence of some marking and deterioration.</p> <p>Complete internal redecoration would be considered by most purchasers.</p>

<b>Cellars</b>	
Repair category:	
Notes:	<p>There is evidence of dampness at lower levels of the unlined stone and brick walls within the cellar and at sections of deteriorated concrete flooring.</p> <p>The dampness appears due to rising ground damp at the original stone and brick walls. The dampness is not significantly affecting the main structure and having regard to the storage use and non-</p>

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.

	habitable accommodation nature of the cellar rectification is not considered essential however if future conversion of the cellar to form additional residential accommodation is proposed then a full programme of damp proofing work would be required.
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Electricity	
Repair category:	
Notes:	<p>The electrical wiring installation is of mixed age and type.</p> <p>New distribution boards have been installed however dated fuse boxes also exist. Light switches and sockets are also generally dated and wiring within metal conduits indicates that the electrical installation largely dates back to the time of the original reconstruction in 1960. Rewiring of the electrical installation should be anticipated as being necessary.</p> <p>A registered electrical contractor should be instructed to fully inspect and test the electrical installation with all rewiring work being carried out in accordance with the contractors recommendations.</p>

Gas	
Repair category:	
Notes:	None.

Water, plumbing and bathroom fittings	
Repair category:	
	Galvanised cold water storage tanks are dated with evidence of

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.

Notes:	<p>some corrosion indicating that they are approaching the end of their effective life. Checking and replacement of the tanks as necessary is required.</p> <p>Sanitary fittings are of varying age and quality but generally satisfactory.</p>
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Heating and hot water	
Repair category:	
Notes:	<p>The central heating boiler and radiator installation appear functional for normal requirements. The boiler, although of unknown age, does appear somewhat dated by modern standards and no evidence is available to confirm the recent testing or servicing of the boiler or installation. Failure to regularly test the service increases safety risks.</p> <p>Future replacement of the boiler should be anticipated. Testing by a registered heating engineer should be undertaken.</p> <p>The switch gear in respect of the previous electric under floor heating system is obsolete. It is assumed that this is non operational.</p> <p>Decommissioning and removal of the obsolete switch gear should be undertaken.</p>

Drainage	
Repair category:	
Notes:	The septic tank was not inspected however there is no surface evidence to indicate that any significant problems exist. Routine checking and cleaning out of the tank should be undertaken.

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.

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

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

## Remember

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

## Warning

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

### 3. ACCESSIBILITY INFORMATION

#### Guidance Notes on Accessibility Information

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

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

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

#### 4. VALUATION AND CONVEYANCER ISSUES

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

##### **Matters for a solicitor or licensed conveyancer**

The tarmacadam surfaced access driveway leading to the property from the public road is shared with other properties. The ownership, access rights and maintenance responsibility in respect of the driveway should be confirmed with reference to the Title Deeds.

The property is being separated from a larger estate and is understood to extend in total to 39.15 acres (15.85 ha).

The separation site boundaries are partly undefined and should be confirmed with reference to the Title Deeds. For the purposes of my valuation it is assumed that any new boundary formation will be undertaken by the vendors. This should be confirmed.

The property has a private drainage system for which all appropriate SEPA Consents and Rights of Outfall are assumed to exist. This should be confirmed with the appropriate documentation being obtained from the vendors.

##### **Estimated re-instatement cost (£) for insurance purposes**

£1,500,000

The estimated re-instatement cost for insurance purposes is One Million Five Hundred Thousand Pounds (1,500,000)

##### **Valuation (£) and market comments**

£475,000

The market value of the property as described in this report is Four Hundred and Seventy Five Thousand Pounds (£475,000).

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

The house is attractively situated within good sized high amenity grounds in a popular rural location.

The house contains extensive accommodation and although requiring some urgent essential repair to the exterior fabric, modernisation of services, and general internal refurbishment it does have extremely good potential for cost effective improvement and is of a type for which a continuing demand exists towards the top end of the local market.

<b>Report author:</b>	James R Stalker, BSc., FRICS., ACI Arb
<b>Company name:</b>	Castle Douglas - Allied Surveyors Scotland Plc
<b>Address:</b>	27 King Street Castle Douglas DG7 1AB
<b>Signed:</b>	Electronically Signed: 92606-3D9D8B6A-FD05
<b>Date of report:</b>	24/03/2017

P A R T 2 .

# MORTGAGE VALUATION CERTIFICATE

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Includes a market valuation of the property.





