

HOME REPORT

BARBAIN KIRKPATRICK DURHAM

CASTLE DOUGLAS
DG7 3HS



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Scotland

Dwellings

BARBAIN, KIRKPATRICK DURHAM, CASTLE DOUGLAS, DG7 3HS

Dwelling type: Detached house
Date of assessment: 03 October 2022
Date of certificate: 10 October 2022
Total floor area: 184 m²
Primary Energy Indicator: 341 kWh/m²/year

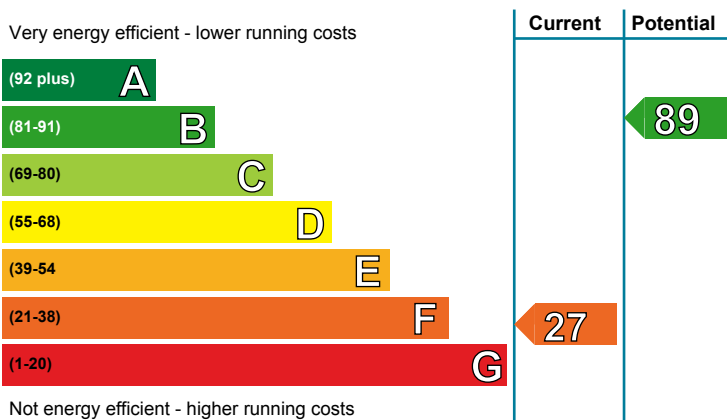
Reference number: 9162-2567-8403-2702-6621
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£9,192	See your recommendations report for more information
Over 3 years you could save*	£5,574	

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

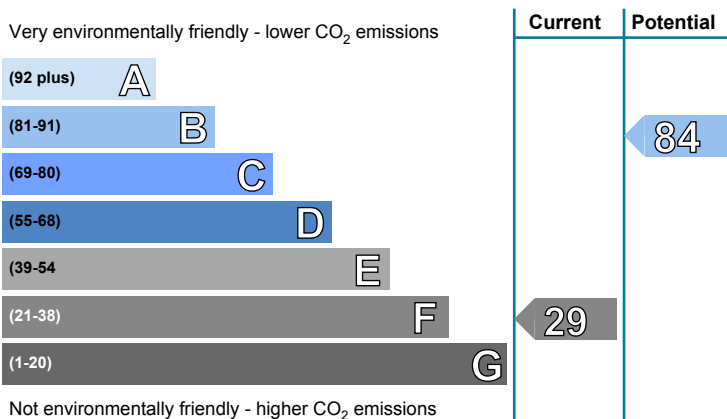


Energy Efficiency Rating

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

Your current rating is **band F (27)**. 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 F (29)**. 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 Room-in-roof insulation	£1,500 - £2,700	£2700.00
2 Internal or external wall insulation	£4,000 - £14,000	£1083.00
3 Floor insulation (suspended floor)	£800 - £1,200	£399.00

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)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 270 mm loft insulation Roof room(s), no insulation (assumed)	★★★★☆ ★☆☆☆☆	★★★★☆ ★☆☆☆☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Single glazed	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, oil	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	Room heaters, LPG	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	No low energy lighting	★☆☆☆☆	★☆☆☆☆

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 88 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 16 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 12.6 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	£8,040 over 3 years	£2,982 over 3 years	
Hot water	£450 over 3 years	£279 over 3 years	
Lighting	£702 over 3 years	£357 over 3 years	
Totals	£9,192	£3,618	

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 Room-in-roof insulation	£1,500 - £2,700	£900	E 46	E 44
2 Internal or external wall insulation	£4,000 - £14,000	£361	D 56	E 52
3 Floor insulation (suspended floor)	£800 - £1,200	£133	D 59	D 55
4 Floor insulation (solid floor)	£4,000 - £6,000	£56	D 61	D 57
5 Low energy lighting for all fixed outlets	£95	£99	D 62	D 58
6 Upgrade heating controls	£350 - £450	£68	D 64	D 60
7 Solar water heating	£4,000 - £6,000	£44	D 65	D 63
8 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£199	C 71	D 68
9 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£346	C 76	C 73
10 Wind turbine	£15,000 - £25,000	£730	B 89	B 84

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 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.

