# Home Report

**for domestic properties for sale in Scotland**

## Barhullion,
## Tongland,
## Kirkcudbright.
## DG6 4NA

**Date of Inspection: 4th July, 2026**

**AHR Crossan and Co.**
**2 Irving Street,**
**Dumfries.**
**DG1 1EL**

**t: 01387 264569**
**e: andrew@ahrcrossan.co.uk**

# Contents

## SURVEY TERMS AND CONDITIONS

### PART 1 - GENERAL

**1.1 THE SURVEYORS**

The Seller has engaged the Surveyors to provide the Single Survey Report (SS).
The Seller has also engaged the Surveyors to provide an Energy Report (EPC); and to assist in compiling the Property Questionnaire (PQ).

The Surveyors are authorised to provide a transcript Mortgage Valuation Report on to Lender specific pro-forma *[1]. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender, and will contain a concise version of the information contained in the Single Survey.
The Surveyors will decline any transcript request which requires the provision of information additional to the information in the 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, 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 to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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. *[2]

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by checking the adjacent box. [ x ]

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.
Compliance with these standards maybe subject to monitoring under RICS conduct and disciplinary regulations.

1 Lenders may operate a limited panel system which may require Purchasers or their agents to obtain a panel Surveyor Mortgage Valuation Report on their own account.
2 Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct.



A.H.R. Crossan & Co.,
2 Irving Street, Dumfries DG1 1EL

## 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.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without 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 do not include a generic Mortgage Valuation Report.

**1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report. *[1]

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

**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 this 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, from information in the 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.

a 'Generic Mortgage Valuation Report' means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format - but is not included with this pack.

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 of 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.

### 2.2 THE INSPECTION

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

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

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

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

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

**2.3 THE REPORT**

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

2.3.3 <u>Category 1:</u> No immediate action or repair is needed.

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

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

**2.4 SERVICES**

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

**2.5 ACCESSIBILITY**

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

**2.6 ENERGY REPORT**

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

**2.7 VALUATION AND CONVEYANCER ISSUES**

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

‘Market Value’ *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing, wherein the parties had each acted knowledgeably, prudently and without compulsion.*

In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example: vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

* There are rights of access and exit over all communal roadways. corridors, stairways etc and to use communal grounds, parking areas, and other facilities;

* There are no particularly troublesome or unusual legal restrictions;

* There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.



A.H.R. Crossan & Co.,
2 Irving Street, Dumfries DG1 1EL

* 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 fees).

Sellers or prospective Purchasers may consider it prudent to instruct a ‘refresh’ on the Single Survey Report after a period of 12 weeks to reflect changing circumstances in the market and/or in the physical condition of the Property.

**2.8 EXCEPTIONS AND EXCLUSIONS**

The following Specialisations are outwith the scope of the Home Information Pack (HIP) except where otherwise referred to with advice within the text of the report:

- Structural Engineer Reports where deemed necessary
- Legionella Reports including advice on treatment and control
- Japanese Knotweed or other invasive plant species reports, including control advice.
- Bat and Owl Survey Reports; Natterjack Toad Survey Reports
- Asbestos Survey Reports including Management Plans or advice on removal
- Flood Management Reports

The above are governed by Statutory bodies (e.g. Health and Safety Executive; SEPA; Scottish Natural Heritage; LA Environmental Health, etc) and rely on Specialists with specific qualifications. These are outwith our remit.

The Vendor and prospective purchasers should instruct any of the required Consultants to meet with any specific needs.

The individual Surveyor acts on behalf of the firm of A.H.R. Crossan and Co. and bears no individual liability in carrying out surveys and reporting same.

# Property Questionnaire

## A H R Crossan & Co

| | |
|---|---|
| PROPERTY ADDRESS: | Barhullion,<br>Tongland,<br>Kirkcudbright.<br>DG6 4NA |

| | |
|---|---|
| SELLER(S): | The Executors of the Estate of the late Jean Ann Mantle |

| | |
|---|---|
| COMPLETION DATE OF PROPERTY QUESTIONNAIRE: | 5th July, 2026 |

# 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.**

**PROPERTY QUESTIONNAIRE**
**Information to be given to prospective buyer(s)**

| | | |
|---|---|---|
| **1.** | **Length of ownership** | |
| | **How long have you owned the property?** | Since June 2000 |
| | **Council Tax** | |
| | **Which Council Tax band is your property in?** | D |
| **3.** | **Parking** | |
| | **What are the arrangements for parking at your property?** | |
| | **(Please indicate all that apply)** | |
| | Garage | |
| | Allocated parking space | |
| | Driveway | ◀ x 2 spaces |
| | Shared parking | |
| | On street | |
| | Resident permit | |
| | Metered parking | |
| | Other (please specify): | Car port x 1 space |

