

HILL OF BURNS HILL STREET

CREETOWN

NEWTON STEWART

DG8 7HF



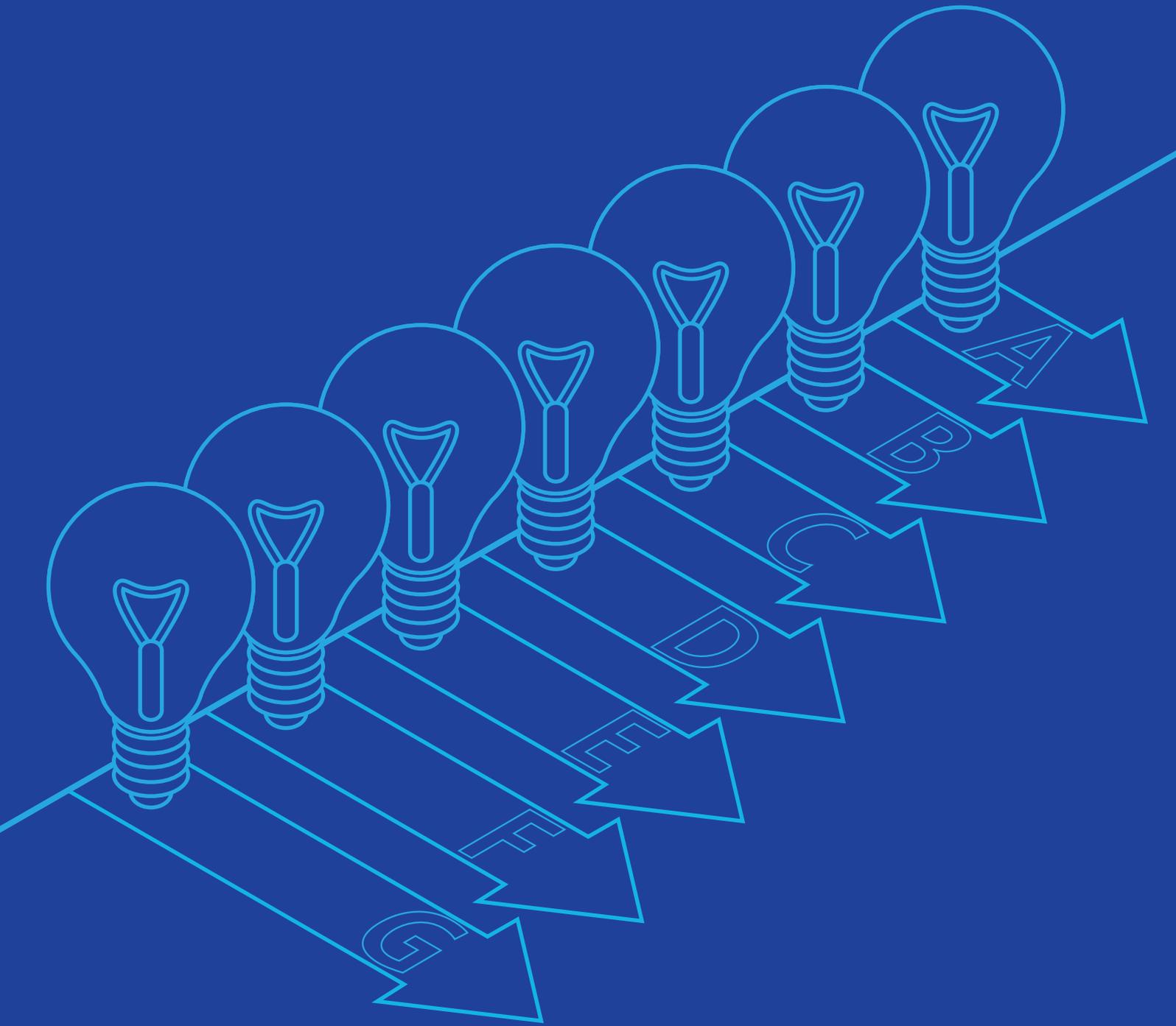
Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /

www.shepherd.co.uk





Energy Performance Certificate

Energy Performance Certificate (EPC)

