Craigenveoch Farm

Glenluce

Newton Stewart

DG8 0LD

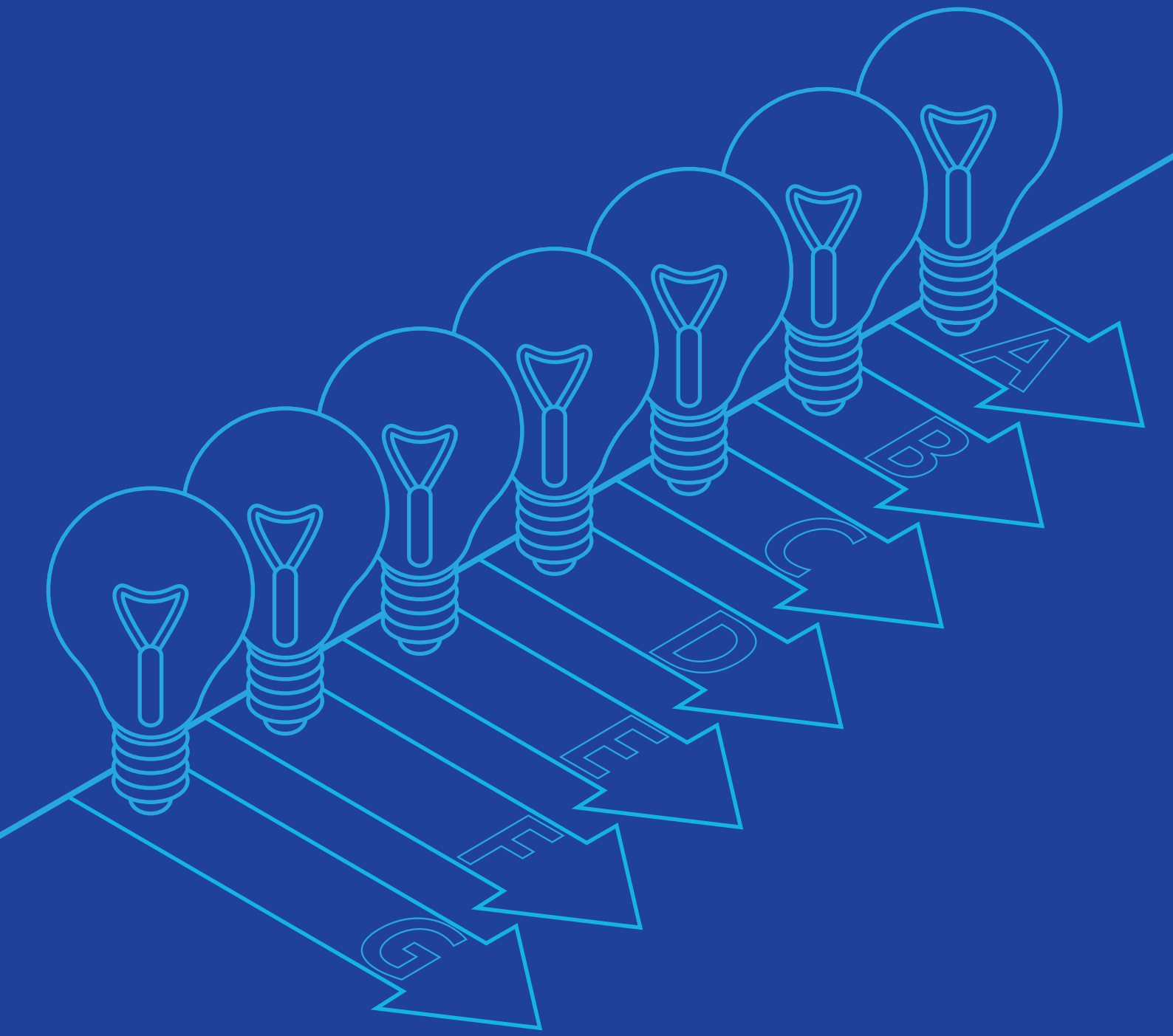
# Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /

**www.shepherd.co.uk**

SHEPHERD
CHARTERED SURVEYORS




# Energy Performance Certificate

SHEPHERD
CHARTERED SURVEYORS

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**Craigenveoch Farm, Glenluce, Newton Stewart, DG8 0LD**

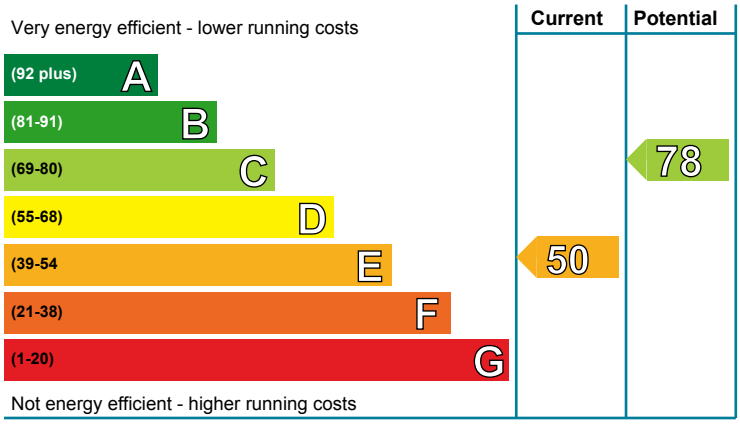
| | | | |
|---|---|---|---|
| **Dwelling type:** | Detached house | **Reference number:** | 0122-2213-0533-2229-4835 |
| **Date of assessment:** | 27 July 2021 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 27 July 2021 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 125 m² | **Main heating and fuel:** | Boiler and radiators, oil |
| **Primary Energy Indicator:** | 242 kWh/m²/year | | |

