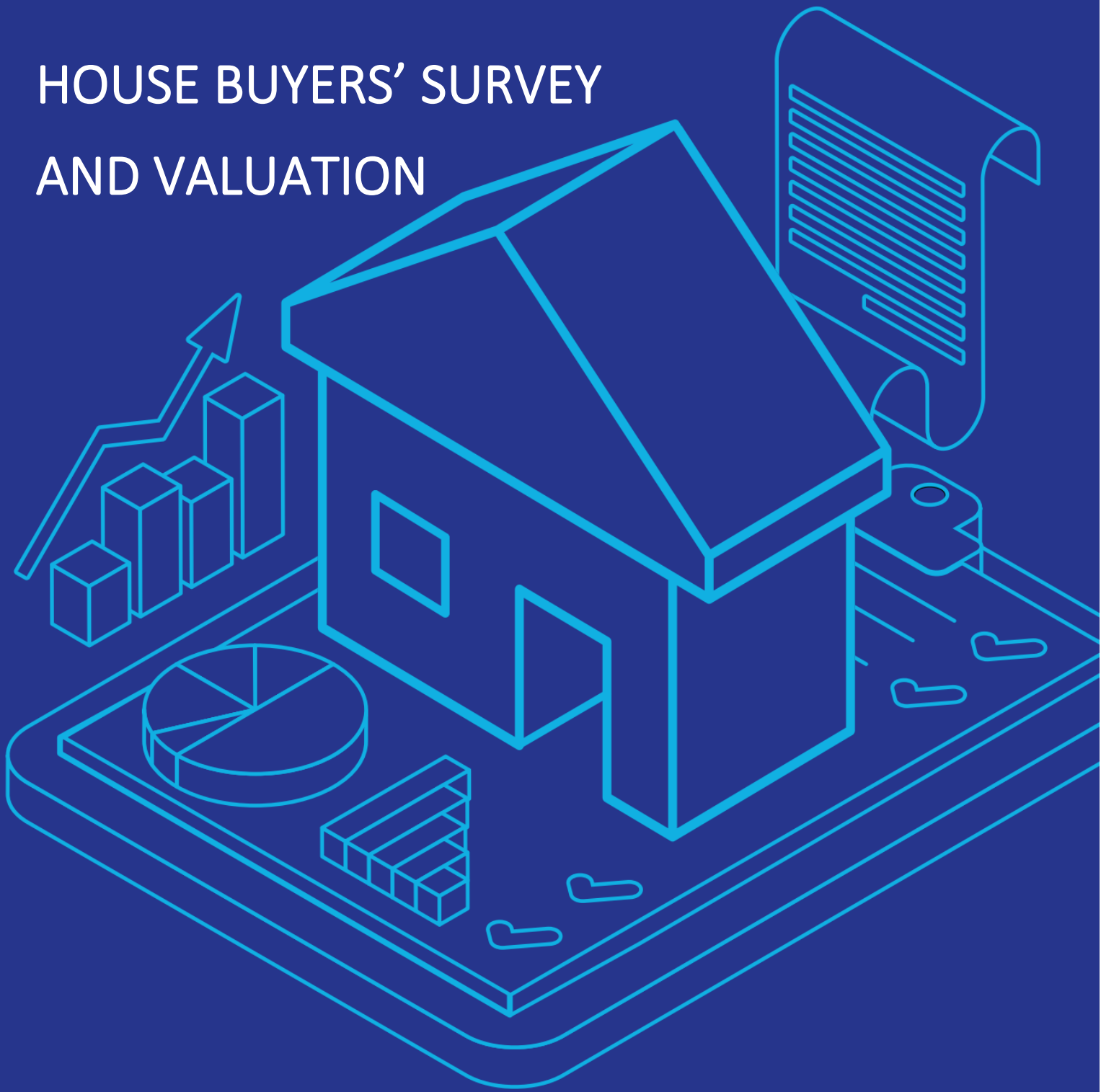


# HOUSE BUYERS' SURVEY AND VALUATION



Krakatoa, Bracken Wood, Gatehouse of Fleet, DG7 2FA

Mr G Taylor

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION

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# House Buyers'

## *Survey and Valuation*

Your attention is drawn to our definition of a Scheme II Report and particularly to clauses 4,5,6,7 and 8 of the Conditions of Engagement which further define the scope and limitations of this Report as set out on the final page hereof.