Scotland

Dwellings

HILL OF BURNS, HILL STREET, CREETOWN, NEWTON STEWART, DG8 7HF

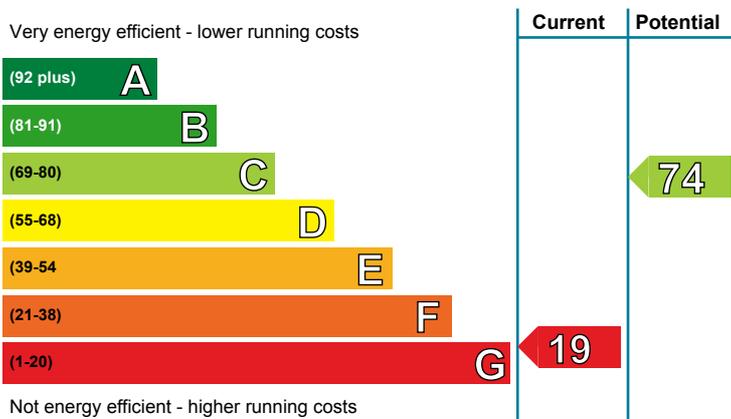
Dwelling type:	Detached house	Reference number:	9150-2769-3200-2329-1551
Date of assessment:	21 October 2021	Type of assessment:	RdSAP, existing dwelling
Date of certificate:	02 November 2021	Approved Organisation:	Elmhurst
Total floor area:	699 m ²	Main heating and fuel:	Electric storage heaters
Primary Energy Indicator:	790 kWh/m ² /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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£59,367	See your recommendations report for more information
Over 3 years you could save*	£45,159	

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

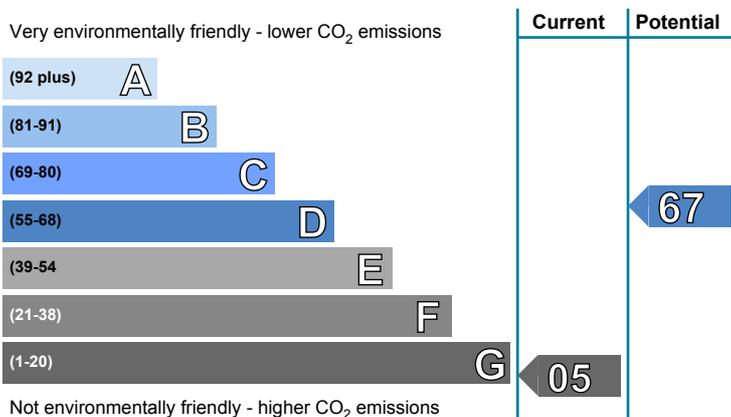


Energy Efficiency Rating

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 G (19)**. 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 (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band G (5)**. 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 Increase loft insulation to 270 mm	£100 - £350	£2142.00
2 Room-in-roof insulation	£1,500 - £2,700	£8781.00
3 Internal or external wall insulation	£4,000 - £14,000	£9975.00

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.

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Pitched, no insulation	★☆☆☆☆	★☆☆☆☆
	Pitched, 150 mm loft insulation	★★★★☆	★★★★☆
	Roof room(s), no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Some double glazing	★☆☆☆☆	★☆☆☆☆
Main heating	Electric storage heaters	★★★★☆	★☆☆☆☆
Main heating controls	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	Electric immersion, off-peak	★★★★☆	★★☆☆☆
Lighting	Low energy lighting in 57% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ 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 134 kg CO₂/m²/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 93 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 72 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	£57,333 over 3 years	£12,783 over 3 years	
Hot water	£924 over 3 years	£396 over 3 years	
Lighting	£1,110 over 3 years	£1,029 over 3 years	
Totals	£59,367	£14,208	

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 Increase loft insulation to 270 mm	£100 - £350	£714	F 21	G 6
2 Room-in-roof insulation	£1,500 - £2,700	£2927	F 30	G 14
3 Internal or external wall insulation	£4,000 - £14,000	£3325	E 43	F 24
4 Floor insulation (suspended floor)	£800 - £1,200	£470	E 45	F 26
5 Draughtproofing	£80 - £120	£1053	E 49	F 29
6 Change heating to gas condensing boiler	£3,000 - £7,000	£6096	C 69	D 62
7 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£468	C 72	D 66
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£331	C 74	D 67

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump
- Micro CHP

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.

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

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

1 Loft insulation

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

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 (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

5 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

6 Gas condensing boiler

Changing the heating to use a mains gas boiler that provides both space and water heating will save money, as mains gas is currently cheaper than the fuel being used at present. A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat the property, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). This improvement is most appropriate when the existing heating system needs repair or replacement. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer. It is also recommended to change the electricity tariff to standard tariff when off-peak is no longer used for heating.