## 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 $CO_2$ emissions by improving your home**

| | | |
|---|---|---|
| **Estimated energy costs for your home for 3 years*** | **£4,260** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£2,082** | |

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

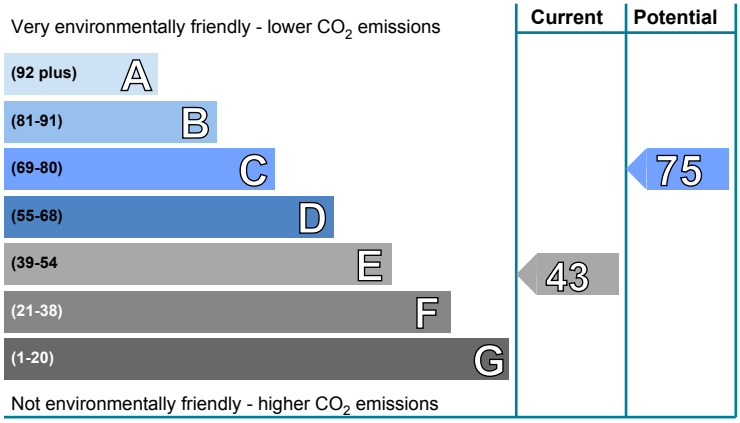



## Energy Efficiency Rating

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 E (50)**. 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 ($CO_2$) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide ($CO_2$) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (43)**. The average rating for EPCs in Scotland is **band D (59).**

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

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

| Recommended measures | Indicative cost | Typical savings over 3 years |
|---|---|---|
| 1 Flat roof or sloping ceiling insulation | £850 - £1,500 | £132.00 |
| 2 Room-in-roof insulation | £1,500 - £2,700 | £873.00 |
| 3 Internal or external wall insulation | £4,000 - £14,000 | £687.00 |

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

**THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE**

## Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction. See the addendum section on the last page of this report for further information relating to items in the table.

| Element | Description | Energy Efficiency | Environmental |
|---|---|---|---|
| Walls | Granite or whinstone, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| Roof | Roof room(s), ceiling insulated | ★★☆☆☆ | ★★☆☆☆ |
| Floor | Solid, no insulation (assumed) | — | — |
| Windows | Fully double glazed | ★★★★☆ | ★★★★☆ |
| 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 all fixed outlets | ★★★★★ | ★★★★★ |

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, $CO_2$ 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 66 kg $CO_2/m^2/yr$.

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 8.3 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.8 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** | £3,561 over 3 years | £1,638 over 3 years | You could save £2,082 over 3 years |
| **Hot water** | £429 over 3 years | £270 over 3 years | |
| **Lighting** | £270 over 3 years | £270 over 3 years | |
| **Totals** | **£4,260** | **£2,178** | |

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

## Recommendations for improvement

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

| | Recommended measures | Indicative cost | Typical saving per year | Rating after improvement | |
|---|---|---|---|---|---|
| | | | | Energy | Environment |
| 1 | Flat roof or sloping ceiling insulation | £850 - £1,500 | £44 | E 52 | E 44 |
| 2 | Room-in-roof insulation | £1,500 - £2,700 | £291 | D 63 | D 56 |
| 3 | Internal or external wall insulation | £4,000 - £14,000 | £229 | C 72 | D 68 |
| 4 | Floor insulation (solid floor) | £4,000 - £6,000 | £81 | C 76 | C 72 |
| 5 | Solar water heating | £4,000 - £6,000 | £49 | C 78 | C 75 |

## 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.

energy saving trust

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

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

### 1 Flat roof or sloping ceiling insulation

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

### 2 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

### 3 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). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

### 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. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

### 5 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

## 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:**

- Solar photovoltaics
- Wind turbine

## 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.

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|---|---|---|---|---|
| Space heating (kWh per year) | 23,330 | (242) | N/A | (4,099) |
| Water heating (kWh per year) | 2,956 | | | |

## Addendum

The assessment does not include any feed-in tariffs that may be applicable to this property.

This dwelling has stone walls and may be exposed to wind driven rain 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), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Mr. Ian Young
Assessor membership number: EES/012603
Company name/trading name: J & E Shepherd
Address: 13 Albert Square
Dundee
DD1 1XA
Phone number: 01382 200454
Email address: dundee@shepherd.co.uk
Related party disclosure: No related party

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

### Use of this energy performance information

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

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

# Scottish Single Survey

SHEPHERD
CHARTERED SURVEYORS

# Single Survey

survey report on:

| | |
|---|---|
| **Property address** | Craigenveoch Farm<br>Glenluce<br>Newton Stewart<br>DG8 0LD |

| | |
|---|---|
| **Customer** | Mr & Mrs Robertson |

| | |
|---|---|
| **Customer address** | c/o Threave Rural<br>The Rockcliffe Suite<br>The Old Exchange<br>Castle Douglas<br>DG7 1TJ |

| | |
|---|---|
| **Prepared by** | J & E Shepherd |

| | |
|---|---|
| **Date of inspection** | 27th July 2021 |

SHEPHERD
CHARTERED SURVEYORS

# PART 1 - GENERAL

## 1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or 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 Report[2] 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.