2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). 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.

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 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

5 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

6 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. 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.

7 Solar water heating

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

8 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.

9 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.

10 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

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

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)	42,016	(541)	N/A	(5,100)
Water heating (kWh per year)	2,899			

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. Joseph Wemyss
Assessor membership number:	EES/025810
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	11 Buccleuch Street Dumfries DG1 2AT
Phone number:	01387 254 318
Email address:	joseph.wemyss@dmhall.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



SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	BARBAIN KIRKPATRICK DURHAM CASTLE DOUGLAS DG7 3HS
Customer	Mrs D Wainwright Executry
Customer address	
Prepared by	DM Hall LLP
Date of inspection	3rd October 2022



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;

- 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	The property comprises an extended two-storey detached house.
Accommodation	Ground: Porch, Hallway, Shower Room, Living Room, Sitting Room, Family Room, Kitchen and Conservatory. First: Landing, three Bedrooms, Bathroom and Study. For the purposes of this report, the house elevation overlooking the adjoined large conservatory is assumed to be the front elevation.
Gross internal floor area (m²)	184
Neighbourhood and location	The property is located in a rural area near the village of Kirkpatrick Durham. The property is surrounded by open countryside and woodland. The property is accessed along an assumed private single track which extends approximately 500m through agricultural fields. The market town of Castle Douglas is located approximately 8 miles to the south-west, where local facilities and amenities are available.
Age	182 years.
Weather	It was overcast with rain showers, following generally mixed weather conditions.
Chimney stacks	The chimney stacks are of brick and stone construction, having a render and pointed finish. There are a combination of lead and cement flashings at the base of the chimney.
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <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</p>

	<p>reasonable to do so.</p> <p>The roof is of a dual pitched design, overlaid with natural slates. There are red sandstone skew stones and a combination of red sandstone or metal ridge capping. Valleys are lined with lead materials. Metal flashings are in place to roof slope junctions. Dormer windows are in place to roof slopes, having flat roofs which are assumed to be overlaid in either mineral felt or/and fibreglass. Dormer walls are generally clad in natural slate coverings. Flashings around dormers are generally formed in lead. The upper level accommodation is formed within the roof space. Access to the roof space was only available to an eaves hatch located to the upper floor right-hand front bedroom. A further eaves hatch was visible to the landing cupboard, but was secured closed and could be accessed. The main roof is of timber construction, with timber sarking. There are insulation materials laid over and between the ceiling joists. The dining room corner-extension flat roof is overlaid with lead. There are parapet walls. There are metal flashings at the junctions with adjacent roof slope coverings. No access was available to the roof space.</p>
<p>Rainwater fittings</p>	<p>There are half round UPVC gutters in place, which connect to round UPVC downpipes. There is a parapet gutter formed over the dining room corner extension.</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 property appears to be of traditional stone wall construction. The rear corner extension appears to be of traditional stone and with the parapet walls formed in assumed solid brick wall construction. Main walls have a combination of rendered, pointed and painted finish. There is a limited provision of sub floor ventilation.</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>Single glazed timber framed windows units are installed. There is a double glazed roof window. The access doors are of timber and single glazed design. There are timber facings and slate cladding around dormer windows. Where present, soffits and fascias are formed in timber.</p>