| | | |
|---|---|---|
| **4.** | **Conservation Area** | |
| | **Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?** | No |
| **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)?** | 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 the changes which you have made:**<br><br>Roof to Sun Room replaced with a sloping concrete tiled roof in 2008.<br>Permitted development. | Yes |
| | **(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?** | N/a |

| | | |
|---|---|---|
| | <u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.<br><br>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them. | N/a |
| b. | Have you had replacement windows, doors, patio doors or double glazing installed in your property?<br><br><u>If you have answered yes</u>, please answer the three questions below: | Yes |
| | (i) Were the replacements the same shape and type as the ones you replaced?<br><br>Timber windows and external doors were replaced by more efficient pvcu double glazed units (02/08) | No |
| | (ii) Did this work involve any changes to the window or door openings? | No |
| | (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed) | as para. (I) above. |
| | Please give any guarantees which you received for this work to your solicitor or estate agent. | Warranty expired. |

| 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><u>If you have answered yes/partial</u> – what kind of central heating is there?<br><br>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)<br><br><u>If you have answered yes, please answer the 3 questions below:</u> | Yes<br><br>LPG fired |
| b. | When was your central heating system or partial central heating system installed?<br><br>Manufacturer's warranty on boiler until May 2035 (subject to conditions) | Prior to late ownership but boiler replaced in May 2023 |
| c. | Do you have a maintenance contract for the central heating system?<br><br><u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:<br><br>But a local Gas Safe Engineer services and repairs as required. | No |
| d. | When was your maintenance agreement last renewed? (Please provide the month and year). | Service overdue May 2026 (pending) |

| 8. | Energy Performance Certificate | |
|---|---|---|
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | Yes |
| **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? | No |
| | <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim? | N/a |
| b. | Are you aware of the existence of asbestos in your property?<br><u>If you have answered yes</u>, please give details: | No |
| **10.** | **Services** | |
| a. | Please tick which services are connected to your property and give details of the supplier: | |

| Services | Connected | Supplier |
|---|---|---|
| Gas_tank LPG | Yes | Calor |
| Water mains | Yes | Scottish Water |
| Electricity | Yes | Scottish Gas |
| Mains drainage | No | - |
| Telephone | No | BT line in |
| Cable TV / satellite | No | Dish and cables installed |
| Broadband | No | BT line in |

| | | |
|---|---|---|
| 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 |
| c. | Do you have appropriate consents for the discharge from your septic tank? | Yes |
| d. | 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: | N/a |
| **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><u>If you have answered yes</u>, please give details: Shared mutual boundary fences; shared drive between 4 no. houses; shared septic tank license between 2 houses | Yes |
| b. | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?<br><u>If you have answered yes</u>, please give details: | No |
| c. | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | 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><u>If you have answered yes</u>, please give details: | 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><u>If you have answered yes</u>, please give details: | No |

| | | |
|---|---|---|
| f. | As far as you are aware, is there a Public Right of Way across any part of your property? (A 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: | No |
| **12.** | **Charges associated with your property** | |
| a. | Is there a factor or property manager for your property?<br>If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges: | No |
| b. | Is there a common buildings insurance policy? | No |
| | If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges? | N/a |
| 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, e.g. to a Residents' Association, or maintenance or stair fund. | None |
| **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 | 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 | 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: | N/a |

| | | | | | | |
|---|---|---|---|---|---|---|
| **14.** | **Guarantees** | | | | | |
| a. | Are there any guarantees or warranties for any of the following: | | | | | |
| (i) | Electrical work | No | | | | |
| (ii) | Roofing | No | | | | |
| (iii) | Central heating | Yes | | | Manufacturer's | Warranty |
| (iv) | NHBC /Equivalent/Professional Supervisory Certificate | No | | | | |
| (v) | Damp course | No | | | | |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | No | | | Not known for cavity insulation. May have expired | |

| | |
|---|---|
| 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): |

| | | |
|---|---|---|
| c. | Are there any outstanding claims under any of the guarantees listed above?<br><br>If you have answered yes, please give details: | N/a |

| 15. | Boundaries | |
|---|---|---|
| | So far as you are aware, has any boundary of your property been moved in the last 10 years?<br><br><u>If you have answered yes</u>, please give details: | No |
| 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 |
| b. | that affects your property in some other way? | No |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | No |
| | <u>If you have answered yes to any of a-c above</u>, 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 purchase 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) :

........................................................................................................

A. Crossan.
........................................................................................................

Date: ...1st July 2026...