# Single Survey

## 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** | Two storey detached farmhouse. |
| **Accommodation** | Ground Floor: Entrance Porch, Lounge, Kitchen/Dining Room, Study (or 4th bedroom) and Cloakroom with w.c.<br><br>First Floor: Bedroom 1, Bedroom 2, Bedroom 3 and Bathroom with w.c. |
| **Gross internal floor area (m²)** | 125m² or thereby. |
| **Neighbourhood and location** | The property is situated in a relatively remote rural location. The main shopping, social and educational amenities for the area are provided in the neighbouring towns of Newton Stewart and Stranraer, and local facilities are available in the nearby village of Glenluce. |
| **Age** | It is estimated that the property was constructed circa 1800. The sellers advise that the property was substantially refurbished in the mid 1970s. |
| **Weather** | Dry and overcast. |
| **Chimney stacks** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>The two chimney stacks are of stone pointed and painted construction, with lead flashings, concrete copings and clay pots. |
| **Roofing including roof space** | **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**<br><br>**Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.**<br><br>**If this is not possible, then physical access to the roof space** |

| | |
|---|---|
| | **may be taken by other means if the Surveyor deems it safe and reasonable to do so.**<br><br>The roofs are pitched and laid in plain concrete interlocking tiles with tiled ridging, pointed verges and sandstone skew copings.<br><br>A ceiling hatch on the landing provides access into the apex roof space, and the ceiling in the study/4th bedroom has a hatch that opens into the roof void above this single storey section of the building. No access was gained into the roof void above the front porch/vestibule. The roofs are of timber frame construction overlaid with fibreboard sarking and, where seen, there is a felt membrane below the tiles. The attics are insulated above the flat ceilings, although there appears not to be any insulation within the voids above sloping/coombed ceilings. |

| | |
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| **Rainwater fittings** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>The gutters and downpipes are formed in cast iron. |

| | |
|---|---|
| **Main walls** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>**Foundations and concealed parts were not exposed or inspected.**<br><br>The main walls are of solid stone construction, which are pointed and painted externally. The rear gable where the bathroom is located has been reconstructed in concrete block, and has a rendered external finish. |

| | |
|---|---|
| **Windows, external doors and joinery** | **Internal and external doors were opened and closed where keys were available.**<br><br>**Random windows were opened and closed where possible.**<br><br>**Doors and windows were not forced open.**<br><br>The windows and external doors are uPVC double glazed. |

| | |
|---|---|
| **External decorations** | **Visually inspected.** |

| | |
|---|---|
| **Conservatories / porches** | Not applicable. |

| | |
|---|---|
| **Communal areas** | Not applicable. |

| | |
|---|---|
| **Garages and permanent outbuildings** | **Visually inspected.**<br><br>A range of outbuildings form a courtyard to the rear of the farmhouse. They are of stone construction, with a mix of concrete tiled and slate roofs. The outbuildings are mostly used for storage purposes, and there are two open fronted garages within the southmost section. The combined net internal ground floor area of the various compartments extends to 195m² or thereby. The former upper floor in some parts of the steading has been removed.. |

| | |
|---|---|
| **Outside areas and boundaries** | **Visually inspected.**<br><br>It is understood that the site area extends to 4 acres or thereby. The boundaries are mostly defined with stone dykes. The westmost boundary in the field, where the title is to be split, is currently undefined. Details of the extent of the property must be confirmed with the title deeds. Most of the ground comprises of rough grazing with outcrops of rock. There is a walled orchard/ garden to the south west of the dwelling, adjacent to the gate into the property from the private access road. |

| | |
|---|---|
| **Ceilings** | **Visually inspected from floor level.**<br><br>The ceilings are lined with plasterboard. There are sloping/coombed ceilings in the upstairs rooms. |

| | |
|---|---|
| **Internal walls** | **Visually inspected from floor level.**<br><br>**Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**<br><br>The main walls are lined with plasterboard internally. The partitions are a mix of solid construction and timber studs. |

| | |
|---|---|
| **Floors including sub floors** | **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**<br><br>The ground floors are of solid construction and there are suspended timber floors upstairs.<br><br>It was not possible to inspect the floor surfaces due to the presence of fitted coverings in all rooms. |

| | |
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| **Internal joinery and kitchen fittings** | **Built-in cupboards were looked into but no stored items were moved.**<br><br>**Kitchen units were visually inspected excluding appliances.**<br><br>The internal doors are mostly of oak veneer type, and there are matching glazed double doors between the lounge and the kitchen/dining room. The ground floor study has a timber glazed door. The wardrobes in the master bedroom have sliding doors, and the front bedroom has a flush timber door to the built in cupboard.<br><br>A timber staircase provides access to the first floor landing from the lounge. |

| | |
|---|---|
| | There are fitted base and wall units in the kitchen which are on fairly modern lines. |

| | |
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| **Chimney breasts and fireplaces** | **Visually inspected.**<br><br>**No testing of the flues or fittings was carried out.**<br><br>The lounge fireplace has a 'Dowling' multi-fuel stove. The fireplace wall is pointed stonework.<br><br>An oil fired AGA stove has been installed in the kitchen/dining room, which is vented into the chimney.<br><br>All other fireplaces have been removed and the openings blanked off. |

| | |
|---|---|
| **Internal decorations** | **Visually inspected.** |

| | |
|---|---|
| **Cellars** | Not applicable. |

| | |
|---|---|
| **Electricity** | **Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>This is an off-grid property, which does not have a mains electricity connection.<br><br>Electricity is supplied by an array of photovoltaic (PV) panels mounted on the roof of one of the outbuildings/steadings, and a wind turbine in the field. The power supply is backed up by a 'Cummins' 17.6 kw diesel generator that was installed in 2020. Surplus electricity generated by these three sources is stored in batteries for future use. |

| | |
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| **Gas** | **Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>Bottled propane gas is connected to the property which is used for cooking only. |

| | |
|---|---|
| **Water, plumbing, bathroom fittings** | **Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Water is from a private supply, and is pumped from a well within a fenced area of the field to the north of the farmhouse. There are three water storage tanks in the loft of the house, and there is a |