7 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	175,219	(6,542)	N/A	(29,488)
Water heating (kWh per year)	2,917			

Addendum

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. James Hunter
Assessor membership number:	EES/016139
Company name/trading name:	J & E Shepherd
Address:	18 Castle Street Dumfries DG1 1DR
Phone number:	01387 264333
Email address:	dumfries@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 [greener-scotland.org](https://www.greener-scotland.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





Scottish Single Survey

Single Survey

survey report on:

Property address	HILL OF BURNS HILL STREET CREETOWN NEWTON STEWART DG8 7HF
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Customer	Mrs Sheila Mackenzie
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Customer address	c/o Threave Rural The Rockcliffe Suite The Old Exchange Castle Douglas DG7 1TJ
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Prepared by	J & E Shepherd
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Date of inspection	21st October 2021
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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.

Terms and Conditions

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;

Terms and Conditions

- 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 villa.
Accommodation	Ground Floor: Entrance Vestibule, Hallways, 5 Reception Rooms, 2 Kitchens, Utility Room, 2 Cloakrooms with w.c.'s and Porch. First Floor: 8 Bedrooms, Laundry Room, Bathroom with separate toilet compartment, 2 en-suite Bathrooms with w.c.'s, Shower Room with w.c., Bathroom with w.c. and Mezzanine Room. Attic Floor: 3 Bedrooms, Bathroom with w.c. and Two Attic Rooms.
Gross internal floor area (m²)	700m ² or thereby.
Neighbourhood and location	The property is situated on the outskirts of the commuter village of Creetown where limited local facilities can be found.
Age	The property is understood to have originally been constructed in 1726.
Weather	Dry and bright.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney heads are of solid stone construction 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

	<p>being from a 3m ladder within the property.</p> <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 slates with metal ridging and hips. There are metal clad dormer window projections with flat sections of roofing which were not viewed. There are platform lead and felt sections of roofing which were not viewed. There is a flat felt roof over the entrance vestibule. There was a restricted view of the roof coverings.</p> <p>Access to the roof voids is via two doorways and three attic hatches at attic floor level. There were restricted inspections only. These roof voids are not insulated.</p> <p>There is access to the single storey roof void via the coal store. This area is not insulated.</p> <p>There is access in the front first floor hallway ceiling to a section of roof void which is insulated. There was a very restricted inspection of this area.</p>
<p>Rainwater fittings</p>	<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>
<p>Main walls</p>	<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 solid stone construction, part externally roughcast.</p> <p>The single storey section of the building appears to be of solid brick externally roughcast.</p>
<p>Windows, external doors and joinery</p>	<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 has double timber panelled doors with the other door being timber and glazed.</p> <p>The windows are timber sash single glazed with some timber double glazed roof lights. There is a timber and glazed roof light above the stairs.</p>

Single Survey

External decorations	Visually inspected.
Conservatories / porches	<p>Visually inspected.</p> <p>There is a small porch off the main kitchen which has brick and roughcast walls, a plastic roof and timber door.</p>
Communal areas	None.
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a double garage/workshop of steel frame construction with profile metal sheet cladding. It has the benefit of power and lighting.</p> <p>Outbuildings comprise a brick and slated coal store attached to the utility room and also a brick and slated oil tank store.</p> <p>There is a brick and roughcast open sided lean-to outbuilding at the rear which has a timber and Perspex roof.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are garden grounds on all sides of the property which are understood to extend to 3 acres or thereby. This was not measured and the exact extent should be ascertained by reference to the title deeds. These are bounded by timber fencing, stone walls and post and wire fencing but boundaries were not all clearly viewed.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings are mainly of timber lath and plaster.</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, timber stud and plasterboard and timber lath and plaster.</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>