# A H R Crossan and Co

## Single Survey Report

## On

Barhullion,
Tongland,
Kirkcudbright.
DG6 4AN

| | |
|---|---|
| **Customer:** | **The Executors of the Estate of the Late Jean Ann Mantle** |
| **Customer address:** | **C/o 2 Irving Street, Dumfries. DG1 1EL** |
| **Date of inspection:** | **5th July, 2026** |
| **Prepared by:** | **Andrew H R Crossan, A H R Crossan and Co., 2 Irving Street, Dumfries DG1 1EL** |

## 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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.**

**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. were not inspected or reported on.**

| | |
|---|---|
| **Description** | A 7 Apartment detached 2 storey house with floored attic storage space. Enclosed rear garden with 2 garden sheds and a small greenhouse. Off-road parking and a car port for up to 3 cars to the front of the site. |
| **Accommodation** | Ground Floor:- Entrance Vestibule; Utility/ Toilet with w.c.; Kitchen/ Breakfast area; Dining Room; Stair well to above first floor; Sitting Room with log burning stove; Sun Lounge.<br>First Floor:- Landing with passageway and loft ladder to floored attic storage above; 3 Bedrooms; Study/ Bedroom 4; Bathroom with w.c. |

| | |
|---|---|
| **Gross internal floor area ($m^2$)** | 153.00 |
| **Neighbourhood and location** | Part of a mixed private residential area approx. 3 miles from Kirkcudbright town centre. Primary school and academy as well as most small town facilities available in Kirkcudbright. |
| **Age** | Built 1900 as a single storey cottage. Converted and extended at various times since. |
| **Weather** | Warm; overcast with showery intervals; ave. 18 deg K |
| **Chimney stacks** | Single flue brick built stack viewed from ground level with the aid of binoculars as necessary. |
| **Roofing incl.roof space** | Visually inspected externally from ground level with the aid of binoculars and internally from floored attic storage space via the fixed wooden loft ladder. |
| **Rainwater fittings** | Visually inspected from ground level with the aid of binoculars where necessary. |
| **Main walls** | Visually inspected from ground level. Foundations and concealed parts were not exposed or inspected. |
| **Windows, external doors and joinery** | Internal and external doors were opened and closed. A sample of windows were opened and closed. Doors or windows were not forced open. |
| **External decorations** | Visually inspected from ground level. |
| **Conservatories / porches** | None. |
| **Communal areas** | None. |

