

Single Survey

AUDIT
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FOR
ISSUE

survey report on:

Property address	BENVIEW CONCHIETON TWINHOLM KIRKCUDBRIGHT DG6 4TA
Customer	Mrs C Carson
Customer address	c/o Threave Rural The Rockcliffe Suite The old Exchange Castle Douglas DG7 1TJ
Prepared by	J & E Shepherd
Date of inspection	4th September 2019



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 Property¹.

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.

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 the 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.

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

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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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
- 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.

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

WARNING:

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

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

2.4 SERVICES

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

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" 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. 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 etc. will not be inspected or reported on.

Description	Detached single storey and attic dwellinghouse.
Accommodation	Ground Floor: Entrance Vestibule, Hallway, Lounge, Dining Room, 2 Bedrooms, Kitchen/Dining Room, Utility Room, Bathroom with w.c. and Cloak Room with w.c. Attic Floor: Bedroom.
Gross internal floor area (m²)	142m ² or thereby.
Neighbourhood and location	The property is situated in a rural location approximately 5 miles north west of the town of Kirkcudbright where adequate local facilities can be found.
Age	The property understood to have been constructed in the 1960's.
Weather	Raining.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There is a brick chimney head externally roughcast with lead flashings.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. 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.

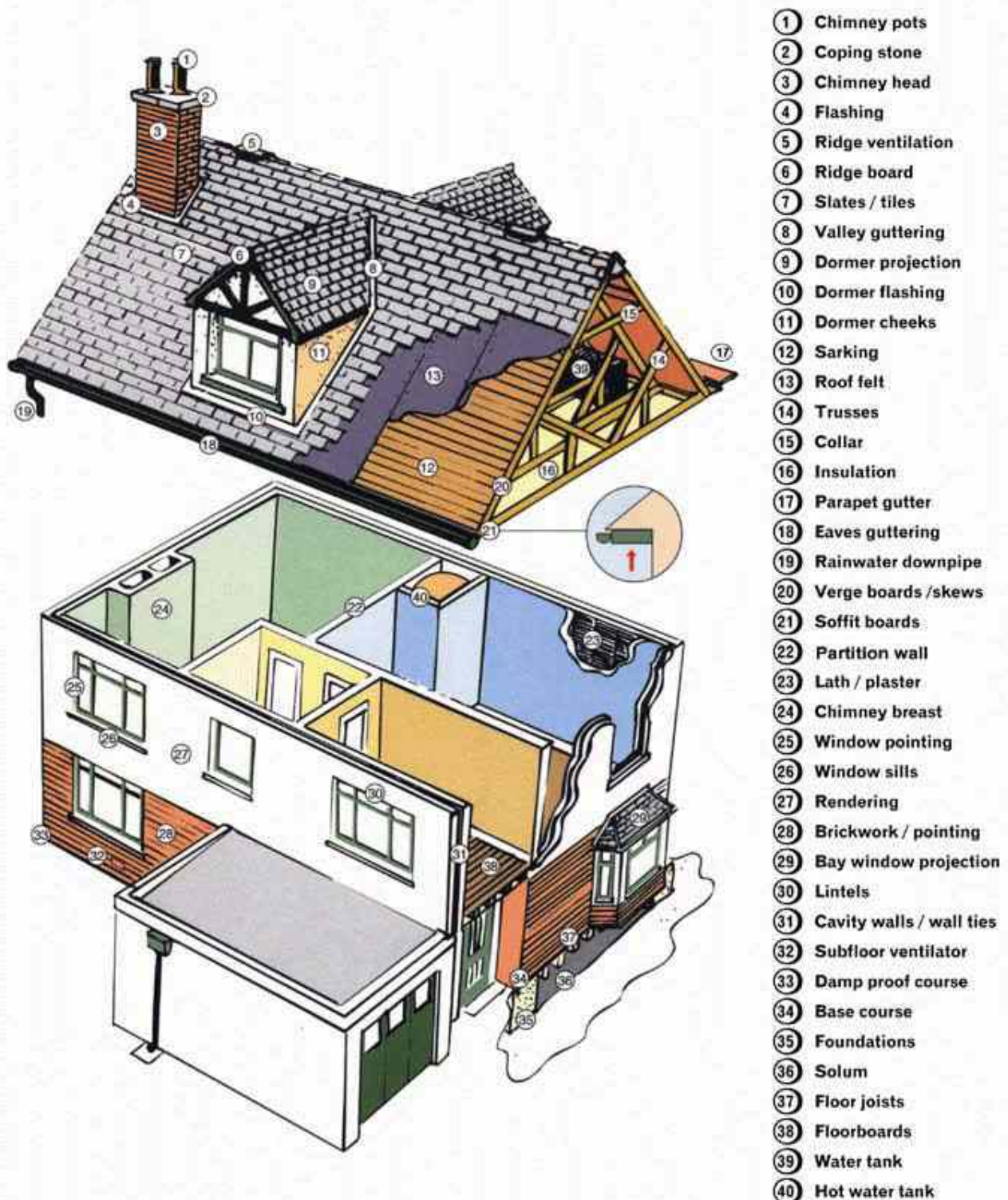
	<p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof is pitched and laid in plain concrete tiles with tiled ridging and hips. There is a dormer window projection which is clad with plastic weatherboarding having a flat felt roof which was not viewed.</p> <p>There is a section of flat felt roofing over the front part of the kitchen.</p> <p>Access to the roof void is via hatches in the attic bedroom and attic bedroom cupboard. There was limited access to these areas. The insulation is incomplete with some areas being uninsulated.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes are a mixture of PVC and cast iron.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of cavity brick construction externally roughcast.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The main entrance door is timber and glazed with a timber double glazed rear door. There are timber casement double glazed patio doors in the kitchen which could not be opened.</p> <p>The windows are part UPVC sealed unit double glazed of casement design, part timber casement double glazed, with a metal casement skylight window above the stairs.</p>
External decorations	Visually inspected.
Conservatories / porches	None.