| | |
|---|---|
| | further tank in one of the outbuildings that stores water for non-domestic use.<br><br>The kitchen units are fitted with a stainless steel sink.<br><br>There is a three piece modern white suite in the bathroom, and the cloakroom has a dated but serviceable coloured wash hand basin and w.c. |

| | |
|---|---|
| **Heating and hot water** | **Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>The 'Grant Vortex Eco External 21-26' oil fired boiler is located at the rear of the house. The boiler heats water in a thermal store, that is installed in a wardrobe within the master bedroom. There area radiators in the main rooms which are fitted with thermostatic valves, and there is a room thermostat in the lounge at the foot of the stairs. It is understood that the 'Dowling' multi-fuel solid fuel stove in the lounge is also linked to the central heating and hot water system, as is the 'Rayburn' oil fired range cooker in the kitchen/dining room. |

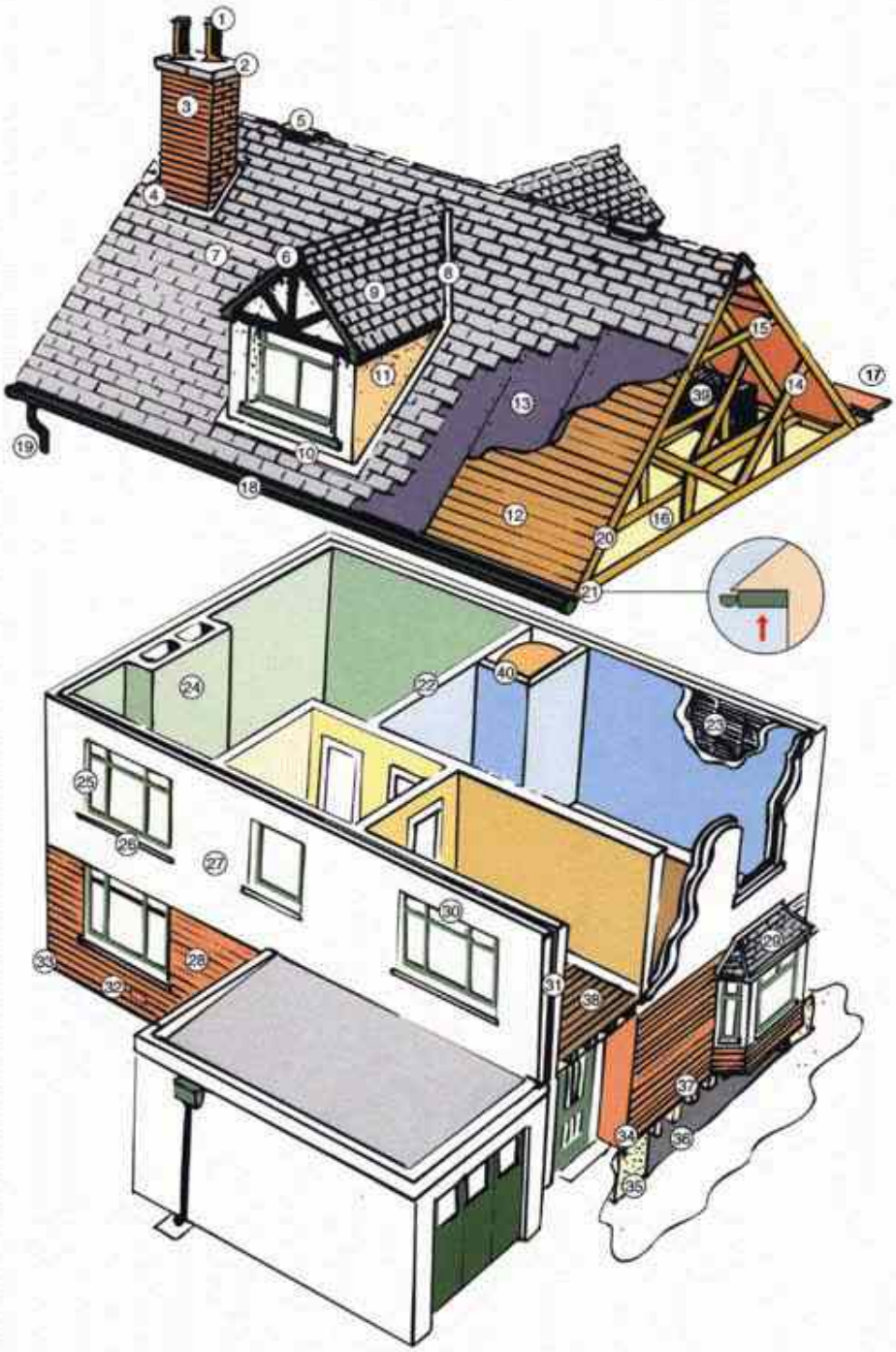
| | |
|---|---|
| **Drainage** | **Drainage covers etc. were not lifted.**<br><br>**Neither drains nor drainage systems were tested.**<br><br>Drainage is connected to a septic tank which is located within the site to the south east of the farmhouse, although it is assumed (having regard to the position of the tank close to the boundary) that the outfall/soakaway is onto adjoining ground in separate ownership. For the avoidance of doubt, the tank was not inspected to confirm its age, type and condition, and the drainage system has not been checked or tested in any way. |

| | |
|---|---|
| **Fire, smoke and burglar alarms** | **Visually inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>A linked smoke and carbon monoxide alarm system, including a heat detector in the kitchen, must be installed.<br><br>In the interests of security no comment is made in relation to the presence or otherwise of a burglar alarm. |

| | |
|---|---|
| **Any additional limits to inspection** | The property was occupied at the time of the survey, and the inspection was restricted by fitted floor coverings in all rooms together with furniture and stored articles. Those parts of the property concealed behind fitted units and sanitary fittings etc were not viewed. The roof voids were inspected on a head and shoulders basis only, from the extent visible from the ceiling hatches without being entered. The external parts of the building were viewed from ground level only.<br><br>With properties of this type and age various parts of the structure, |

| | |
|---|---|
| | such as joists and lintels, are in direct contact with the main external walls, but are hidden from view behind wall linings etc and cannot be seen. Those areas which were not inspected cannot be reported as being free from defect, and any comments regarding the condition of the property must be read in this context.<br><br>Not all parts of the site were closely inspected. 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