## Mortgage Valuation Report

Property:	Balmaghie House Balmaghie, Castle Douglas DG7 2PB	Client: Mr. Sandy Jamieson  Tenure: Full Ownership
Date of Inspection:	22/03/2017	Reference: JRS/AJA01/17/143

*This report has been prepared in response to your recent instructions to carry out a valuation report on the property referred to above. Please note that for most clients purchasing a property, the more detailed HOME CONDITION REPORT is recommended. This report and our inspection to which it refers have been carried out in accordance with the RICS Valuation Standards. Your attention is drawn to the additional comments elsewhere within the report, which set out the extent and limitations of the service provided. This report should be read in conjunction with the instruction acknowledgement. It is normal practice and a requirement of the RICS Valuation Standards regulations to point out that this report is for the use of the party to whom it is addressed, or their named client, or their nominated lenders, and no responsibility is accepted to any third party for the whole, or any part of its contents. Your attention is drawn to the fact that neither the whole, nor any part of this report, or any reference thereto may be included in any document, circular or statement without prior approval in writing as to the form in which it will appear*

### 1.0 LOCATION

The property is located in attractive rural surroundings to the west of the minor public road between Glenlochar and Bridge of Dee approximately 3½ miles to the west of Castle Douglas where usual town centre facilities are available.

### 2.0 DESCRIPTION

#### 2.1 Age:

Original House: 140 years approx. Substantially rebuilt at ground and first floor levels approximately 57 years ago.

Substantial detached two storey house with outbuildings set within grounds extending to 39.15 acres or thereby.

### 3.0 CONSTRUCTION

Outer Walls: Solid stone faced solid brick, strapped and lined internally.

Roofs: Pitched design, timber framed, sarked, under-felted and slate covered incorporating flat copper roofed dormer windows.

Floors: Suspended timber and solid concrete.

Windows: Principally UPVC framed sealed unit double-glazed casement style.

### 4.0 ACCOMMODATION

The split level accommodation comprises:

Ground Floor: Entrance Hall; Inner Hall; Living Room; Drawing Room; Dining Room; Kitchen/Dining Room; Second Kitchen; Utility Room; Four Bedrooms; Bathroom; Shower Room with WC; En-Suite Bathroom with WC; En-Suite Shower Room with WC; Two WC Apartments; Side Vestibule; Conservatory.

First Floor: Two Landings and Stairwells; Sitting Room; Three Bedrooms; Dressing Room; Bathroom with WC.							
<b>5.0</b>	<b>SERVICES (No tests have been applied to any of the services)</b>						
<b>Water:</b>	Mains	<b>Electricity:</b>	Mains	<b>Gas:</b>	None	<b>Drainage:</b>	Private septic tank
<b>Central Heating:</b>	Yes. Full, oil fired						
<b>6.0</b>	<b>OUTBUILDINGS</b>						
<b>Garage:</b>	Yes. Integral double garage.						
<b>Others:</b>	Two open fronted side car ports; three stores; boiler room and cellar stores.						
<b>7.0</b>	<p><b>GENERAL CONDITION</b> - <i>A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</i></p>						
<p>The property is in acceptable condition for lending purposes.</p> <p>My valuation reflects the fact that there is wear and tear to some items and that maintenance, repair or upgrading is required.</p> <p>In addition to items of routine repair and refurbishment essential repairs are required as detailed at Section 8.0 below.</p>							
<b>8.0</b>	<b>ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)</b>						
<ol style="list-style-type: none"> <li>1. Rectify structural movement and deterioration at the rear drawing room bay window.</li> <li>2. Strip and renew flat roofed dormer roof coverings.</li> <li>3. Repair/renew defective cast iron rainwater fittings.</li> <li>4. Rectify water penetration at the main front chimney stack.</li> <li>5. Replace rotted timber window woodwork.</li> <li>6. Rewire the electrical installation.</li> <li>7. Rake out and repoint eroded exterior stonework mortar joints.</li> </ol>							
<b>8.1 Retention recommended:</b>	£25,000						
<b>9.0</b>	<b>ROADS &amp; FOOTPATHS</b>						
There is a shared tarmac surfaced driveway leading to the property from the public road. The ownership and rights of access pertaining to the driveway should be confirmed with reference to the Title Deeds.							
<b>10.0</b>	<b>BUILDINGS INSURANCE (£):</b>	£1,500,000	<b>GROSS EXTERNAL FLOOR AREA</b>	590.0 (plus cellar)	<b>Square metres</b>		
<p><i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i></p>							
<b>11.0</b>	<b>GENERAL REMARKS</b>						

The house is situated in grounds extending to 39.15 acres (15.84 hectares) or hereby principally comprising amenity woodland with additional extensive lawned and planted private gardens incorporating tarmac surfaced driveway and parking around the house and an additional two acre paddock immediately to the north.