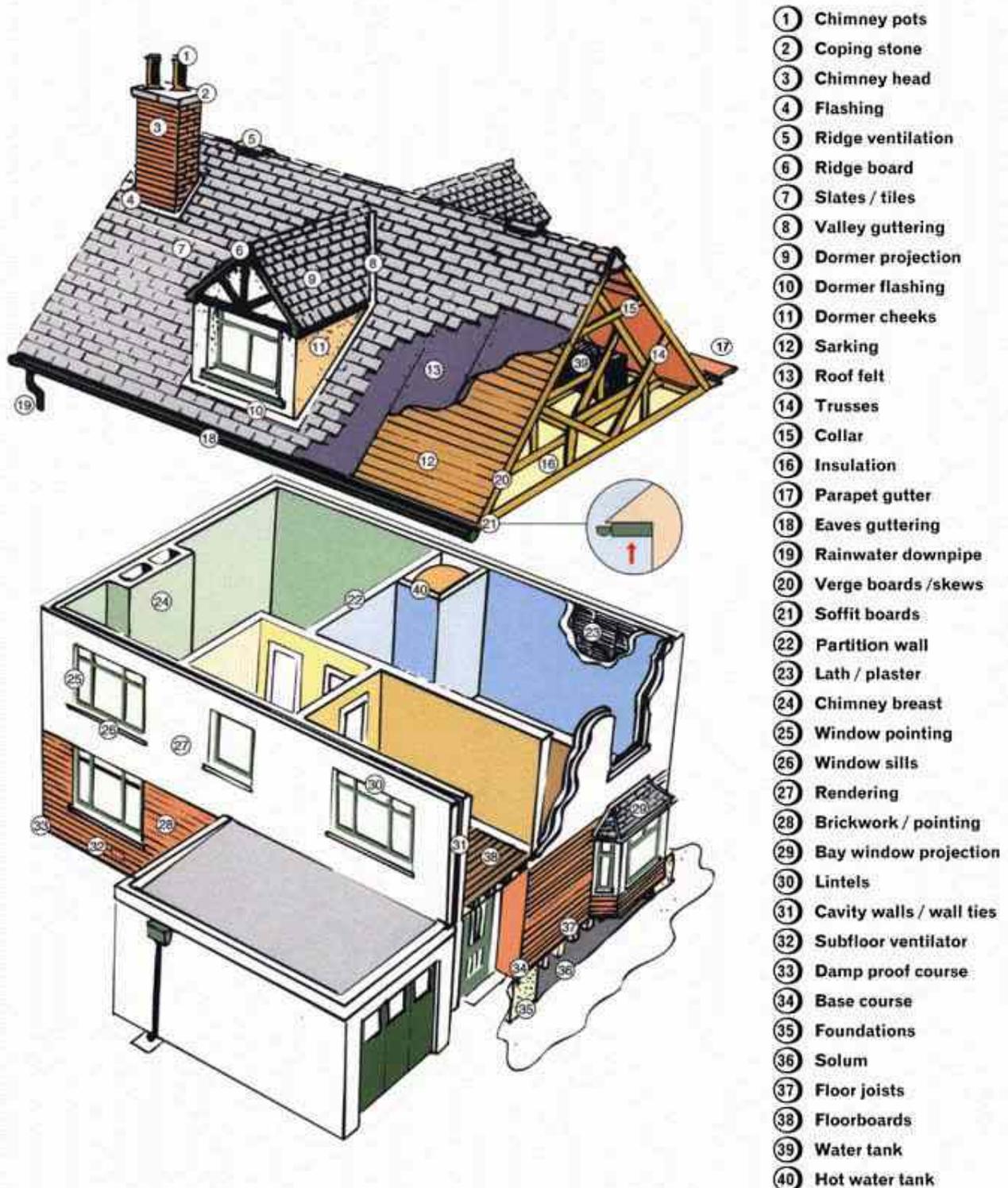
Single Survey

	<p>The floors are of suspended timber construction, part concrete. The property was fully furnished and the floors were covered throughout. Accordingly our view of the floor timbers/surfaces was restricted. The only sub-floor access was the cellar area.</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 timber panelled, part timber and glazed. The smaller kitchen has semi modern wall and base storage units with the main kitchen having free-standing units which are not included in the sale. There are timber carpeted staircases leading between floor levels with the rear attic staircase being very steep.</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 stone, timber and tiled fire surround with a solid fuel stove with the billiard room having a timber fire surround with a solid fuel fireplace. There is a stone and timber surround in the rear drawing room and a solid fuel stove. The study has a timber and tiled surround with a solid fuel stove. One of the attic rooms has a cast iron fire surround and a solid fuel fireplace. The two rear bedrooms have a timber and cast iron fire surrounds with solid fuel fireplaces with the front bedroom having a timber and tiled fire surround. A rear bedroom has a timber and tiled fire surround with an electric fire fitted and another has a solid fuel fireplace.</p>
Internal decorations	<p>Visually inspected.</p>
Cellars	<p>Visually inspected where there was a safe and purpose-built access.</p> <p>There are steps down to a cellar which is partially floored with flag stones and part is unfloored. It is not classed as habitable accommodation.</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 wall cupboard in the main kitchen.</p>