Single Survey

External decorations	The external timbers and wall finishes are painted. The access doors are painted.
Conservatories / porches	There is an adjoined conservatory/greenhouse to the front of the property. This is aluminium framed and single glazed atop a low-level perimeter masonry dwarf-wall and with access by way of two separate sliding doors. The floor is of solid concrete construction. There is a porch to the right hand elevation of the house, providing sheltered access to the secondary entrance. The porch is timber framed, single glazed and with partially timber clad walls and with access by way of a similarly framed and glazed sliding door set.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	There is an agricultural barn located within the grounds and opposite the right-hand elevation of the house. Main walls are of solid stone construction beneath a dual pitched roof being overlaid in natural slate. The floor is generally formed in concrete. Pedestrian access is by way of a number of timber door-sets. The barn is broadly sub-divided into several compartments comprising garage space, workshop and storage areas. There is a lean-to planting shed to the gable of the barn, comprising low-level stone walls capped with timber framed and single glazed perimeter windows and with the timber framed roof slope capped in semi-translucent plastic sheeting.
Outside areas and boundaries	The property has garden areas to the front, sides and rear. Grounds are surfaced in grass, chip stones, paving, planting and shrubbery. Boundaries are generally formed in timber post and wire fencing, stone walls and hedging. Mature trees are located within the subject boundaries. A driveway is in place being surfaced in stone chippings, and provides vehicle access alongside the house and outbuilding.
Ceilings	Visually inspected from floor level. The ceilings are assumed to be a combination of traditional lath and plaster and plasterboard construction. There are exposed timber beams in place in some rooms. There are areas with textured plaster finishes, polystyrene ceiling tiles and laminate panelling. There are traditional cornice features in place in some rooms.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls and partitions are of generally of plaster on the hard wall construction. There are areas of laminate panelling.

Single Survey

Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Floors are generally formed with suspended timber joists being overlaid with timber tongue and groove flooring. The floors to part of the hallway, adjacent kitchen, shower room and living room, are of assumed solid concrete construction. No sub floor access was available.</p>
Internal joinery and kitchen fittings	<p>Kitchen units were visually inspected excluding appliances.</p> <p>The internal doors consist of timber panel and timber and glazed style. The facings and skirtings are of moulded style. The kitchen is fitted with a range of base and wall mounted units having compatible worktops. The stairs and balustrade are formed in timber.</p>
Chimney breasts and fireplaces	<p>There are no chimney breasts/fireplaces. Gas fires are installed to fireplaces within each of the ground floor public rooms. All other original fireplace openings are assumed to have been blocked.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal walls and ceilings mostly have a papered and painted finish. Internal joinery finishes are finished in paint.</p>
Cellars	<p>None.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Main supply installed.</p>
Gas	<p>The private gas supply is stored in cylinders which are located to the external grounds adjacent to gas fire locations.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is assumed to be connected to the mains. We could not identify the rising main and shut-off valve, but distribution pipework is generally formed in copper. Two plastic cold water tanks are located to a cupboard within the upper floor shower room</p>

	cupboard..
<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>A floor mounted oil fired Navien LCB 700 boiler within side conservatory supplies the radiator heating system. Pipes to the former AGA stove to the Kitchen has been cut,. The boiler also supplies domestic hot water. There is a foam insulated hot water cylinder with thermostat located in the upper floor bathroom cupboard. The central heating and hot water system is controlled by a wall mounted programmer adjacent to the boiler position . The GRP oil tank serving the system is located externally adjacent to the private access road. Heating is supplemented by gas fires.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>The owner has advised that drainage is to a private septic tank located. This has not been inspected or tested. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.</p>
<p>Fire, smoke and burglar alarms</p>	<p>There are smoke alarms installed in the property. Legislation by the Scottish Government, due to take effect from February 2022, requires residential properties to have a system of inter-linked smoke alarms, carbon monoxide detectors and heat detectors. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p>
<p>Any additional limits to inspection</p>	<p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties. The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring. In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects, particularly in cupboards. Floor coverings have not been moved. Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection. Our physical inspection of the roof void area was restricted due to the eaves hatch over the projecting front elevation roof void. Our inspection was limited due to insulation material, stored items and an absence of suitable crawl boards. As a result</p>

the roof void area was only viewed from the access hatch. Our inspection of the roof covering was restricted from ground level and some parts were not visible. The site topography partially blocked sight lines. I was not able to inspect the sub floor area. Concealed areas beneath and around kitchen and sanitary appliances/fittings was not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric. The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required. Where repairs are required at height, compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further. Areas of garden ground are overgrown and could not be fully inspected - concealed defects may exist. Relevant trades should be on site when reintroducing services to identify and rectify all deficiencies.