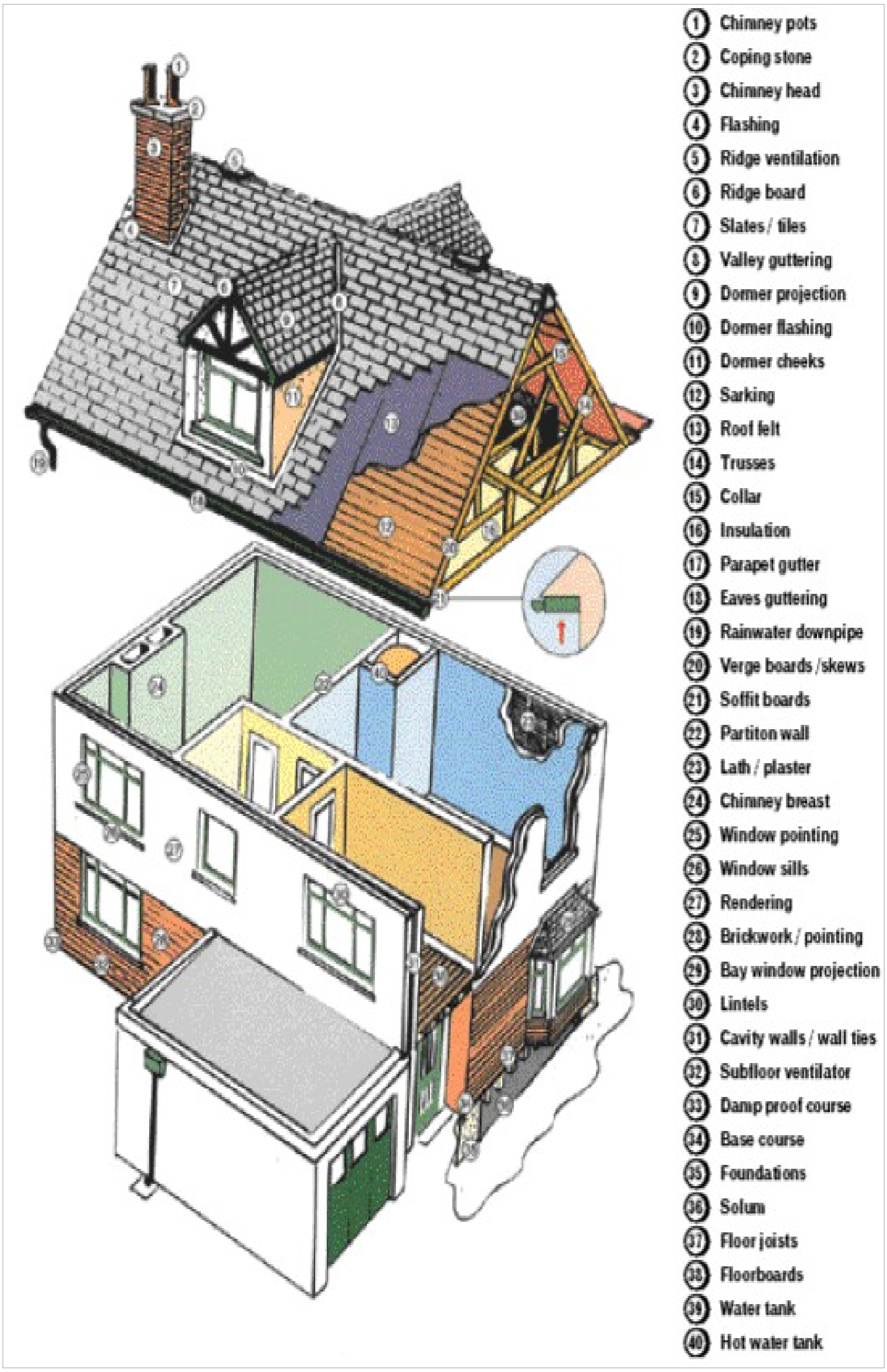
| | |
|---|---|
| **Garages and permanent outbuildings** | None. |
| **Outside areas and boundaries** | Visually inspected. |
| **Ceilings** | Visually inspected from floor level. |
| **Internal walls** | Visually inspected from floor level. |
| **Floors including sub floors** | Surfaces of exposed floors were visually inspected. No floor coverings were lifted. |
| **Internal joinery and kitchen fittings** | Built in cupboards were inspected where accessible. Kitchen units were visually inspected (excluding appliances). No contents were removed from cupboards or drawers. |
| **Chimney breasts and fireplaces** | Chimney breasts and fireplaces were visually inspected from floor level. |
| **Internal decorations** | Visually inspected on a room-by-room basis. |
| **Cellars** | None. |
| **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. Services were off at the time of inspection, the surveyor did not turn them on, except to determine if lamps were low energy type. |

| | |
|---|---|
| **Gas (LPG)** | 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.  Services were off at the time of inspection, and were not turned on by the Surveyor. |
| **Water, plumbing and bathroom fittings** | Visual inspection of the accessible pipework and fittings made without removing any insulation. No tests whatsoever were carried out to the system or appliances. |
| **Heating and hot water** | Accessible parts of the system were visually inspected.  No tests whatsoever were carried out to the system or appliances. |
| **Drainage** | Drainage covers were not lifted.  Neither drains nor drainage systems were tested. |
| **Fire, smoke and burglar alarms** | Visually inspected.  No tests whatsoever were carried out to the system or appliances. No comments are made as to the presence or not of security alarms/ system. |

**Any additional limits to inspection:**

No access to under floor spaces were readily available at the time of our inspection
The floored attic space was lined with limited access to inspect the areas to the south and north flank areas.

## 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 terms.**

## 2. CONDITION

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

| | |
|---|---|
| **Structural movement** | |
| Repair category | Category 2 |
| Notes: | Minor fissures were noted at the time of our inspection.. We recommend filling such and monitoring for ongoing movement. |
| **Dampness, rot and infestation** | |
| Repair category | Category 1 |
| Notes: | No damp encountered during our inspection. |
| **Chimney stacks** | |
| Repair category: | Category 2 |
| Notes: | Facing brick built with lead flashings and concrete 2 part coping. The coping joint needs repointed. |
| **Roofing including roof space** | |
| Repair category: | Category 2 |
| Notes: | Concrete tiled on battens and counter-battens with under-felt all on timber sarking on pitch span treated timber rafter and tied carcassing adapted to form the room-in-roof structure. 150mm average thickness insulation quilt laid between ties. Redundant cold water tank has been left in the roof void cupboard.<br>The lean-to sloping roof over the Sun Lounge is concrete tiled to match the main roof. There in no access hatch to this roof void. The lead flashings are longer than the standard recommended 1.50m max. altough there is no sign of distress on the lead. It is not clear whether a cavity tray has been installed when the roof here was raised in level. |