<p>Gas</p>	<p>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.</p> <p>There is a mains supply of gas with the meter in a box at the rear. It is currently unused and the connection should be confirmed.</p>
<p>Water, plumbing, bathroom fittings</p>	<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>The smaller kitchen has a stainless steel sink unit with a dated stainless steel unit and a white wash hand basin in the main kitchen. The two ground floor cloakrooms have dated white w.c.'s and wash hand basins. There are plastic cold water storage tanks in the roof voids. The utility room has twin stainless steel sink units with the laundry room having an old wash tub. The bathrooms and shower rooms have dated suites. There are washhand basins in some of the bedrooms.</p>
<p>Heating and hot water</p>	<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>There are some electric night storage heaters and panel radiators within the property. The oil fired AGA stove in the kitchen heats some radiators with a programmer in the kitchen and a plastic feeder tank, in the attic, which is not insulated.</p> <p>There are three copper insulated hot water storage tanks with hot water being heated by means of electric immersion heaters and a stove.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is connected to the main sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a fire alarm system within the property but it is now redundant. There are battery operated smoke detectors. Mains connected smoke detectors with battery back-ups and a heat detector should be installed in early course.</p> <p>No comment is made on the existence or otherwise of a burglar alarm.</p>

Any additional limits to inspection	<p>There was very limited roof void access. There was no access to the rear ground floor hallway cupboard.</p> <p>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.</p>
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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.

Single Survey

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	2
Notes	Evidence of settlement was observed in the form of sloping floors and off-plumb doors. There is significant cracking to the walls of the single storey section of the building which requires to be checked by a structural engineer prior to completion of missives and remedial works carried out as necessary.

 Dampness, rot and infestation	
Repair category	3
Notes	High damp readings were recorded in the walls and floors of the billiard room and the walls of the cloakrooms. There is dampness in the cellar with rot to floor joists and floors above. There is dampness in the rear hallway walls and in the kitchen. There are signs of damp penetration in the utility room and adjoining cupboard. There has been damp penetration at the chimney heads and fireplaces. There is extensive damp penetration in the attic floor rooms and in the stairwell and rooms off the stairwell. There are rotten timbers at the master bedroom window. There is damp staining in the front first floor hallway. There is dampness in the adjoining bedroom and at the bathroom. There is damp penetration and suspect rot to the timbers in the roof voids, particularly in the single storey section of the building at the valley guttering. There is damp and rot to the panelling in the rear public room. There is evidence of woodworm in the roof timbers.

 Chimney stacks	
Repair category	2
Notes	There are signs of damp penetration at the chimney heads with open jointing and plant growth.



Roofing including roof space

Repair category	2
Notes	<p>There are some slipped and broken slates on the roof with metal clips where replacement of slates has been necessary. There are defective flashings and corroded roof metalwork. The flat sections of roofing will have a limited life only. There is a very rough finish to the flat roof edges and patching works have been carried out to parapet guttering. There is vegetation on the roofing.</p> <p>There is damp staining in the roof voids with suspect rot to the timbers, particularly at the valley guttering and chimneys.</p> <p>The two storey section of the building roof structure has had foam applied to the sarking. This is a potential issue as we do not know the type of foam used or its suitability.</p>



Rainwater fittings

Repair category	2
Notes	There are corroded and leaking rainwater goods and a defective downpipe.



Main walls

Repair category	3
Notes	<p>There is cracking and spalling to the single storey section of the building brickwork with some of the cracking significant in nature, being evidence of settlement. This requires to be checked by a structural engineer prior to completion of missives with all remedial works undertaken under the supervision of the engineer.</p> <p>There is weathering to the stone and metal balcony.</p> <p>There is corrosion to the metal support beams around the billiard room window.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>There are signs of damp penetration at the doors with rotting timbers.</p> <p>There are rotten and damaged eaves timbers and panels.</p> <p>The windows have missing sash cords, some are seized with paint, there is cracked glazing, rot to window woodwork and defective pointing. There are suspected to be failed seals in the roof lights which have allowed interstitial condensation. There are signs of damp penetration at the roof lights.</p>

Single Survey



External decorations

Repair category	2
Notes	There is weathering to the external decorations.



Conservatories/porches

Repair category	2
Notes	The porch is a very basic structure with damp penetration and rot to the external joinery timbers.



Communal areas

Repair category	1
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	2
Notes	The coal store has a defective skylight, cracked and spalling brickwork and roughcast on the walls. The oil storage tank is corroded.



Outside areas and boundaries

Repair category	2
Notes	<p>There are leaning and bulging garden/boundary walls with cracking. There is rot to the fencing. There are large trees within the grounds which will require ongoing maintenance.</p> <p>The rear canopy area has rotten timbers and is damaged.</p>



Ceilings

Repair category	2
Notes	There is plaster cracking.



Internal walls

Repair category	2
Notes	There is rough and damaged plaster cracking, particularly where there have been problems with damp penetration.