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	1
Notes	The property has been affected by previous movement, but within the limitations of the inspection there was no evidence to suggest that this is recent or ongoing.

 Dampness, rot and infestation	
Repair category	2
Notes	There is evidence of condensation in various locations. This may be alleviated by an improved balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor. There is evidence of dampness at the base of various walls and concealed timbers may be defective. Further investigation can be carried out by a firm of Timber/Damp Specialists with a view to having all necessary remedial repair work implemented. External ground levels are high in areas and this can contribute to timber and damp defects. Ground levels should be lowered to a suitable level beneath internal floor levels. A specialist contractor can advise. There is evidence of wood boring insect infestation to roof void timbers and internal joinery. This can be inspected and treated as required to guaranteed standards by a timber/specialist contractor.

 Chimney stacks	
Repair category	2
Notes	There is weathering to render finishes, flashings and junctions. Localised cracks are evident to stacks. A contractor will be able to advise on the necessary repairs. The aforementioned is likely to be relative to high moisture levels recorded internally, adjacent to chimney breast positions. Also refer to 'Roofing including roof space', 'Dampness rot and infestation' and 'Chimney breasts and fireplaces'.



Roofing including roof space

Repair category	2
Notes	<p>There are valley and parapet gutters. These can be problematic especially within older buildings, and maintenance should be undertaken regularly. Mortar pointing to ridge and skew stones appears weathered and with cracks evident. There are a number of loose, broken and slipped slates. A licensed roofing contractor can inspect and advise further. Inspection at close quarters may reveal further deterioration or damage to roofing materials, especially where these are original. Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and cutting skill of the slate. Slates will deteriorate over time; nail fixings will corrode and loosen resulting in on-going maintenance requirements. Close quarter and disruptive inspections may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated, particularly after adverse weather conditions. The lead flat roof covering to the dining room corner-extension has a limited life expectancy - leaks are evident to the dining room below ceiling. Inspection at close quarters may reveal further deterioration or damage to roofing materials, especially where these are older. A reputable roofing contractor will be able to provide further advice. Flat sections of dormer roofing are clad with materials of a limited life expectancy. Weathered roofing material indicate that repair or replacement is required. Inspection at close quarters may reveal further deterioration or damage to roofing materials, especially where these are original. A reputable roofing contractor can provide further advice. There is evidence of wood boring insect infestation to roof void timbers. Please see comments under section 'Dampness, rot & infestation'.</p>



Rainwater fittings

Repair category	2
Notes	<p>Rainwater fittings are in a poor state of repair and require overhaul or replacement. Gutters are blocked in places and should be cleared. There are valley and parapet gutter arrangements. These can be problematic, especially within older buildings, and maintenance should be undertaken regularly.</p>



Main walls

Repair category	2
Notes	<p>There is hairline cracking evident to main walls. Render to outer walls is cracked in places and can be repaired or replaced by a competent local builder.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>External joinery including window frames, doors, door frames and eaves timbers are affected by decay to varying degrees. A reputable joiner can advise on all necessary repairs. Windows units/ access doors have been replaced in the past. Random windows and doors are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window</p>

	fitments are functional. Some of the windows and doors are troublesome to open and close.
--	---



External decorations

Repair category	2
Notes	Outside paintwork has deteriorated and redecoration is now required. Regular re-painting of external joinery finishes will prolong their life span.