The inspection made was to provide a Report on the general state of repair of the property described below. It was not a full Structural Survey. The Report does not detail defects of no structural significance or of a minor nature. The information set out below must be read in conjunction with the marginal notes which form an integral part of the Report. You are advised to show a copy of this report to your legal adviser and be fully advised on all the points mentioned.

- |          |  |   |
|----------|--|---|
| <b>1</b> | <b>Name and Address of Client</b>  | Mr G Taylor<br>Hopedene<br>Gatehouse of Fleet<br>DG7 2JA  |
| <b>2</b> | <b>Address of Property Inspected</b>   | Krakatoa<br>Bracken Wood<br>Gatehouse of Fleet<br>DG7 2FA   |
| <b>3</b> | <b>Date of Inspection</b>  | Tuesday, 09 August 2022   |
| <b>4</b> | <b>Weather</b>   | Dry and bright.   |
| <b>5</b> | <b>Tenure and a note of Tenancies (if any)</b>   | The assumed tenure is Absolute Ownership.<br><br>There are no apparent tenancies, and the property has been valued assuming full vacant possession.                       |
| <b>6</b> | <b>Local Taxation/Council Tax</b>  | The property is currently assessed at Band 'G' for the purpose of the Council Tax.  |
| <b>7</b> | <b>Description</b>   |   |
|          | <b>a) Type and Age of Property</b>   | The subjects comprise a detached bungalow which is understood to have been constructed in 2020 with finishing works completed in 2021.                                    |
|          | <b>(b) Unusual factors regarding location (i.e. remote, steep hill, liability to flooding, etc.)</b> | The property is situated in an expanding private residential development on the outskirts of the town of Gatehouse of Fleet where adequate local facilities can be found. |
|          | <b>(c) Accommodation</b>   |   |

(Brief description including garage(s) and outbuilding(s))

The accommodation within briefly comprises:

Ground Floor: Lounge with Open Plan Kitchen, Four Bedrooms, en-suite Bathroom with w.c., Shower Room with w.c., Utility Room and Cloakroom with w.c.

The gross internal floor area extends to 222m<sup>2</sup> or there by.

There is no garage and there are no permanent outbuildings.

## **STRUCTURE**

(The exterior has been inspected from ground level only)

- 8 Chimney Stacks, Flashings, Soakers**  
(As observed from ground) None.
- 9 Roofs – Exterior**  
(Roof slopes or flat areas which cannot be seen have been specifically excluded although attention has been drawn to their presence) The roof is pitched and laid in tiles with tiled ridging and plastic skews. From our ground level inspection the roof coverings appeared to have been generally well maintained.
- 9a Roof Spaces**  
(Internal roof voids have only been inspected where there is direct access from the property itself or where there is/are access hatches which are reasonably accessible. The presence of thermal insulation and stored materials will limit the inspection.) See Clause 5 of Conditions of Engagement. Access to the roof voids was via hatches in the utility room and rear bedroom wardrobe ceilings. There were head and shoulders inspection only as the roof voids are insulated but not floored. It is a timber truss roof with chipboard sarking. During the course of our inspection we noted no evidence of active timber infestation or signs of damp penetration.
- 10 Parapets, Parapet Gutters, Valley Gutters**  
(A positive statement is made of unseen areas) There are various lead valley gutters which appeared to be in generally good order.
- 11 Gutters, Downpipes, Gullies (where visible)**  
(Unless it was raining at the time of inspection it might not be possible to state whether or not the rainwater fittings are watertight or properly aligned) The gutters and downpipes are of PVC. Whilst it was not raining at the time of our inspection the system appeared to be generally watertight with alignment reasonable.  
All rainwater fittings should be inspected during heavy rainfall, in order to ensure they are free from defect.
- 12 Main Walls**  
(Inspected only from ground level and the foundations have not been exposed for examination. Mention will be made of any indication of settlement, heave, or structure movement. In the case of timber The main walls are of 280mm total thickness being timber frame externally insulated and rendered. There is timber weatherboarding panelling. This is not traditional construction

framed or system built houses it may be impossible to confirm the constructional detail).

but would be described as a modern method of construction. No significant defects were noted.

**13 Damp-Proof Course and Sub-Floor Ventilation**

(Comment will be made as to whether apparent and effective)

The damp proof course appears to be functioning satisfactorily.

Sub floor ventilation is not required as there are solid floors throughout.