Single Survey



Floors including sub-floors

Repair category	3
Notes	There is rot to the floor timbers. There are badly corroded metal support lintels and beams as viewed from the cellar. There are sloping floors and loose and uneven floorboards.



Internal joinery and kitchen fittings

Repair category	2
Notes	There are some door backings which are possibly an asbestos containing material and care should be taken when carrying out repairs, maintenance or renewal as this is a potential health hazard.



Chimney breasts and fireplaces

Repair category	2
Notes	The stoves may not comply with current regulations. There is wear and tear to the fireplaces/surrounds and a build-up of debris.



Internal decorations

Repair category	2
Notes	The internal decorations are dated and are affected by wear and tear/damage, particularly where there have been problems with damp penetration.



Cellars

Repair category	2
Notes	There are rotten timbers in the cellars with extensive dampness. There are asbestos linings and care should be taken when carrying our repairs, maintenance or renewal as this is a potential health hazard.



Electricity

Repair category	2
Notes	Sections of the electrical system are dated and are on unsatisfactory lines such as surface cabling and unswitched sockets. The electric showers are dated. There is a damaged extractor fan in an en-suite.

Single Survey



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	3
Notes	There is lead piping within the property and dated plumbing. There are dated and worn sanitary fittings.



Heating and hot water

Repair category	2
Notes	The oil heating system is dated as is the stove. There are signs of leakage at one of the hot water storage tanks.



Drainage

Repair category	1
Notes	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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

Single Survey

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, First and Attic Floors
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 type="checkbox"/> No <input checked="" 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

The access road is private and is unmade. It is assumed that there is a liability for an equitable share in the upkeep.

The property is understood to be a Category 'B' Listed Building.

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 £3,250,000. 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 £450,000 (FOUR HUNDRED AND FIFTY THOUSAND POUNDS STERLING).

Signed	Security Print Code [568058 = 0239] Electronically signed
Report author	J Malcolm Hunter
Company name	J & E Shepherd
Address	18 Castle Street, Dumfries, DG1 1DR
Date of report	1st November 2021

Mortgage Valuation Report



Property Address

Address HILL OF BURNS HILL STREET, CREETOWN, NEWTON STEWART, DG8 7HF
Seller's Name Mrs Sheila Mackenzie
Date of Inspection 21st October 2021

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:

Coal store and boiler store.

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 stove to radiators, electric night storage heaters and panel 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

Mortgage Valuation Report

General Remarks

The property has been poorly maintained. Fittings are generally dated as is the décor with an extensive refurbishment programme now necessary. Although not an exhaustive list the main items, other than essential repairs, can be listed as follows:-

- 1) There are problems with damp penetration at the chimney heads with plant growth and open jointing.
- 2) An overhaul of the roof coverings is required. Ongoing maintenance and early renewal may be required.
- 3) Defective rainwater goods.
- 4) Cracking and spalling to the brickwork on the single storey section of the building.
- 5) General repairs required to the doors and windows.
- 6) General repairs required to the porch and outbuildings.
- 7) Repairs required to fireplaces, flues and stoves prior to reuse. Some of the stoves may not comply with current regulations.
- 8) General plaster repairs are required as part of a redecorative programme.
- 9) Much of the electrical system is on older lines and the system should be checked and upgraded as necessary by a competent electrical contractor.
- 10) Dated heating system.

Given the extent of remedial works required, reports and estimates for all these works must be obtained prior to completion of missives.

The access road is private and is unmade. It is assumed that there is a liability for an equitable share in the upkeep.

The property is understood to be a Category 'B' Listed Building.

The total site area is understood to extend to 3 acres or thereby. This was not measured and the exact extent should be ascertained with reference to the title deeds.

Mortgage Valuation Report

Essential Repairs

- 1) High damp readings were recorded in the walls and floors of the property with rot to the floor timbers and the possibility of rot in the roof timbers. There is evidence of woodworm infestation. A competent firm of timber/damp proofing specialists must be instructed to check the property throughout in detail prior to completion of missives and to thereafter implement repair/treatment works as necessary to a guaranteed standard.
- 2) There is settlement cracking affecting the single storey section of the building. This may be progressive. A structural engineer must be instructed to check this prior to completion of missives and all remedial works found necessary must be completed under the engineer's supervision.
- 3) There is lead piping within the property. All plumbing within the property should be checked and upgraded as necessary to include replacement of all lead piping.
- 4) There are badly corroded lintels/beams which require to be replaced.