The property is being separated from a larger estate and site boundaries are partly undefined. These should be confirmed with reference to the Title Deeds.

Although requiring some urgent essential repair to the exterior fabric, modernisation of services, general repair and internal refurbishment the property has a high amenity location with the house containing extensive accommodation with good potential for cost effective improvement.

The property is of a type for which a continuing demand exists towards the top end of the local market.

<b>12.0</b>	<b>VALUATION</b> <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>		
<b>12.1</b>	<b>Market Value in present condition (£):</b>	<b>£475,000</b>	Four Hundred and Seventy Five Thousand Pounds
<b>12.2</b>	<b>Market Value on completion of essential works (£):</b>	<b>£500,000</b>	Five Hundred Thousand Pounds
<b>12.3</b>	<b>Suitable security for normal mortgage purposes?</b>	Yes	
<b>12.4</b>	<b>Date of Valuation:</b>	24/03/2017	
<b>Signature:</b>		Electronically Signed: 92606-3D9D8B6A-FD05	
<b>Surveyor:</b>		James R Stalker, BSc., FRICS., ACI Arb	<b>Date:</b> 24/03/2017
<b>Castle Douglas - Allied Surveyors Scotland Plc</b>			
<b>Office:</b>	27 King Street Castle Douglas DG7 1AB	Tel: 01556 505020 Fax: 01556 503277 email: <a href="mailto:jim.stalker@alliedsurveyorsscotland.com">jim.stalker@alliedsurveyorsscotland.com</a>	

P A R T 3 .

# ENERGY REPORT

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A report on the energy efficiency of the property.



# energy report

energy report on:

<b>Property address</b>	Balmaghie House Balmaghie, Castle Douglas DG7 2PB
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<b>Customer</b>	Mr. Sandy Jamieson
-----------------	--------------------

<b>Customer address</b>	Balmaghie House Balmaghie, Castle Douglas DG7 2PB
-------------------------	---

<b>Prepared by</b>	James R Stalker, BSc., FRICS., ACI Arb Castle Douglas - Allied Surveyors Scotland Plc
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# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**BALMAGHIE, NORTH AVENUE, GLENLOCHAR, CASTLE DOUGLAS, DG7 2PB**

**Dwelling type:** Detached house  
**Date of assessment:** 22 March 2017  
**Date of certificate:** 22 March 2017  
**Total floor area:** 453 m<sup>2</sup>  
**Primary Energy Indicator:** 304 kWh/m<sup>2</sup>/year

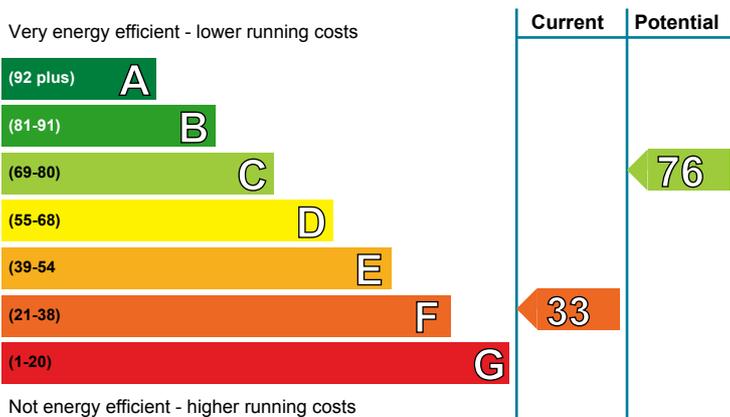
**Reference number:** 6113-1827-4430-2442-9922  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, oil

## You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£15,984</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£8,367</b>	