Communal areas	None.
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a single detached garage of concrete block construction externally roughcast with an asbestos roof. It extends to 18m² or thereby.</p> <p>There are no permanent outbuildings.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are garden grounds on all sides of the property bounded by timber fencing, stone walls and hedging with part being open/undefined. There is an outside tap and sockets.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings are of plasterboard.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are a mixture of plaster on the hard and timber stud and plasterboard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>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.</p> <p>The floors are of suspended timber, part concrete. The majority of the floors were covered and the property was fully furnished and accordingly our view the floor timbers/surfaces was restricted. We were unable to locate an access hatch to any sub-floor areas which may exist.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The internal doors are a mixture of timber and glazed, timber flush panelled and timber panelled. The kitchen has basic modern wall and base storage units. A narrow timber carpeted staircase leads to the attic bedroom.</p>

Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The lounge has a timber, tiled and cast iron fire surround with a solid fuel fireplace. The dining room fireplace has been blocked off with the surround removed and it is not vented.</p>
Internal decorations	<p>Visually inspected.</p>
Cellars	<p>None.</p>
Electricity	<p>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.</p> <p>There is a mains supply of electricity. The electric meter and consumer units are in the utility room.</p>
Gas	<p>None.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a mains supply of water. The kitchen has a one and a half bowl sink unit. The utility room has a white wash tub. The bathroom has a dated three piece white suite with a shower fitted over the bath. The w.c. is on more modern lines. The cloakroom has a semi modern white w.c. and wash hand basin. There was no cold water storage tank located. It is assumed that no tank is required for this system.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Space heating is by means of an oil fired central heating system with radiators located in the main apartments linked by copper piping. The majority of radiators have individual thermostatic controls. There is a plastic feeder tank in the roof void which is not insulated. There is a metal oil storage tank at the rear of the garage. The heating system is operated via a free-standing 'Worcester' central heating boiler in the garage having an open flue.</p> <p>Hot water is heated by means of an electric immersion heater and the central heating system. There is a copper insulated hot water storage tank in the utility room cupboard.</p>

Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Drainage is understood to be connected to a septic tank located within the garden.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. Mains connected smoke detectors with battery back-ups and a heat detector should be installed in early course. No comment is made on the existence or otherwise of a burglar alarm.
Any additional limits to inspection	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.