Estimated cost of essential repairs £

Retention recommended? Yes No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

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

Valuations

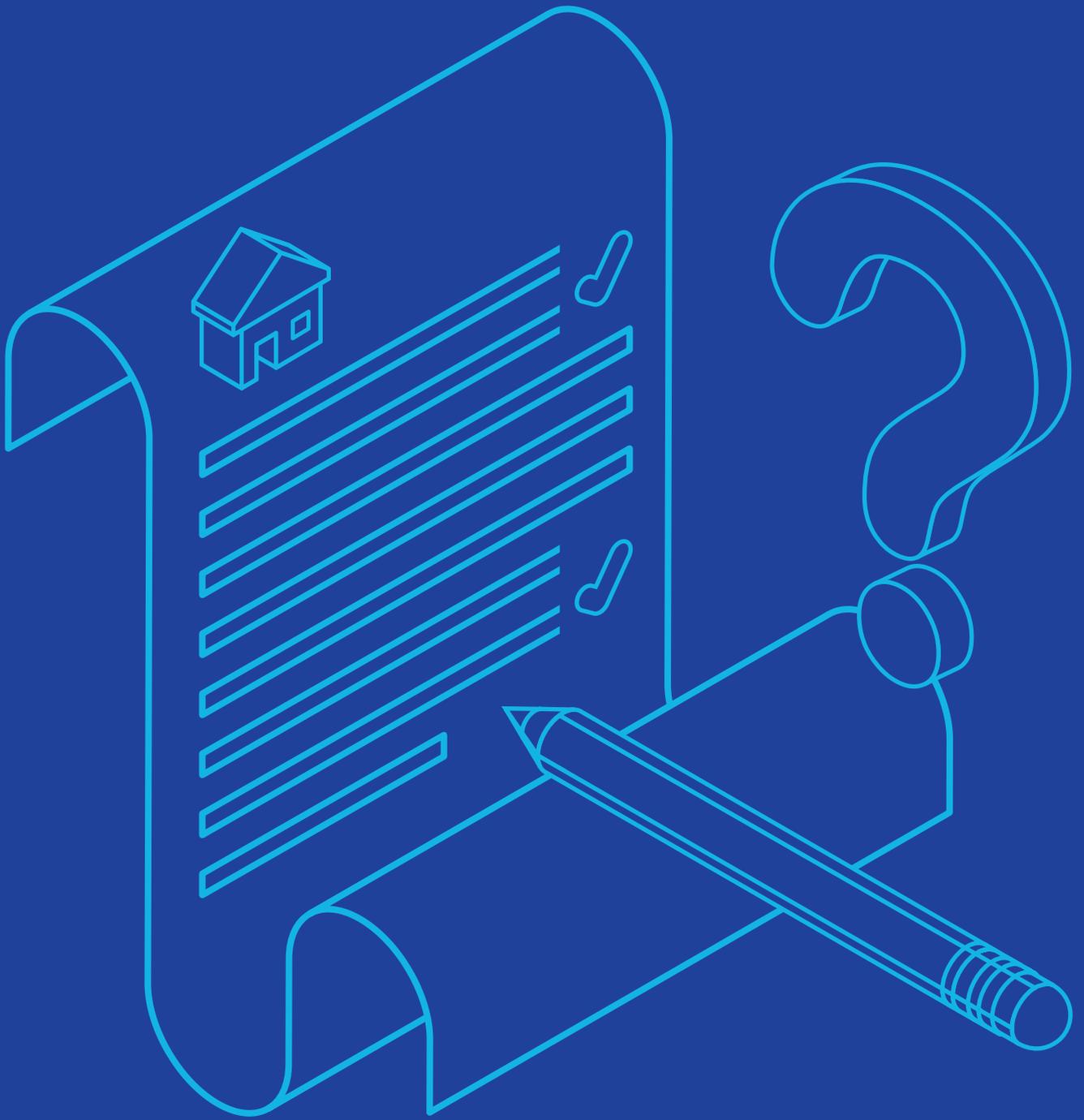
Market value in present condition £ 450,000
Market value on completion of essential repairs £ 490,000
Insurance reinstatement value £ 3250000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

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 [568058 = 0239]
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 1st November 2021