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

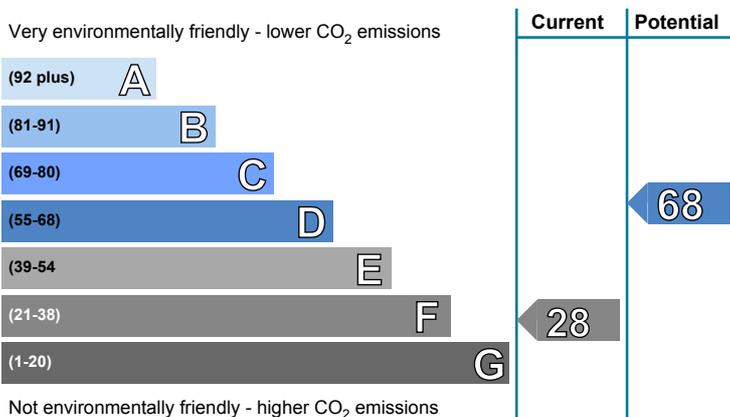


## Energy Efficiency Rating

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

Your current rating is **band F (33)**. The average rating for EPCs in Scotland is **band D (61)**.

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



## Environmental Impact (CO<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

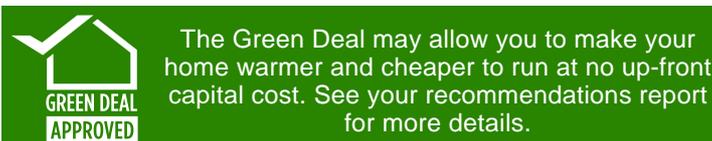
Your current rating is **band F (28)**. The average rating for EPCs in Scotland is **band D (59)**.

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	Available with Green Deal
1 Increase loft insulation to 270 mm	£100 - £350	£1782.00	✓
2 Internal or external wall insulation	£4,000 - £14,000	£3372.00	✓
3 Floor insulation (suspended floor)	£800 - £1,200	£1617.00	✓

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.



**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	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 25 mm loft insulation	★★☆☆☆	★★☆☆☆
Floor	To unheated space, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Mostly double glazing	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, oil	★★★★☆☆	★★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆☆	★★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆☆	★★★★☆☆
Lighting	Low energy lighting in 83% of 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, CO<sub>2</sub> 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 80 kg CO<sub>2</sub>/m<sup>2</sup>/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 36 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 22 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	£15,051 over 3 years	£6,726 over 3 years	
Hot water	£441 over 3 years	£399 over 3 years	
Lighting	£492 over 3 years	£492 over 3 years	
<b>Totals</b>	<b>£15,984</b>	<b>£7,617</b>	

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		Green Deal
			Energy	Environment	
1 Increase loft insulation to 270 mm	£100 - £350	£594	E 40	F 33	✓
2 Internal or external wall insulation	£4,000 - £14,000	£1124	E 54	E 45	✓
3 Floor insulation (suspended floor)	£800 - £1,200	£539	D 61	E 52	✓
4 Floor insulation (solid floor)	£4,000 - £6,000	£94	D 62	E 53	✓
5 Replace boiler with new condensing boiler	£2,200 - £3,000	£163	D 64	D 56	✓
6 Replacement glazing units	£1,000 - £1,400	£275	D 68	D 60	✓
7 Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£263	C 71	D 63	✓
8 Wind turbine	£15,000 - £25,000	£556	C 76	D 68	✓

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✓ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit [www.greenerscotland.org](http://www.greenerscotland.org) or contact the Home Energy Scotland hotline on 0808 808 2282.

## 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](http://www.greenerscotland.org).

## About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

### 1 Loft insulation

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

### 2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). It should be noted that planning permission might be required and that building regulations apply to this work so it is best to check with your local authority whether a building warrant or planning permission will be required.

### 3 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](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

### 4 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](http://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 this with your local authority building standards department.

### 5 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

### 6 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous and a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

## 7 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 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 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](http://www.microgenerationcertification.org).

## 8 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](http://www.microgenerationcertification.org).

## Low and zero carbon energy sources

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

**LZC energy sources present:** There are none provided for this home

## Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to [www.energysavingtrust.org.uk/scotland/rhi](http://www.energysavingtrust.org.uk/scotland/rhi).

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	98,036	(11,694)	N/A	(22,110)
Water heating (kWh per year)	2,921			

## Addendum

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

## About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst ([www.elmhurstenergy.co.uk](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. James Stalker
Assessor membership number:	EES/008268
Company name/trading name:	Allied Surveyors Scotland Plc
Address:	35 Buccleuch Street Dumfries DG1 2AB
Phone number:	01556 505020
Email address:	<a href="mailto:jim.stalker@alliedsurveyorsscotland.com">jim.stalker@alliedsurveyorsscotland.com</a>
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](http://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](http://www.gov.scot/epc).