**14 External Joinery including Window and Door Frames**

(These have been examined as far as possible)

The main entrance doors are UPVC double glazed with a composite panelled main front door. There are UPVC double glazed bi-fold doors in the lounge and there are UPVC double glazed French windows in the master bedroom. These French windows were noted to be catching slightly on the frame. Adjustment is necessary.

The windows are UPVC sealed unit double glazed of casement design.

**15 Exterior Decorations and Paintwork**

(The general condition only has been noted)

The external decorations are in generally good order. There is minor weathering to the timber weatherboarding panelling. Regular maintenance is likely to be necessary to this panelling.

## INTERNALLY

**16 Ceilings, Walls and Partitions**

(These have been inspected from floor level but furniture and wall hangings have not been moved)

The internal walls and ceilings are of plasterboard. There is minor plaster cracking with further plaster cracking likely to be encountered as is typical for a modern property. There are also some slightly damaged sections of plasterwork at nail heads. This should be attended to as part of any redecorative programme.

**17 Fireplaces, Flues, Chimney Breasts**

(Normally flues to open fireplaces should be swept prior to occupation. It is not possible to indicate the condition of flues or the presence of flue liners. No assumption has been made as to the practicality of using the chimneys)

The lounge has a feature solid fuel stove with an open flue.

It is assumed that the stove has been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed in full, safe working order. The flue should be regularly swept.

**18 Floors**

**18.1** (The surface of all floors not covered with fixed coverings has been inspected as far as is practicable. Fixed floorboards have

The floors are of solid concrete construction. The property was fully furnished and the floors were covered throughout and accordingly our view of the floor surfaces was restricted.

not been lifted. NB: Fixed coverings have not been lifted but the Surveyor will, where possible have lifted accessible corners sufficiently to identify the nature of the finish beneath. The surface areas of solid floors construction will be inspected as for timber floors)

**18.2** (Under floor areas have only been inspected where an access hatch was fully available to us and the content of our Report 18.1 particularly expresses our findings in relation thereto)

There are no underfloor areas.

**19 Dampness**

(Damp meter readings have been made where appropriate and possible to the external and internal walls, floors, etc., without moving heavy furniture, fixtures and fittings)

Random damp meter readings were taken within the subjects. No unduly high readings were recorded.

**20 Internal Joinery - including Doors, Staircases and built-in Fitments**  
(General comment only)

The internal doors are of timber. The kitchen and utility room have modern units. No significant defects were noted.

**21 Internal Decoration**

(General comment only; It should be noted that decorations to walls are likely to be marked and faded when pictures and furniture have been removed)

The internal decorations are to a generally good standard throughout. No doubt some redecorative works will be envisaged by the purchasers to suit their own tastes.

**22 Cellars and Vaults**

(General comments only)

None.

**23 Woodworm, Dry Rot and other Timber Defects**

(Defects revealed by the examination of the structure, but excluding those areas of the building which were covered, unexposed or not readily accessible)

During the course of our inspection we noted no evidence of woodworm, dry rot or other significant timber defects.

**24 Thermal Insulation**

(An overall comment only is made in connection with visible areas, but it may not be possible to verify information given or the condition of the material)

It is understood that an Energy Performance Certificate has been provided as part of the sales process under current legislation. The property does have a generally high rating.

## SERVICES

(These have only been inspected visually where they were accessible and tests have not been applied. Standards and adequacy of installations can only be ascertained

as a result of a test by an appropriate specialist. A general comment only is made at Nos 25 and 29 inclusive)

**25 Electricity**

There is a mains supply of electricity. The electric meter and consumer unit are in the hall cupboard.

The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

**26 Gas**  
(If connected)

There is no mains supply of gas. There is a liquid propane gas bottle at the rear used for the barbeque and outdoor fire.

In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

**27 Cold Water, Plumbing and Sanitary Fittings**

There is a mains supply of water. The kitchen and utility room have one and a half bowl sink units. The cloakroom has a modern white w.c. and wash hand basin. The shower room, which also serves as an en-suite shower room for two of the bedrooms, has a modern three piece white suite and a shower cubicle. The en-suite bathroom has a modern three piece white suite and a shower cubicle. There is no cold water storage tank required for this system.

No tests have been undertaken of the system. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.