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

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

## 2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following 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** | There is no evidence of significant structural movement affecting the property. |

| Dampness, rot and infestation | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Localised areas of dampness were recorded to the internal wall linings in a number of areas. This requires investigation by a timber/damp specialist. |

| Chimney stacks | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No immediate action or repair is needed. |

| Roofing including roof space | |
|---|---|
| **Repair category** | 2 |
| **Notes** | The concrete roof tiles are affected by weathering and a general degradation in condition commensurate with age, and a number of tiles are chipped/broken. There is cracked and loose mortar to the roof verges at the gable ends of the building.<br><br>In the attic, there is loose fibreboard sarking. |

| Rainwater fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | The downpipes are not trapped and discharge rainwater onto adjoining ground, which is not ideal arrangement. |

| Main walls | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No immediate action or repair is needed. |

| Windows, external doors and joinery | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No immediate action or repair is needed. |

| External decorations | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No immediate action or repair is needed. |

| Conservatories/porches | |
|---|---|
| **Repair category** | - |
| **Notes** | Not applicable. |

| Communal areas | |
|---|---|
| **Repair category** | - |
| **Notes** | Not applicable. |

| Garages and permanent outbuildings | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Whilst in reasonable order overall, some repairs are required to the outbuildings/steadings. There are broken slates to the roof of the open garages and the adjoining byre, and there are undulations to the tiled roofs. There is some structural movement to the walls, but on the basis of a single inspection this appears to be longstanding and historic. Evidence of old woodworm infestation was noted to the roof timbers. Some of the floor joist ends and rafters are damp. |

| Outside areas and boundaries | |
|---|---|
| **Repair category** | 1 |
| **Notes** | The ground is sloping, and a basic drainage channel has been formed along the north end of the house to direct surface water away from the building. It was dry at the time of the inspection, and the adequacy of this arrangement has not been ascertained.<br><br>In general the boundary dykes are in good order, although some small sections require attention. The west most boundary in the field, where the title is to be split, is currently undefined. It is assumed that a stock fence will be erected prior to the date of entry. |

| Ceilings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No immediate action or repair is needed. |

| Internal walls | |
|---|---|
| **Repair category** | 2 |
| **Notes** | As advised, localised areas of dampness were recorded to the internal walls. This requires investigation by a timber/damp specialist. |

| Floors including sub-floors | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No immediate action or repair is needed. |

| Internal joinery and kitchen fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No immediate action or repair is needed. |

| Chimney breasts and fireplaces | |
|---|---|
| **Repair category** | - |
| **Notes** | It is assumed that the 'Dowling' multi-fuel stove and the 'AGA' oil fired range have been properly installed and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. |

| Internal decorations | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Works of redecoration may be envisaged by the purchaser(s). |

| Cellars | |
|---|---|
| **Repair category** | - |
| **Notes** | Not applicable. |

| Electricity | |
|---|---|
| **Repair category** | 1 |
| **Notes** | 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. |

| Gas | |
|---|---|
| **Repair category** | 1 |
| **Notes** | In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor. |

| Water, plumbing and bathroom fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Water is drawn from a private well. Details of the source and its reliability must be confirmed, and a current Certificate as to the purity of the water and its suitability for drinking obtained. |

| Heating and hot water | |
|---|---|
| **Repair category** | 1 |
| **Notes** | It is assumed that the central heating and hot water system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. |

| Drainage | |
|---|---|
| **Repair category** | 1 |
| **Notes** | It is assumed that the septic tank has been regularly inspected, emptied and maintained. |

# Single Survey

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

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

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

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

## 3. Accessibility information

**Guidance notes on accessibility information**

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

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

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

1. The assumed tenure is Absolute Ownership.

2. The property is accessed over a shared unmade forestry road. Details of the access rights and maintenance liability must be confirmed with the title deeds.

3. The title is being split, and approximately 4 acres of land is being sold with the house. Details must be confirmed with the title deeds.

4. The property has been altered internally to provide the present accommodation, although it is understood that these works were undertaken in the 1970s and prior to current Building Regulations coming into force.

5. Water is drawn from a private well that located within the site. Full details of the source and its reliability must be confirmed, and a current Certificate as to the purity of the water and its suitability for drinking obtained.

6. It must be confirmed that the septic tank is registered with SEPA.

7. This is an off-grid property, and electricity is generated by photovoltaic solar panels, a wind turbine and diesel generator.