## **Opportunity to benefit from a Green Deal on this property**

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit [www.greenerscotland.org](http://www.greenerscotland.org) or call 0808 808 2282.



P A R T 4 .

# PROPERTY QUESTIONNAIRE

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



# property questionnaire

Property address	Balmaghie House Balmaghie Castle Douglas DG7 2PB
Seller(s)	Messrs Jamieson
Completion date of property questionnaire	28/3/17

# property questionnaire

## Note for sellers

- Please complete this form carefully. It is important that 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	Since 1979 Family owned - internal family purchase 2003.
	How long have you owned the property?	
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	A B C D E F G <b>H</b>
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply)	
	<ul style="list-style-type: none"> <li>• Garage <input checked="" type="checkbox"/></li> <li>• Allocated parking space <input type="checkbox"/></li> <li>• Driveway <input checked="" type="checkbox"/></li> <li>• Shared parking <input type="checkbox"/></li> <li>• On street <input type="checkbox"/></li> <li>• Resident permit <input type="checkbox"/></li> <li>• Metered parking <input type="checkbox"/></li> <li>• Other (please specify): <input type="text"/></li> </ul>	
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/Don't know

# property questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  <u>If you have answered yes</u> , please describe below the changes which you have made:	Yes/No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  <u>If you have answered yes</u> , the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	Yes/No  N/A
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  <u>If you have answered yes</u> , please answer the three questions below:	Yes/No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No
	(ii) Did this work involve any changes to the window or door openings?	Yes/No
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):  <i>Some replacement windows like for like</i>  Please give any guarantees which you received for this work to your solicitor or estate agent.	

# property questionnaire

7.	<b>Central heating</b>	
a.	<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? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes/No/ Partial
	i) When was your central heating system or partial central heating system installed?	upgraded 2005
	<p>(ii) Do you have a maintenance contract for the central heating system? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes/No
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	N/A
8.	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No
9.	<b>Issues that may have affected your property</b>	
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>	Yes/No Yes/No
b.	<p>Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:</p>	Yes/No

# property questionnaire

## 10. Services

a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas or liquid petroleum gas	/	/
Water mains or private water supply	Yes	Scottish water
Electricity	Yes	Scottish power
Mains drainage	no	septic tank
Telephone	Yes	BT
Cable TV or satellite	no	/
Broadband	yes	BT

b. Is there a septic tank system at your property? Yes/No

If you have answered yes, please answer the two questions below:

(i) Do you have appropriate consents for the discharge from your septic tank? Yes/No/  
Don't know

(ii) Do you have a maintenance contract for your septic tank? Yes/No

If you have answered yes, please give details of the company with which you have a maintenance contract:

## property questionnaire

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, please give details:</u></p>	<p><del>Yes/No</del> Don't know</p> <p>YES - DRIVEWAY</p>
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, please give details:</u></p>	<p>Yes/No/ Not applicable</p>
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>	<p>Yes/No</p>
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, please give details:</u></p>	<p>Yes/No</p>
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, please give details:</u></p>	<p>Yes/No</p>
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 which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>
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, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<p>Yes/No</p>

# property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p><b>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</b></p>	<p>Yes/No/ Don't know</p> <p>Yes/No/ Don't know</p>
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> <p style="text-align: center;"><i>None</i></p>	
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><b>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</b></p>	<p>Yes/No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><b>If you have answered yes, please give details:</b></p>	<p>Yes/No</p>
c.	<p><b>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</b></p> <p><b>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</b></p> <p>Guarantees are held by:</p>	<p>Yes/No</p>

# property questionnaire

14.	<b>Guarantees</b>					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work <i>New RCD's 2009</i>	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
b.	<b>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</b>					
c.	Are there any outstanding claims under any of the guarantees listed above? <b>If you have answered yes, please give details:</b>					Yes/ <input checked="" type="radio"/> No
15.	<b>Boundaries</b>					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? <b>If you have answered yes, please give details:</b>  <i>Boundaries set for side of house.</i>					<input checked="" type="radio"/> Yes/ No/ Don't know

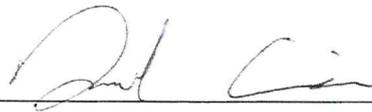
# property questionnaire

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



CKD Gabbaita - Agent for seller. Seller dictated responses over telephone.

Date:

28/3/2017