Conservatories/porches

Repair category	2
Notes	The porch and conservatory are both of a lightweight construction and require substantial maintenance and repair. Ongoing regular maintenance should be anticipated. There is evidence of water penetration. Flashings are in poor condition - poor flashings are likely to be associated with water ingress. Weathering was noted to external areas and timbers and with areas of rot - a reputable joiner can carry out repair or replacement.



Communal areas

Repair category	-
Notes	N/A



Garages and permanent outbuildings


Repair category	2
Notes	The outbuilding requires substantial repair and reinstatement works to bring it up to a safe and watertight standard. Re-fixing and renewal of roof slates may satisfy immediate repair work, however significant reconstruction of the roof is required in areas. Failed sections of walling and roof structure present a health and safety hazard - these areas should be deemed unsafe and not accessed until made safe. There are areas of rot and decay to roof members, window and door joinery. It may be more cost effective to initiate more extensive works such as re-roofing in the short to medium term. A Structural Engineer, building and roofing contractor can provide further advice. Inspection at close quarters may reveal further deterioration and damage to materials, especially where these are original. Structural Engineer advice There is evidence of wood boring insect infestation. Please see comments under section 'Dampness, rot & infestation'.





Outside areas and boundaries


Repair category	2
Notes	The private access track is approximately 500 metres long, unmade and regularly uneven. Ongoing maintenance and repair should be anticipated. Ownership, rights of access and the responsibility for maintenance and repair should be clarified. The cattle grid is affected by corrosion and requires repair or

	<p>replacement. There are mature trees growing within influencing distance of the house and boundary walls. A tree surgeon will be able to provide further advice. The garden walls and fences have deteriorated and require general repair. Concrete hard-standing areas are damaged and repairs are required. There is scope for resurfacing at parts. There is high voltage electrical supply apparatus within close proximity of the property. Some lenders will require additional comment on this when reporting to them. The garden and outside areas would benefit from regular ongoing maintenance. The boundaries require to be clearly clarified.</p>
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 Ceilings	
Repair category	2
Notes	<p>There are original features and repair of these can be expensive even if only small areas are disturbed. This often leads to more extensive work being necessary. There is plaster cracking and damage to individual ceilings. When plaster starts to pull loose from the laths the cracking often becomes widespread. Small cracks in this type of ceiling can develop into a larger repair. Vibration and noise can often cause lath and plaster ceiling failure as can the installation of central heating. Textured finishes may contain asbestos based material. See information on Asbestos in the 'Limitations of Inspection' section. There is timber cladding and polystyrene tiles to a number of ceiling surfaces. This may represent a fire hazard. Moisture damaged ceiling plaster may require renewal.</p>

 Internal walls	
Repair category	1
Notes	<p>There is hairline cracking to plaster in places. There are original features and repair of these can be expensive even if only small areas are disturbed.</p>

 Floors including sub-floors	
Repair category	2
Notes	<p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and sanitary compartments, revealing the need for further repair and maintenance work. Floors in contact with damp affected walls are at heightened risk of rot and decay, including to concealed floor structure members. Sections of flooring are loose and uneven and sub-floor ventilation appears inadequate. I did not gain access to the sub-floor area. However external ground levels are high in areas in relation to internal floor levels. A reputable timber/damp specialist contractor can carry out a check of the property including solum and sub-floor areas.</p>

 Internal joinery and kitchen fittings	
Repair category	2
Notes	<p>Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards. Kitchen base and wall units are dated - modernisation is envisaged. Wear and tear were noted at parts in line with age and use.</p>



Chimney breasts and fireplaces

Repair category	2
Notes	All gas fires should be tested for safety prior to use by a Gas Safe registered contractor. There is evidence of dampness to the chimney breasts and the possibility of further concealed defects exists. Also refer to sections 'Roofing including roof space' and 'Chimney stacks. Where fireplaces have been removed there is limited provision for ventilation. Unventilated chimney breasts can result in condensation. Disused chimneys should be capped and vented. If disused fireplaces are to be reopened further advice should be sought to ensure that the chimney flue is intact and suitable for use.