### Rainwater fittings

| | |
|---|---|
| Repair category: | Category 1 |
| Notes: | PVC gutters and down pipes; gutters need cleaned out regularly. Some historical staining on roughcast where previous leaking joint has been replaced. |

### Main walls

| | |
|---|---|
| Repair category: | Category 3 |
| Notes: | Original stone built cottage walls are an average 650mm thickness, strapped, lath and plaster or plasterboard and plaster finished internally and roughcast externally; Extension walls at Kitchen and raising the cottage walls to 2 storey are 300 mm thick external cavity brick with plaster internally and roughcast externally. Evidence of injected cavity insulation although we were unable to determine which type of material was used.<br>There was no evidence that a lead cavity tray has been inserted over the levelled ‘solid’ wallhead of the cottage construction; we would have expected to see an overhang of the lead and/or a bellcast bead on the roughcast together with a run of weep holes above the lead to be in place to allow water exit points. None of these were present |

### Windows, external doors and joinery

| | |
|---|---|
| Repair category: | Category 2 |
| Notes: | Pvcu double glazed top and side hung type windows; pvcu double glazed and insulated panelled single leaf external front and back doors. 2 no.Velux windows to attic are timber and in one case show slight deterioration through the effect of condensation damp. The external doors as set up at present are not consistent with the widths necessary to comply with disability requirements. |

### External decorations

| | |
|---|---|
| Repair category: | Category 1 |
| Notes: | Fair at time of inspection.  Should be re-decorated on a planned maintenance cycle, especially walls and fences. |

## Conservatories / porches

| | |
|---|---|
| Repair category: | N/a |
| Notes: | None. |

## Communal areas

| | |
|---|---|
| Repair category: | N/a |
| Notes: | None. |

## Garages and permanent outbuildings

| | |
|---|---|
| Repair category: | N/a |
| Notes: | None. |

## Outside areas and boundaries

| | |
|---|---|
| Repair category: | Category 1 |
| Notes: | Mainly timber post, rail and vertical slatted fencing to mutual boundaries; there is a well stocked garden area. There is a retaining wall at the rear entrance.<br>LPG tank installed at the south west side of the site. |

## Ceilings

| | |
|---|---|
| Repair category: | Category 2 |
| Notes: | Plasterboard and plaster. In good condition generally. Ceiling finish is largely painted over, some areas with lining paper.  Timber lining to ceilings where present should be coated with intumescent paint to the manufacturer’s instructions. |

## Internal walls

| | |
|---|---|
| Repair category: | Category 1 |
| Notes: | A mixture of brick plastered and stud partitions plaster boarded and plastered and decorated both sides. Tiled to dado level in the Bathroom; Melamine surfaced boarding to shower cubicle walls. Tiled splash back to Kitchen worktops. No adverse comments. |

| **Floors including sub-floors** | |
|---|---|
| Repair category: | Category 1 |
| Notes: | Suspended timber joists with tongued and grooved boarded surface generally.  No floor coverings were lifted and no access to the sub-floor void were readily available at the time of our inspection |
| **Internal joinery and kitchen fittings** | |
| Repair category: | Category 1 |
| Notes: | Internal doors are self finished timber panelled to ground floor and painted flush plywood to first floor. Kitchen units are dated but serviceable. The stair is a timber straight flight pattern with timber handrail. Finishes are generally painted softwood. There is a timber folding loft ladder and an insulated hatch to the floored attic storage space.<br>There are a range of built wardrobes etc in the principal Bedroom. |
| **Chimney breasts and fireplaces** | |
| Repair category: | Category 2 |
| Notes: | Brick/stone built chimney breast with painted finish; slab hearth and mantel piece with decorative tiled ingoings. Gas fire which has been removed and a solid fuel closed room heater has been installed. This should be tested for safety and re- commissioned before use. |
| **Internal decorations** | |
| Repair category: | Category 2 |
| Notes: | The decoration is to a basic standard. Velux roof windows have been adversely affected by condensation and are likely to need repaired and decorated or replaced. |
| **Cellars** | |
| Repair category: | N/a |
| Notes: | None. |

### Electricity

| | |
|---|---|
| Repair category: | Category 3 |
| Notes: | Mains 240 volt single phase supply. Power points flush mounted; consumers unit and meter wall mounted in the under-stair cupboard off the Dining Room. The consumer unit and meter are dated and should be replaced. The smoke/heat detectors are inadequate or missing and should be replaced to reflect current standards. The whole electrical installation should be tested and updated as necessary to provide a current EICR.<br>The IET recommends regular inspections and tests (e.g. every 10 years or upon a change of occupancy). Only the most recently constructed or rewired properties will have installations that comply with current Edition IET Regs. |