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 £920,000. 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 £370,000 (THREE HUNDRED AND SEVENTY THOUSAND POUNDS STERLING).

| | |
|---|---|
| **Signed** | Security Print Code [546895 = 2286 ]<br>Electronically signed |

| | |
|---|---|
| **Report author** | Ian Young |

# Single Survey

| | |
|---|---|
| **Company name** | J & E Shepherd |
| **Address** | 18 Castle Street, Dumfries, DG1 1DR |
| **Date of report** | 31st July 2021 |

# Mortgage Valuation Report

## Property Address

| | |
|---|---|
| Address | Craigenveoch Farm, Glenluce, Newton Stewart, DG8 0LD |
| Seller's Name | Mr & Mrs Robertson |
| Date of Inspection | 27th July 2021 |

## Property Details

Property Type
- [X] 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
- [X] 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 [X] 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 [1800]

## Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

## Accommodation

Number of Rooms
- [2] Living room(s)
- [3] Bedroom(s)
- [1] Kitchen(s)
- [1] Bathroom(s)
- [2] WC(s)
- [0] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) [125] m² (Internal) [170] m² (External)

Residential Element (greater than 40%) [X] Yes [ ] No

## Garage / Parking / Outbuildings

- [ ] Single garage
- [X] Double garage
- [ ] Parking space
- [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

Courtyard steadings of stone construction with slate and concrete tiles roofs, with a combined net internal ground floor area of 195m² or thereby. NOTE: The open-fronted double garage referred to above forms part of this steading.



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# Mortgage Valuation Report

## 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 | Water | ☐ Mains | ☒ Private | ☐ None |
| Electricity | ☐ Mains | ☒ Private | ☐ None | Gas | ☐ Mains | ☒ Private | ☐ None |
| Central Heating | ☒ Yes | ☐ Partial | ☐ 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 |



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## General Remarks

The property is situated in a relatively remote rural location. The main shopping, social and educational amenities for the area are provided in the neighbouring towns of Newton Stewart and Stranraer, and local facilities are available in the nearby village of Glenluce.

At the time of inspection the property was found to be generally well maintained having regard to its age and character, with fittings internally on mixed modern/semi modern/older lines. A number of items were noted which have been reflected in the valuation figure. In general, these are mostly typical of buildings of this age, or are capable of remedy by routine maintenance and repair.

Localised area of dampness were recorded to the internal walls. This requires investigation by a timber/damp specialist, and thereafter any works recommended must be undertaken to a fully documented and guaranteed standard.

The title is being split, and approximately 4 acres of land is being sold with the house. Details must be confirmed with the title deeds.

The property has been altered internally to provide the present accommodation, although it is understood that these works were undertaken in the 1970s and prior to current Building Regulations coming into force.

Water is drawn from a private well that located within the site. Full details of the source and its reliability must be confirmed, and a current Certificate as to the purity of the water and its suitability for drinking obtained.

It must be confirmed that the septic tank is registered with SEPA. The tank is located within the site boundaries, but it would appear that the outfall/soakaway may discharge onto neighbouring land.

This is an off-grid property, and electricity is generated by photovoltaic solar panels, a wind turbine and diesel generator.

## Essential Repairs

None.

Estimated cost of essential repairs £ N/A  Retention recommended? ☐ Yes ☒ No  Amount £ N/A



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# Mortgage Valuation Report

## Comment on Mortgageability

The property may provide suitable security for mortgage purposes, subject to the specific lending criteria of any mortgage provider. However, some mainstream mortgage providers do not lend on off-grid properties, and the amount of land attached to the property will fall outwith some lenders' criteria.

## Valuations

| | |
|---|---|
| Market value in present condition | £ 370,000 |
| Market value on completion of essential repairs | £ N/A |
| Insurance reinstatement value<br>(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ 920,000 |
| 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 [546895 = 2286 ]<br>Electronically signed by:- |
| Surveyor's name | Ian Young |
| Professional qualifications | MRICS |
| Company name | J & E Shepherd |
| Address | 18 Castle Street, Dumfries, DG1 1DR |
| Telephone | 01387 264333 |
| Fax | 01387 250450 |
| Report date | 31st July 2021 |



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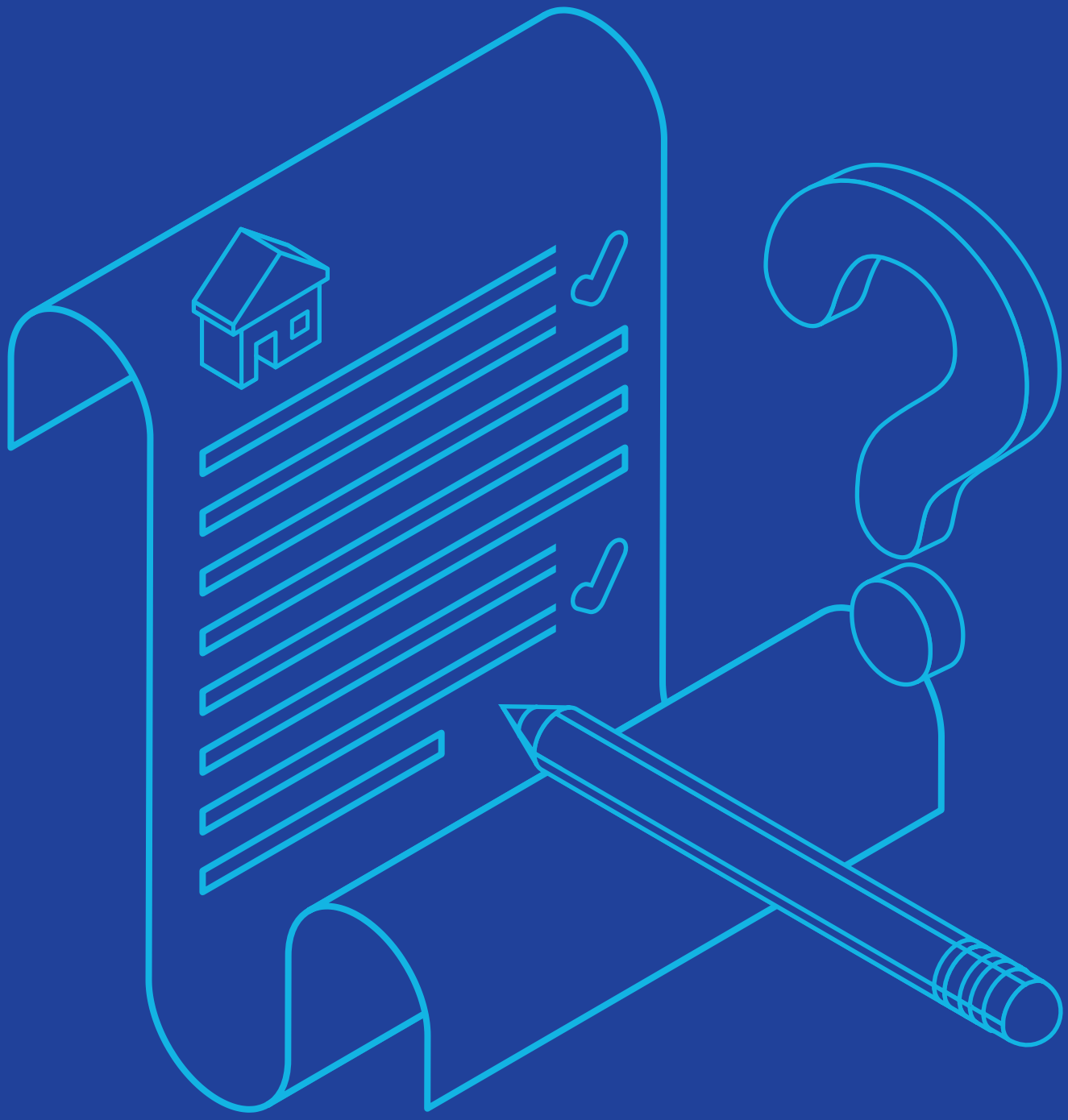