**28 Hot Water and Heating**  
(Other than balanced flue outlets internal heating appliances normally require a flue liner, but a visual inspection does not always reveal that one has been fitted)

Space heating is by means of an air source heat pump with a wall mounted 'Vaillant' unit in the utility room and an external 'Vaillant' unit on the right hand side of the building. These are to an underfloor system with individual room stats and a remote programmer. The manifold is in a hall cupboard. The system also heats the hot water with a thermal store in the utility room.

It is assumed that the central heating and hot water system has been properly installed, updated and maintained to meet with all current

regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.

**29 Underground Drainage**

(a) Foul

(b) Surface Water

(Inspection covers have only been raised where visible and possible)

All foul and surface water drainage is understood to be to the main public sewer. The system was not tested.

## GENERAL

**30 Garage(s) and Outbuilding(s)**

Comments are restricted to important defects only. Other buildings, swimming pools, tennis courts, etc., are excluded)

There is no garage and there are no permanent outbuildings.

**31 The Site**

(General reference is made and only significant defects in boundary fences, walls, retaining walls, paths and drives are reported. Reference to flooding, tree roots, and other potential hazards is included when applicable)

There are garden grounds on all sides of the property bounded by timber fencing with a rear stone dyke. The dyke is slightly rough in places and will require ongoing maintenance. There is a large mature tree in the garden which may require regular maintenance. It is assumed that the tree was taken into account when the foundations of the subject property were designed. There is a gas barbeque and fire table at the rear.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

**32 Building Regulations, Town Planning, Roads, Statutory, Mining, Environmental Matters and Services**

(General comment where appropriate - no enquiries have been made as these are the responsibility of your legal adviser)

The road and footpath fronting the property are made up, and are assumed to be adopted by the Local Authority.

The construction of the property was architect supervised. It is assumed that the architect was suitably qualified and indemnified and that all relevant documentation is in order. It is further assumed that the relevant Planning and Building Warrant documentation for the construction of the property is in order.

It would appear that further houses are to be constructed on adjoining land. Details should be confirmed.

Your conveyancer will obtain a Property Enquiry Certificate, containing information from Local Authority records including:

- Whether a property is situated in a Conservation Area, and if it is a Listed Building;
- Information on whether the property is connected to public or private water and drainage;
- Details of any Statutory Notices affecting the property;
- Details of any Planning/Building Control documentation; and
- Confirmation of whether the roads and footpaths adjoining the property are public or private.

**33 Fire Precautions**

There appears to be smoke detection equipment in place and although not tested, this may not fully comply with Scottish Government guidelines on Fire and Smoke alarms, effective from February 2022. Further checks should be made and the system upgraded as necessary.

No comment is made on the existence or otherwise of a burglar alarm.

**34 Summary and Recommendations**  
(The more important defects are reiterated with a note as to whether these defects are normally found in property of this type and age)

The subjects comprise a detached single storey bungalow situated in an attractive setting in an expanding private residential development in the town of Gatehouse of Fleet. It has been generally well maintained since its completion in 2020/21 with no significant defects noted.

Where defects or repairs have been identified within this report, prior to entering into any legally binding purchase contract, further advice and estimates must be obtained from appropriate contractors and specialists, to establish any implications on your decision to proceed and the level of any offer.

**35 Essential Repairs**

None.

**36 Valuation**  
(The Surveyor will report on the open market value of the property at the date of inspection, taking into account its repair and condition but

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant



excluding carpets, curtains and other sales inducements)

possession may be fairly stated in the sum of **£575,000 (FIVE HUNDRED AND SEVENTY FIVE THOUSAND POUNDS STERLING)**.

**37 Reinstatement Cost Assessment**

(For building insurance purposes based on the present day rebuilding cost and with due allowance for demolition, site clearance and professional fees)

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than **£525,000**.

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

**38 Mortgage Suitability**

The property forms suitable security for mortgage purposes, subject to the specific lending criteria of any mortgage provider. It should be noted that the property is not of traditional construction being a modern method of construction. Accordingly some lenders may be unwilling to grant funds on this type of property. This should be discussed with the preferred lender prior to completion of missives.

**39 Limitations**

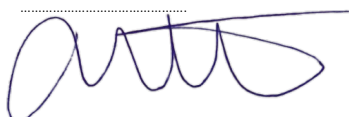
**See Conditions of Engagement.**

**40 Additional Limitations to the Inspection**

Those areas that were not inspected cannot be reported as being free from defect, and any comments regarding the condition of the property must be read in this context.