Sectional Diagram showing elements of a typical house





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


2. Condition


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







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

 Structural movement	
Repair category	1
Notes	No significant evidence noted.

 Dampness, rot and infestation	
Repair category	2
Notes	There is dampness to the dining room bay window walls. There is dampness to the kitchen wall at the patio doors with slight dampness to the kitchen ceiling beam. There are signs of damp penetration at the front and rear doors and in the cloakroom at the walls. There is damp mould in the bathroom walls. There are signs of damp penetration at the chimney head. There is evidence of woodworm in the roof timbers.

 Chimney stacks	
Repair category	2
Notes	There are signs of damp penetration at the chimney head with cracking and weathering.

 Roofing including roof space	
Repair category	2
Notes	<p>There is weathering to the roof tiles with some broken tiles, moss growth and slipped tiling.</p> <p>The flat felt roof has deteriorating detailing with signs of damp penetration internally. It will have a limited life only.</p> <p>There is slight damp mould to the sarking in the roof void with some damaged sarking. There are signs of damp penetration at the chimney head. The skylight window is corroded and allowing damp penetration. There is evidence of woodworm in the roof timbers.</p>

 Rainwater fittings	
Repair category	2
Notes	There are choked, leaking and corroded rainwater goods. There is a missing rear downpipe.
 Main walls	
Repair category	2
Notes	There is cracking to the main walls with defective roughcast.
 Windows, external doors and joinery	
Repair category	2
Notes	<p>The rear door has failed double glazed seals and a rotten frame. There are signs of damp penetration at the door. There are defective timbers at the front door. The patio doors are not working properly, they are allowing damp penetration and have rotten timbers.</p> <p>The skylight window above the stairs is corroded and allowing damp penetration.</p> <p>The windows are weathered, there are failed double glazed seals, loose ironmongery and general weathering. There is weathered and rotten fascia boarding.</p>
 External decorations	
Repair category	2
Notes	There is weathering to the external decorations.
 Conservatories/porches	
Repair category	1
Notes	Not applicable.
 Communal areas	
Repair category	1
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	2
Notes	The garage has defective doors and rot to timbers. There is woodworm infestation, signs of damp penetration and cracking to the walls. The electrical system would not comply with current regulations. Care should be taken when carrying out repairs, maintenance or renewal as the asbestos roofing is a potential health hazard.



Outside areas and boundaries

Repair category	2
Notes	There are bulging garden/boundary walls. There is leaning fencing. There is cracking to the garden walls.



Ceilings

Repair category	2
Notes	There is cracked and damaged plasterwork in the dining room ceiling with part of the coving having been removed.



Internal walls

Repair category	2
Notes	There is damp in the dining room walls and in the kitchen and cloakroom. There is cracked plasterwork in a number of areas with some damage.



Floors including sub-floors

Repair category	2
Notes	There is evidence of woodworm in the floor timbers.



Internal joinery and kitchen fittings

Repair category	2
Notes	There is wear and tear to the internal joinery including impact damage to the doors and missing sections of skirtingboards. There is defective timbers at the cloakroom w.c.

**Chimney breasts and fireplaces**

Repair category	2
Notes	There is wear and tear to the lounge fireplace and surround. The dining room fireplace which has been blocked off is not vented.

**Internal decorations**

Repair category	2
Notes	<p>There is wear and tear to the internal decorations.</p> <p>Textured coatings were noted to ceiling areas. On rare occasions, these materials can have an asbestos content. We have not tested these materials nor carried out an asbestos survey however, until the material is professionally tested, the ceilings should be left undisturbed and the material handled by a competent contractor only.</p>

**Cellars**

Repair category	1
Notes	Not applicable.

**Electricity**

Repair category	1
Notes	<p>Much of the electrical system appears to be on semi modern lines with some older wiring such as the lighting circuit.</p> <p>The Institute of Engineering and Technology recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with present IET regulations.</p>

**Gas**

Repair category	1
Notes	Not applicable.