Internal decorations

Repair category	2
Notes	No significant defects evident. Some marked paintwork was noted. Redecoration should be anticipated at parts, in line with required repairs.



Cellars

Repair category	-
Notes	



Electricity

Repair category	2
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations. The electrical installation appears dated, with a number of older vintage fuse boxes noted. There is a low provision of sockets at parts. Electricity supply to the outbuilding appears to be of a DIY manner. Further advice will be available from a NICEIC/SELECT registered electrician.



Gas

Repair category	1
Notes	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

Single Survey



Water, plumbing and bathroom fittings

Repair category	2
Notes	No significant defects evident.



Heating and hot water

Repair category	2
Notes	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations. The hot water system is of an older style. A plumbing contractor can advise further.



Drainage

Repair category	1
Notes	The owner has not been provided any information about the septic tank maintenance and it is assumed that the tank is registered with SEPA. Regular inspection and maintenance should be anticipated. Drainage covers are located to external grounds.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

Usual enquires should be made of the Local Authority. A Property Enquiry Certificate should be obtained. It is assumed that the property is sold under 'Absolute Ownership' and free from any onerous restrictions or obligations. The access track appears to be shared. The completing conveyancer should verify rights of access and liability in respect of future maintenance. Reference to the Title should confirm the precise extent of ownership, grounds and boundaries, existence and definition of any rights of access; the adopted status of roads; definition, responsibility and share of maintenance and repair of common areas/elements. Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified. There is high voltage electrical supply apparatus within close proximity of the property. Some lenders will require additional comment on this when reporting to them.

Estimated reinstatement cost for insurance purposes

£990,000 (Nine hundred and ninety thousand pounds). £990,000 (NINE HUNDRED AND NINETY THOUSAND POUNDS) It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

£320,000 (THREE HUNDRED AND TWENTY THOUSAND POUNDS) The report assumes that there no unusual or onerous Title conditions. The valuation has reflected the prevailing market for this style of property in the locality. Against a backdrop of changing economic circumstances and increasing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

Signed	Security Print Code [559347 = 6473]O Electronically signed
Report author	Joseph A Wemyss
Company name	DM Hall LLP
Address	11 Buccleuch Street, Dumfries, DG1 2AT
Date of report	10th October 2022

Mortgage Valuation Report



Property Address

Address BARBAIN KIRKPATRICK DURHAM, CASTLE DOUGLAS, DG7 3HS
Seller's Name Mrs D Wainwright Executry
Date of Inspection 3rd October 2022

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:

Outbuilding type is other: Solid stone agricultural barn with dual pitched roof with slate coverings..

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

Brief description of Central Heating:

Oil boiler to radiators.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property comprises an extended two-storey detached house. The general condition of the property appears consist with its age and type of construction. It is assumed that the property is sold under 'Absolute Ownership' and free from any onerous restrictions or obligations. Usual enquires should be made of the Local Authority. A Property Enquiry Certificate should be obtained. The access track appears to be shared. The completing conveyancer should verify rights of access and liability in respect of future maintenance. Reference to the Title should confirm the precise extent of ownership, grounds and boundaries, existence and definition of any rights of access; the adopted status of roads; definition, responsibility and share of maintenance and repair of common areas/elements. Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified. There is high voltage electrical supply apparatus within close proximity of the property. Some lenders will require additional comment on this when reporting to them.

Essential Repairs

None deemed essential although some lenders may insist on timber and damp treatments being dealt with under this heading.

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

Mortgage Valuation Report

Comment on Mortgageability

The property would generally form suitable security for mortgage purposes.