**41 Signature**

Surveyor: **J Malcolm Hunter, MRICS**



A handwritten signature in blue ink, appearing to read 'J Malcolm Hunter', is written over a horizontal dotted line.

**Firm:** Shepherd Chartered Surveyors  
**Address:** 18 Castle Street, Dumfries DG1 1DR  
**Telephone:** 01387 264333  
**Email:** [dumfries@shepherd.co.uk](mailto:dumfries@shepherd.co.uk)  
**Date:** Tuesday, 09 August 2022

## HOUSE BUYERS' REPORT VALUATION

### CONDITIONS OF ENGAGEMENT

**WITHOUT PREJUDICE TO THE PROVISIONS of our standard Valuation INSTRUCTIONS ACKNOWLEDGEMENT relating to a SCHEME II SURVEY and REPORT:-**

- 1 We will advise you of our opinion of the state of repair and condition of, and the value of, the property specified.
- 2 Unless otherwise specifically agreed, we will advise you whether or not the price offered for the property reflects the current open market value with vacant possession taking into account its repair and condition and market conditions generally.
- 3 Save as hereinafter provided, we will carry out such work as is reasonable in our professional judgement, bearing in mind the limitations of the inspection.
- 4 We will inspect as much of the surface areas as is practicable, and will lift trap doors where accessible, but we will be under no obligation to raise fixed floorboards or to inspect those areas of the property that are covered, unexposed or are not readily accessible. Inspection will therefore exclude both the roof space, if there is no or no reasonably accessible roof hatch, and the outer surfaces of the roof if they cannot be readily seen. Similarly, inaccessible flat roofs over 3 metres (10ft) above ground level will not be inspected.
- 5 We will not be responsible for arranging the testing of services, unless specifically instructed to do so. Specialist tests can be arranged at an additional fee.
- 6 Except where the contrary is stated, parts of the structure and of the woodwork which are covered, unexposed or inaccessible will not be inspected, and will be assumed to be sound and in good repair. In all cases, where we detect timber defects including woodworm, dry or wet rot in any part of the house we recommend that a full timber specialist's report and estimate be obtained by a prospective purchaser(s), covering the whole property involved before any Contract to Purchase is concluded.
- 7 The Report will not purport to express an opinion about or to advise upon the condition of uninspected parts and should not be taken as making any implied representations or statement about such parts, nor will it list minor defects which do not materially affect the value of the property. Any such defects that may be referred to should not imply that the property is free from other such defects.
- 8 The Report is provided for the sole use of the named Client and is confidential to that Client and his professional advisers and mortgagee. We accept responsibility to you alone for your stated purposes and the report will be prepared with the skill, care and diligence reasonably to be expected of a competent Chartered Surveyor but we accept no responsibility whatsoever to any person other than you the Client. Any other person relies upon the Report at their own risk.
- 9 Unless otherwise expressly stated, in making the Report, the following assumptions will be made:
  - (a) that no deleterious or hazardous materials or techniques have been used, and that it is impracticable to comment on the state of any wall ties;
  - (b) that the house is not subject to any unusual or especially onerous restrictions, encumbrances or outgoings and that good title can be shown;
  - (c) that the house and its value are unaffected by any matters which would be revealed by a Search and replies to the Usual Enquiries, or by a Statutory Notice, and that neither the property, nor its condition, nor its use, nor its intended use, is or will be unlawful;
  - (d) that inspection of those parts which have not been inspected would neither reveal material defects nor cause us to alter the valuation materially.
- 10 You will pay us the agreed fee for this Report and Valuation, and any expressly agreed disbursements.



## Residential

- Home Report
- Mortgage & Re-Mortgage Valuation
- Home & Flat Buyer Report
- Energy Performance Certificate (EPC)
- Private Sale Valuation
- Inheritance Tax Valuation
- Capital Gains Tax Valuation
- Separation Valuation
- Driveby Valuation
- Desktop Valuation
- New Build, Development & Plot Valuation
- Extension & Alteration Valuation
- Portfolio Valuation
- Rental Valuation
- Expert Witness Report
- Council Tax Appeal
- Bespoke Condition Report



## Commercial

- Commercial Valuation
- Commercial Agency
- Acquisitions & Disposals
- Commercial Lease Advisory
- Rent Reviews
- Asset Management
- Project Consultancy
- Development Appraisals
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- Commercial Property Auctions
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- Housing Services
- Development Monitoring
- Mediation Services

*One triangle, all angles covered*

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