### Gas

| | |
|---|---|
| Repair category: | Category 1 |
| Notes: | Bottled LPG.The fire in the Living room has been removed and replaced with a solid fuel stove ( Dowling). The tank is located within the garden area. The central heating boiler is located within the Kitchen and is a fairly recently installed condensing combi type with manufacturer’s warranty until 2035 subject to regular servicing by the installer. |

### Water, plumbing and bathroom fittings

| | |
|---|---|
| Repair category: | Category 1 |
| Notes: | Mains water; sanitary ware:- white w.c., whb, bath and shower tray in Bathroom; white w.c. and whb in the Utility/ cloak room. Pipes are mainly in copper with insulation as needed. |

### Heating and hot water

| | |
|---|---|
| Repair category: | Category 1 |
| Notes: | Heating is by LPG boiler located in the Kitchen and serving radiators in all major rooms mainly fitted with thermostatic control valves. Pipes insulated outwith the 'heated envelope'. Government bodies are keen to edge out high carbon waste producing methods and encouraging low energy heating systems. |

| **Drainage** | |
|---|---|
| Repair category: | Category 1 |
| Notes: | Waste and surface water drains in fireclay pipes. Soil and waste pipes above ground are in a mixture of cast iron and pvcu. Drains run to a SEPA licensed private septic tank within the site curtilage. The tank was last empied in 2015.<br>No issues noted. |

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

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

**Repair Categories**

**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 Floor** |
| **2. Are there three steps or fewer to a main entrance door of the property?** | **Yes** |
| **3. Is there a lift to the main entrance door of the property?** | **No** |
| **4. Are all door openings greater than 750mm?** | **No** |
| **5. Is there a toilet on the same level as the living room and kitchen?** | **Yes** |
| **6. Is there a toilet on the same level as a bedroom?** | **Yes** |
| **7. Are all rooms on the same level with no internal steps or stairs?** | **No** |
| **8. Is there unrestricted parking within 25 metres of an entrance door to the building?** | **Yes** |

## 4. VALUATION AND CONVEYANCER ISSUES

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

| **Matters for a solicitor or licensed conveyancer** |
|---|
| Check standard Burdens and Boundary compliance with title deed plan. |

| **Reinstatement Cost Assessment** |
|---|
| Estimated at £ 360,000.00. |
| This estimates the anticipated cost of reconstructing a building for insurance purposes in the event of substantial damage or total loss which includes, among other things, for demolition and landscaping etc. during the reconstruction period. This is not to be in any way taken as an indication of market value, having been prepared for insurance purposes only. |

| **Valuation and market comments** |
|---|
| £ 290,000.00 |
| Market conditions have been slow and likely to continue for some months ahead due to uncertainties in interest rates and tax on second properties. |

| | |
|---|---|
| **Report author:** | Andrew H R Crossan FRICS |
| **Address:** | 2 Irving Street, Dumfries DG1 1EL |
| **Signed:** | A. Crossan |
| **Date of report:** | 10th July, 2026. |

# Generic Mortgage Valuation Report

## AHR Crossan and Co.

Mortgage Account No: [ ]

Date of Valuer's Inspection: 04.07.2026

1 Name(s) of Applicants: The Executors of the Estate of the late Jean Ann Mantle

2 Address of Property: Barhullion, Tongland, Kirkcudbright. Postcode DG6 4NA

---

3 Property Details: Year Built: Built pre 2019; converted/ extended later

Property: [ ] Occupied [ ] Tenanted [X] Vacant

If new / under 10 years old: [ ] NHBC [ ] Architects Certificate [ ] Zurich [ ] Premier Guarantee [ ] Other

Type of Property: [X] House [ ] Bungalow [X] Detached [ ] Semi Detached [ ] End Terrace [ ] Mid Terrace [ ] Flat [ ] Maisonette

If Flat or Maisonette: No of Units in Block [ ] No of Storeys [ ] [ ] Purpose Built [ ] Converted

Where the property is used partly for business purposes, please indicate the proportion for residential use: N/a %

---

4 Tenure: [X] Freehold [ ] Leasehold Unexpired Term [ ] Yrs Ground Rent: £ [ ] pa

Evidence of Flying Freehold [ ] Yes [X] No If Yes, please state approximate percentage of floor area: N/a

---

5 Accommodation

Please indicate number of each in the box provided

[2] Floors [3] Bedrooms [1] Kitchen [3] Reception Rooms [1] Bathrooms

[2] Internal WCs [3] Outbuildings [2] Other:- Toilet; Study/ Bed 4

---

6 Garage/Parking: [ ] Single Garage [ ] Double Garage [X] Garage space / Parking space on site/ Car Port

[ ] Garage space/parking space on separate site [ ] No garage / garage space / parking space