**Water, plumbing and bathroom fittings**

Repair category	2
Notes	<p>There are loose taps in the cloakroom. The bath seal is deteriorating. The bath is worn.</p> <p>No tests have been undertaken of the system, however within the limitations of</p>

	our inspection, no significant defects were noted.
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Heating and hot water

Repair category	2
Notes	<p>The central heating boiler is on semi modern/older lines, it has a corroded casing and there are signs of damp penetration at the flue. The oil storage tank is corroded and may not comply with current regulations.</p> <p>It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.</p>



Drainage

Repair category	1
Notes	<p>There are understood to be private drainage arrangement. The maintenance liability, rights of access and SEPA consents should be confirmed.</p>

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information**Guidance notes on accessibility information**

Three steps or fewer to a main entrance door of the property:

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

Access to the property is via a private roadway for which we assume there is a liability for an equitable share in the upkeep.

There is a septic tank drainage system for which we assume all relevant permissions are in order.

The property is understood to have been extended around 1998. It is assumed that all relevant Planning/Building Warrant documentation is in order.

The access rights at the front of the driveway should be ascertained as the neighbouring property has steps adjoining this.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £280,000. This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £210,000 (TWO HUNDRED AND TEN THOUSAND POUNDS STERLING).

Signed	Security Print Code [545690*DRAFT*] Electronically signed
Report author	J Malcolm Hunter
Company name	J & E Shepherd
Address	18 Castle Street, Dumfries, DG1 1DR

Date of report	11th September 2019
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Property Address

Address **BENVIEW CONCHIETON, TWYNHOLM, KIRKCUDBRIGHT, DG6 4TA**
 Seller's Name **Mrs C Carson**
 Date of Inspection **4th September 2019**

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
 No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
 Available on site? Yes No

Permanent outbuildings:

None.

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
 Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None
 Electricity Mains Private None
 Central Heating Yes Partial None
 Water Mains Private None
 Gas Mains Private None

Brief description of Central Heating:

Oil fired boiler to radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

General Remarks

The property has been maintained in fair order. Fittings are on mixed modern/older lines with the decoration to a mixed standard. A number of defects were noted during the inspection which, although not an exhaustive list, included the following:-

- 1) There is weathering to the chimney head with signs of damp penetration internally.
- 2) There is weathering to the roof coverings with an overhaul now necessary. Consideration should be given to renewing the roof coverings in the not too distant future.
- 3) Defective rainwater goods.
- 4) There is cracked and spalling roughcast on the main walls with extensive repairs necessary.
- 5) General repairs required to the windows, doors and skylights to include replacing the patio doors.
- 6) General repairs are required to the plasterwork and internal joinery.
- 7) There is evidence of damp penetration in the dining room, kitchen and cloakroom which requires further investigation.
- 8) There is evidence of woodworm within the property. A competent firm of timber/damp proofing specialists should be instructed to check the property throughout in detail, including the sub-floor area, prior to completion of missives and to thereafter implement repair/treatment works as necessary to a guaranteed standard.
- 9) Sections of the electrical system are on semi modern lines. A competent electrical contractor should be instructed to fully examine the system and effect rewiring or re-equipping as necessary as necessary to meet current standards.
- 10) The heating system is dated and the oil storage tank may not comply with current regulations and does require replacement. The heating system must be checked by a competent heating contractor and upgraded as necessary.
- 11) General repairs are required to the garage.

Access to the property is via a private roadway for which we assume there is a liability for an equitable share in the upkeep.

There is a septic tank drainage system for which we assume all relevant permissions are in order.

The property is understood to have been extended around 1998. It is assumed that all relevant Planning/Building Warrant documentation is in order.

The access rights at the front of the driveway should be ascertained as the neighbouring property has steps adjoining this.

Essential Repairs

None.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) £

Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [545690*DRAFT*]
Electronically signed by:-

Surveyor's name J Malcolm Hunter

Professional qualifications MRICS

Company name J & E Shepherd

Address 18 Castle Street, Dumfries, DG1 1DR

Telephone 01387 264333

Fax 01387 250450

Report date 11th September 2019