# Property Questionnaire

SHEPHERD
CHARTERED SURVEYORS

# Property Questionnaire

| | |
|---|---|
| **Property address** | CRAIGENVEOCH FARM,<br>GLENLUCE,<br>NEWTON STEWART,<br>DG8 0LD |

| | |
|---|---|
| **Seller(s)** | N&L Robertson |

| | |
|---|---|
| **Completion date of property questionnaire** | 20/07/2021 |

# 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** | |
| | **How long have you owned the property?** 15 years | |
| **2.** | **Council tax** | |
| | **Which Council Tax band is your property in? (Please circle)**<br>**A B C D (E) F G H** | |
| **3.** | **Parking** | |
| | **What are the arrangements for parking at your property?**<br>**(Please tick all that apply)**<br>• **Garage** ☐<br>• **Allocated parking space** ☐<br>• **Driveway** ☐<br>• **Shared parking** ☐<br>• **On street** ☐<br>• **Resident permit** ☐<br>• **Metered parking** ☐<br>• **Other (please specify):** private yards and buildings | |
| **4.** | **Conservation area** | |
| | **Is your property in a designated Conservation Area (i.e. 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**~~ |

| | | |
|---|---|---|
| **5.** | **Listed buildings** | |
| | **Is your property a Listed Building, or contained within one (i.e. 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)?**<br><br>**If you have answered yes, 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?**<br><br>**If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.**<br><br>**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~~** |
| **b.** | **Have you had replacement windows, doors, patio doors or double glazing installed in your property?**<br><br>**If you have answered yes, 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):**<br><br>wooden single glazed windows and doors replaced with UPVC double glazed various dates between 2006 and 2019<br><br>**Please give any guarantees which you received for this work to your solicitor or estate agent.** | |
| | | |

| | | |
|---|---|---|
| **7.** | **Central heating** | |
| **a.** | **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).**<br><br>**If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).**<br><br>Oil, wood, electric solar and wind with thermal store<br><br>**If you have answered yes, please answer the three questions below:** | **Yes / ~~No~~ / ~~Partial~~** |
| **b.** | **When was your central heating system or partial central heating system installed?** | between 2006 and 2020 |
| **c.** | **Do you have a maintenance contract for the central heating system?**<br><br>**If you have answered yes, please give details of the company with which you have a maintenance contract:** | **~~Yes~~ / No** |
| **d.** | **When was your maintenance agreement last renewed? (Please provide the month and year).** | |
| **8.** | **Energy Performance Certificate** | |
| | **Does your property have an Energy Performance Certificate which is less than 10 years old?** | **~~Yes~~ / No** |
| **9.** | **Issues that may have affected your property** | |
| **a.** | **Has there been any storm, flood, fire or other structural damage to your property while you have owned it?**<br><br>**If you have answered yes, is the damage the subject of any outstanding insurance claim?** | **~~Yes~~ / No**<br><br>**~~Yes~~ / ~~No~~** |
| **b.** | **Are you aware of the existence of asbestos in your property?**<br><br>**If you have answered yes, please give details:** | **~~Yes~~ / No** |
| | | |

| 10. | Services | |
|---|---|---|
| a. | **Please tick which services are connected to your property and give details of the supplier:** | |
| b. | **Is there a septic tank system at your property?**<br><br>**<u>If you have answered yes</u>, please answer the two questions below:** | **Yes / ~~No~~** |
| c. | **(i) Do you have appropriate consents for the discharge from your septic tank?** | **Yes / ~~No~~ / ~~Don't know~~** |
| d. | **(ii) Do you have a maintenance contract for your septic tank?**<br><br>**<u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:** | **~~Yes~~ / No** |
| | | |