---

7 Construction

| | Main Walls | Roof |
|---|---|---|
| Main Structure: | Block/ brick cavity rendered | Concrete interlocking tiles, pitch span. |
| Garage: | N/a | N/a |
| Outbuildings: | 2 timber sheds; 1 small cedar greenhouse | N/a |

---

8 Services Installed: [X] Mains Water [ ] Mains Drainage [X] Electricity [X] Gas: tank LPG

If not mains, please give details at Q12

[X] Central Heating Type: LPG boiler+ hot water

Roads: Fully made up and adopted [ ] Yes [X] No If No, est. liability: £ 4 way mutual repair/ maintenance

Sewers: have the Sewers been adopted by the Local Authority: [ ] Yes [X] No Private septic tank

If No, please state liability: £ [ ]

---

9 Rights of Way

Are there any rights of way or easements affecting the property? [X] Yes [ ] No

If Yes, please provide further details: Outfall from septic tank passes through neighbours garden.

Barhullion, Tongland,Kirkcudbright. DG6 4NA

Is the property subject to any occupancy restriction? ☐ Yes ☒ No

If Yes, please provide further details:

Is the Property affected by or in proximity to the route of HS2? ☐ Yes ☒ No

If yes, please provide further details

10 Essential Repairs (Please List)

i) Investigate type of cavity injected insulation.

ii) EICR inspection and upgrade electrics to current requirements, including domestic fire/ smoke alarm installation

Total Estimated Cost of Essential Repairs: £ 5,000.00

Retention recommended: NIL

11 Energy Efficiency

| | Yes | No | Not known |
|---|---|---|---|
| Are PV or Solar Panels fitted to the property? | | X | |
| Are the Panels subject to a Leasing Agreement? | | | |
| Does the property have a heat pump? | | X | |
| Does the property have a biomass boiler? | | X | |
| Are Wind Turbines installed in proximity to the property? | | X | |
| Have any other energy saving measures been provided? | | X | |
| Is the property subject to a Green Deal package? | | X | |

If answer is 'Yes' to any of the above, please provide details in General Remarks below

12 General Remarks. Please include details of any item which may affect the future saleability of the property

Relatively poor EPC value at E42. The govt. requirement of switching to low carbon production and higher insulation with renewable energy sources target a minimum C value of EPC by 2033, which can be achieved for this property. This within the target time frame.

13 Buildings Insurance

Full reinstatement value: £ 360,000.00

Gross External Floor Area: 165.95 Sq. Metres

Special Hazards (if none, state "none")

None

Is there any evidence of subsidence, landslip or heave in the property or immediate vicinity: ☐ Yes ☒ No

If Yes, please comment:

Barhullion, Tongland, Kirkcudbright. DG6 4AN

**14 Recommendation** — **Is the property a suitable mortgage security?** [X] **Yes** [ ] **No**

**15 Mortgage Valuation**

| | | | |
|---|---|---|---|
| **In present Condition** | | **Current Valuation** | **£ 290,000.00** |
| **Assuming proposed upgrades to the property noted at section 12 b) are completed satisfactorily** | | **Improved Valuation** | **£ 300,000.00** |

**Valuers Certificate (to be completed after inspection)**

I certify that the property described in this Report has been inspected by the signatory below, that I have valued the property and prepared this report in accordance with the provisions of Section 13 of the Building Societies Act 1986, as amended by the Building Societies Act 1997, (or any other provisions re-enacting the same for the time being in force), and the RICS Valuation Professional Standards, and that I am not disqualified from reporting on the property by virtue of the said provisions.

Name and Address of Firm:
AHR Crossan and Co.,
2 Irving Street,
Dumfries
Postcode DG1 1EL

Signature of inspecting Valuer: A. Crossan.

Tel No: 01387 264 569

Fax No: None

Name of Valuer: Andrew H.R. Crossan

Qualifications of Valuer: FRICS

Valuer's RICS VRS No: 0048829

Valuer's Mobile No: 07599 448 105

e-mail address: andrew@ahrcrossan.co.uk

Date of Report: 10th July, 2026

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**BARHULLION, TONGLAND, KIRKCUDBRIGHT, DG6 4NA**