Valuations

Market value in present condition £ 320,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 990,000
(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 [559347 = 6473]O
Electronically signed by:-
Surveyor's name Joseph A Wemyss
Professional qualifications PGDipSurv MRICS
Company name DM Hall LLP
Address 11 Buccleuch Street, Dumfries, DG1 2AT
Telephone 01387 254318
Fax 01387 250498
Report date 10th October 2022

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

Property address	BARBAIN KIRKPATRICK DURHAM, CASTLE DOUGLAS, DG7 3HS
Seller(s)	Executors of the late Dorothy Wainwright
Completion date of property questionnaire	27/9/2022

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? 1979
2.	Council tax
	Which Council Tax band is your property in? (Please circle) A B C D E F G 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 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): <input type="text"/>
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?
	Yes / No / Don't know

Property Questionnaire

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

Property Questionnaire

7. Central heating		
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).</p> <p>If you have answered <u>yes / partial</u> - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p>Oil</p> <p>If you have answered <u>yes</u>, please answer the three questions below:</p>	Yes / No / Partial
b.	When was your central heating system or partial central heating system installed?	Cannot answer*
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p>If you have answered <u>yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes / No Cannot answer*
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8. Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / No
9. Issues that may have affected your property		
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p>If you have answered <u>yes</u>, is the damage the subject of any outstanding insurance claim?</p>	Yes / No Cannot answer* Yes / No
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p>If you have answered <u>yes</u>, please give details:</p>	Yes / No Cannot answer*

Property Questionnaire

10.	Services																									
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Services</th> <th style="text-align: center;">Connected</th> <th style="text-align: left;">Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td style="text-align: center;">—</td> <td></td> </tr> <tr> <td>Water mains / private water supply</td> <td style="text-align: center;">✓</td> <td>Via Council Tax</td> </tr> <tr> <td>Electricity</td> <td style="text-align: center;">✓</td> <td>Scottish Gas</td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center;">—</td> <td></td> </tr> <tr> <td>Telephone</td> <td style="text-align: center;">✓</td> <td>No longer connected</td> </tr> <tr> <td>Cable TV / satellite</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Broadband</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas / liquid petroleum gas	—		Water mains / private water supply	✓	Via Council Tax	Electricity	✓	Scottish Gas	Mains drainage	—		Telephone	✓	No longer connected	Cable TV / satellite	Cannot answer*		Broadband	Cannot answer*	
Services	Connected	Supplier																								
Gas / liquid petroleum gas	—																									
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Cable TV / satellite	Cannot answer*																									
Broadband	Cannot answer*																									
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	Yes / No																								
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes / No / Don't know																								
d.	(ii) Do you have a maintenance contract for your septic tank?	Yes / No																								
	<p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>																									

Property Questionnaire

11. Responsibilities for Shared or Common Areas		
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No / 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>	Yes / No / 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>	Yes / No Cannot answer*
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>Access from public road to the property</p>	Yes / 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>	Yes / 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>	Yes / 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>	Yes / No

Property Questionnaire

b.	<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>Yes / No / Don't Know</p> <p>Yes / No / Don't Know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
<p>13. Specialist works</p>		
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>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:</p>	<p>Yes / No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p>	<p>Yes / No</p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>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.</p> <p>Guarantees are held by:</p>	<p>Yes / No</p>

Property Questionnaire

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

Property Questionnaire

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

* This report has been completed on behalf of an absentee vendor and therefore some information is not available.

DM Hall Offices

Aberdeen

01224 594172

Ayr

01292 286974

Cumbernauld

01236 618900

Cupar

01334 844826

Dumfries

01387 254318

Dundee

01382 873100

Dunfermline

01383 621262

Edinburgh

0131 477 6000

Elgin

01343 548501

Falkirk

01324 628321

Galashiels

01896 752009

Glasgow (North)

0141 332 8615

Glasgow (South)

0141 636 4141

Hamilton

01698 284939

Inverness

01463 241077

Inverurie

01467 624393

Irvine

01294 311070

Kirkcaldy

01592 598200

Livingston

01506 490404

Musselburgh

0131 665 6782

Oban

01631 564225

Paisley

0141 887 7700

Perth

01738 562100

Peterhead

01779 470220

Stirling

01786 475785

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