| Services | Connected | Supplier |
|---|---|---|
| **Gas / liquid petroleum gas** | — | |
| **Water mains / private water supply** | — | |
| **Electricity** | — | |
| **Mains drainage** | — | |
| **Telephone** | ✓ | Zen |
| **Cable TV / satellite** | — | |
| **Broadband** | ✓ | EE wireless |

| | | |
|---|---|---|
| **11.** | **Responsibilities for Shared or Common Areas** | |
| **a.** | **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?**<br><br>**If you have answered yes, please give details:**<br><br>private road and fences | **Yes / ~~No~~ / ~~Don't Know~~** |
| **b.** | **Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?**<br><br>**If you have answered yes, please give details:** | **~~Yes~~ / No / ~~Not applicable~~** |
| **c.** | **Has there been any major repair or replacement of any part of the roof during the time you have owned the property?** | **~~Yes~~ / No** |
| **d.** | **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?**<br><br>**If you have answered yes, please give details:**<br><br>right of access on neighboring land and tracks | **Yes / ~~No~~** |
| **e.** | **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?**<br><br>**If you have answered yes, please give details:** | **~~Yes~~ / No** |
| **f.** | **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.)**<br><br>**If you have answered yes, please give details:** | **~~Yes~~ / No** |
| **12.** | **Charges associated with your property** | |
| **a.** | **Is there a factor or property manager for your property?**<br><br>**If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:** | **~~Yes~~ / No** |
| | | |

| | | |
|---|---|---|
| **b.** | **Is there a common buildings insurance policy?**<br><br>**If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?** | **~~Yes~~ / No / ~~Don't Know~~**<br><br>**~~Yes~~ / ~~No~~ / ~~Don't Know~~** |
| **c.** | **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.** | |
| **13.** | **Specialist works** | |
| **a.** | **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?**<br><br>**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:** | **~~Yes~~ / No** |
| **b.** | **As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?**<br><br>**If you have answered yes, please give details:** | **~~Yes~~ / No** |
| **c.** | **If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?**<br><br>**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.**<br><br>**Guarantees are held by:** | **~~Yes~~ / ~~No~~** |
| | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **14.** | **Guarantees** | | | | | | |
| **a.** | **Are there any guarantees or warranties for any of the following:** | | | | | | |
| **(i)** | **Electrical work** | **~~No~~** | **Yes** | **~~Don't know~~** | **~~With title deeds~~** | **~~Lost~~** | **~~Cannot Answer*~~** |
| **(ii)** | **Roofing** | **No** | **~~Yes~~** | **~~Don't know~~** | **~~With title deeds~~** | **~~Lost~~** | **~~Cannot Answer*~~** |
| **(iii)** | **Central heating** | **~~No~~** | **Yes** | **~~Don't know~~** | **~~With title deeds~~** | **~~Lost~~** | **~~Cannot Answer*~~** |
| **(iv)** | **NHBC** | **No** | **~~Yes~~** | **~~Don't know~~** | **~~With title deeds~~** | **~~Lost~~** | **~~Cannot Answer*~~** |
| **(v)** | **Damp course** | **No** | **~~Yes~~** | **~~Don't know~~** | **~~With title deeds~~** | **~~Lost~~** | **~~Cannot Answer*~~** |
| **(vi)** | **Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)** | **No** | **~~Yes~~** | **~~Don't know~~** | **~~With title deeds~~** | **~~Lost~~** | **~~Cannot Answer*~~** |
| **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):**<br>Diesel generator and central heating boiler | | | | | | |
| **c.** | **Are there any outstanding claims under any of the guarantees listed above?**<br>**If you have answered yes, please give details:** | | | | | | **~~Yes~~ / No** |
| **15.** | **Boundaries** | | | | | | |
| | **So far as you are aware, has any boundary of your property been moved in the last 10 years?**<br>**If you have answered yes, please give details:**<br>not at present but shortly we are likely to sell agricultural land to another causing a new boundary to be created | | | | | | **Yes / ~~No~~ / ~~Don't know~~** |
| | | | | | | | |

| | | |
|---|---|---|
| **16.** | **Notices that affect your property** | |
| | **In the past 3 years have you ever received a notice:** | |
| **a.** | **advising that the owner of a neighbouring property has made a planning application?** | **~~Yes~~ / No / ~~Don't know~~** |
| **b.** | **that affects your property in some other way?** | **~~Yes~~ / No / ~~Don't know~~** |
| **c.** | **that requires you to do any maintenance, repairs or improvements to your property?** | **~~Yes~~ / No / ~~Don't know~~** |
| | **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.** | |

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

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

**Signature(s):** _____

_____

**Date:** _____

Aberdeen
01224 202800

Ayr
01292 267987

Coatbridge
01236 436561

Cumbernauld
01236 780000

Dalkeith
0131 663 2780

Dumbarton
01389 731682

Dumfries
01387 264333

Dundee
01382 200454

Dunfermline
01383 722337

East Kilbride
01355 248535

Edinburgh
0131 225 1234

Elgin
01343 553939

Falkirk
01324 635 999

Fraserburgh
01346 517456

Galashiels
01896 750150

Glasgow Commercial
0141 331 2807

Glasgow South
0141 649 8020

Glasgow West End
0141 353 2080

Greenock
01475 730717

Hamilton
01698 897548

Inverness
01463 712239

Kilmarnock
01563 520318

Kirkcaldy
01592 205442

Livingston
01506 416777

Montrose
01674 676768

Motherwell
01698 252229

Musselburgh
0131 653 3456

Paisley
0141 889 8334

Perth
01738 638188

Peterhead
01779 470766

St Andrews
01334 477773

Saltcoats
01294 464228

Stirling
01786 450438

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