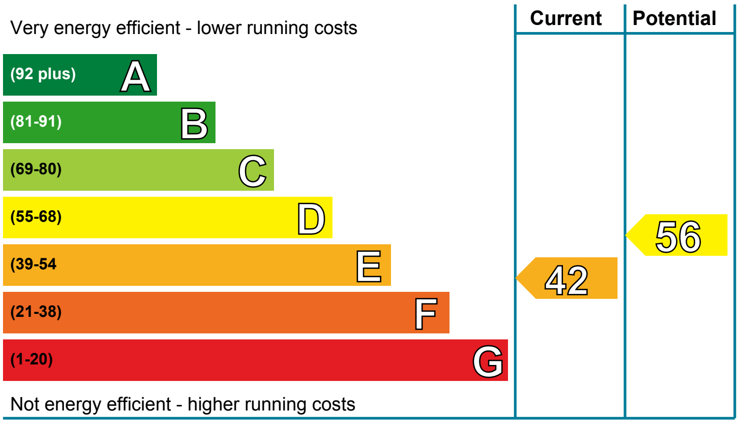
| | | | |
|---|---|---|---|
| **Dwelling type:** | Detached house | **Reference number:** | 0160-2924-8230-2806-7311 |
| **Date of assessment:** | 04 July 2026 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 07 July 2026 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 153 m² | **Main heating and fuel:** | Boiler and radiators, LPG |
| **Primary Energy Indicator:** | 207 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*** | **£7,989** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£1,521** | |

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

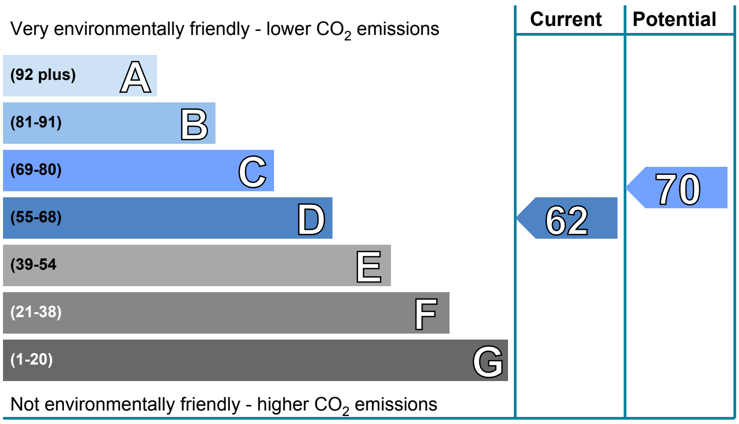



## Energy Efficiency Rating

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 (42)**. 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 D (62)**

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 | £900 - £1,200 | £219.00 |
| 2 Internal wall insulation | £7,500 - £11,000 | £573.00 |
| 3 Floor insulation (suspended floor) | £5,000 - £10,000 | £729.00 |

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 whin, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| | Cavity wall, filled cavity | ★★★★☆ | ★★★★☆ |
| Roof | Pitched, 150 mm loft insulation | ★★★★☆ | ★★★★☆ |
| Floor | Suspended, no insulation (assumed) | — | — |
| Windows | Fully double glazed | ★★★☆☆ | ★★★☆☆ |
| Main heating | Boiler and radiators, LPG | ★★☆☆☆ | ★★★★☆ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | Room heaters, wood logs | — | — |
| Hot water | From main system | ★★☆☆☆ | ★★★★☆ |
| Lighting | Good lighting efficiency | ★★★★☆ | ★★★★☆ |

## 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 39 kg $CO_2$/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 5.9 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 1.3 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** | £6,927 over 3 years | £5,406 over 3 years | You could save £1,521 over 3 years |
| **Hot water** | £831 over 3 years | £831 over 3 years | |
| **Lighting** | £231 over 3 years | £231 over 3 years | |
| **Totals** | **£7,989** | **£6,468** | |

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 | £900 - £1,200 | £73 | E 43 | D 63 |
| 2 | Internal wall insulation | £7,500 - £11,000 | £191 | E 47 | D 66 |
| 3 | Floor insulation (suspended floor) | £5,000 - £10,000 | £243 | E 53 | C 70 |
| 4 | Solar photovoltaic panels, 2.5 kWp | £8,000 - £10,000 | £236 | D 56 | C 70 |

## 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 Internal wall insulation**

Internal wall insulation involves adding a layer of insulation to the inside 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. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

**3 Floor insulation (suspended floor)**

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

**4 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:**

- Biomass secondary heating

## Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|---|---|---|---|---|
| Space heating (kWh per year) | 21,241.12 | N/A | N/A | N/A |
| Water heating (kWh per year) | 2,637.06 | | | |

## Addendum

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

## About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), 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. Andrew Crossan |
| Assessor membership number: | EES/009329 |
| Company name/trading name: | A H R Crossan and Co |
| Address: | 2 Irving Street<br>Dumfries and Galloway<br>Dumfries<br>DG1 1EL |
| Phone number: | 01387 264569 |
| Email address: | andrew@ahrcrossan.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