Property Questionnaire



property questionnaire

Property address HILL OF BUENS HILL STREET CREETOWN NEWTON STEWART DG8 7HF	
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Seller(s) THREEAVE RURAL ON BEHALF OF MRS SHEILA MACKENZIE
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Completion date of property questionnaire	19/10/21
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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? <i>MAY 1993</i>
2.	Council tax
	Which Council Tax band is your property in? (Please tick one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input checked="" type="checkbox"/> G <input type="checkbox"/> H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none">• Garage <input checked="" type="checkbox"/>• Allocated parking space <input type="checkbox"/>• Driveway <input checked="" type="checkbox"/>• Shared parking <input type="checkbox"/>• On street <input type="checkbox"/>• Resident permit <input type="checkbox"/>• Metered parking <input type="checkbox"/>• Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? <i>USED TO BE A CONSERVATION AREA</i> <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know

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5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	<input checked="" type="checkbox"/> Yes 'B' <input type="checkbox"/> No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>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:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	(i) Were the replacements the same shape and type as the ones you replaced?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(ii) Did this work involve any changes to the window or door openings?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

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7.	Central heating	
a.	<p>Is there a central heating system in your property?</p> <p>(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). <u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Partial <i>AGTA BOILER OIL FIRED</i>
	(i) When was your central heating system or partial central heating system installed?	<i>DON'T KNOW</i>
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	<i>1/12/2016</i>
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

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10. Services		
a. Please tick which services are connected to your property and give details of the supplier:		
Services	Connected	Supplier
✓ Gas or liquid petroleum gas	NOT CONNECTED - NO GAS APPLIANCES	
Water mains or private water supply	MAINS	SCOTTISH WATER
Electricity	✓	SCOTTISH POWER
Mains drainage	✓	SCOTTISH WATER
Telephone	LANDLINE IS MY SON'S BUSINESS NUMBER	DON'T KNOW
Cable TV or satellite	No	
Broadband	✓	DON'T KNOW - IT IS MY SON'S .
b.	Is there a septic tank system at your property? If you have answered <u>yes</u> , please answer the two questions below:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	(i) Do you have appropriate consents for the discharge from your septic tank?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
	(ii) Do you have a maintenance contract for your septic tank? If you have answered <u>yes</u> , please give details of the company with which you have a maintenance contract:	<input type="checkbox"/> Yes <input type="checkbox"/> No

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11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p> <p><i>RE-FELTING OF FLAT ROOF 1993</i></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
d.	<p>Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p> <p><i>3 PROPERTIES HAVE SHARED ACCESS</i></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p> <p><i>THERE HAS ALWAYS BEEN A VERBAL AGREEMENT</i></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

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<p>b.</p>	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p>
<p>c.</p>	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
<p>13. Specialist works</p>		
<p>a.</p>	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, 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.</p> <p><i>DRY ROT UNDER FLOOR IN GROUND FLOOR W.C. TREATMENT CARRIED OUT BY RICHARDSON & STURLING APPROX 25 YEAR AGO</i></p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>b.</p>	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>c.</p>	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> 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.</p> <p>Guarantees are held by:</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><i>GUARANTEE WAS FOR 15 YEARS.</i></p>

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

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

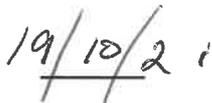
Declaration by the seller(s)/or other authorised body or person(s)

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:





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| ▲▲ Aberdeen
01224 202800 | ▲ Dumbarton
01389 731682 | ▲▲ Edinburgh
0131 225 1234 | ▲▲ Glasgow Commercial
0141 331 2807 | ▲▲ Inverness
01463 712239 | ▲ Motherwell
01698 252229 | ▲ Peterhead
01779 470766 |
| ▲ Ayr
01292 267987 | ▲▲ Dumfries
01387 264333 | ▲ Elgin
01343 553939 | ▲ Glasgow South
0141 649 8020 | ▲ Kilmarnock
01563 520318 | ▲ Musselburgh
0131 653 3456 | ▲▲ St Andrews
01334 477773 |
| ▲ Coatbridge
01236 436561 | ▲▲ Dundee
01382 200454 | ▲ Falkirk
01324 635 999 | ▲ Glasgow West End
0141 353 2080 | ▲ Kirkcaldy
01592 205442 | ▲ Oban
01631 707 800 | ▲ Saltcoats
01294 464228 |
| ▲ Cumbernauld
01236 780000 | ▲▲ Dunfermline
01383 722337 | ▲ Fraserburgh
01346 517456 | ▲ Greenock
01475 730717 | ▲ Livingston
01506 416777 | ▲ Paisley
0141 889 8334 | ▲▲ Stirling
01786 450438 |
| ▲ Dalkeith
0131 663 2780 | ▲ East Kilbride
01355 248535 | ▲ Galashiels
01896 750150 | ▲ Hamilton
01698 897548 | ▲ Montrose
01674 676768 | ▲▲ Perth
01738 638188 | |