

Single Survey

survey report on:

Property address	1 SPRINGHILL BARRAS, LOCHMABEN LOCKERBIE DG11 1QE
Customer	MRS DIANE LAWS & MR THOMAS LAWS
Customer address	Gylburn Lockerbie DG11 1BY
Prepared by	DM Hall LLP
Date of inspection	2nd November 2020



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 subjects comprise a mid terraced two storey dwelling, within a row of five similar typed and aged dwellings.
Accommodation	The accommodation comprises: GROUND FLOOR: Entrance Hallway, Lounge, Kitchen/Dining Room. FIRST FLOOR: Hallway, Two Bedrooms, Bathroom, Study, Cloakroom.
Gross internal floor area (m²)	The gross internal floor area is approximately 78 square metres.
Neighbourhood and location	The subjects are situated in an established residential area, in the north west of Lochmaben. They are convenient for all local amenities within the town.
Age	Circa 1900.
Weather	Sunny intervals with intermittent rain showers.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stack is of brick construction, with lead flashings and two clay chimney pots.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as

	being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The main roof to the property is of pitched design, timber framed and slated at the rear elevation and tiled at the front elevation, with stone ridge tiles. The roof is a mansard style to the front (with red asbestos tiles) and two dormer style windows, which are tiled. The rear elevation has a flat timber and felt dormer over the bathroom. Within the roof void, the roof structure is of traditional timber frame with timber sarking. There is partial underslate felt. The roof is insulated to a depth of approximately 150mm of insulation laid between the ceiling joists.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rainwater fittings are a mixture of cast iron, PVC and aluminium, (at the front elevation rainwater gullies).
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls are of solid stone, externally rendered with ornate plaster at the front elevation door and bay window. The rear elevation is pointed and painted. Internally the walls are plastered on the hard.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. Windows are PVC framed, double glazed, tilt and turn style. In the first floor there are also cast iron single glazed skylights and cast iron polycarbonate clad skylights. The front ground floor elevation bay window is timber framed and single glazed. External doors are PVC with double glazed panels. Fascias at the front elevation and the rear dormer are timber which has been painted.
External decorations	Visually inspected. External elevations and timber fascias are painted.

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Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	Visually inspected. There is a timber garden shed in the rear garden.
Outside areas and boundaries	Visually inspected. The house frontage adjoins the public footpath. The dwelling has a good sized rear garden (which is long and narrow). There is a flagged patio area to the front of the timber garden shed. The boundaries are defined by timber panel larch lap fences, hedges, ranch style timber fences and dry stone walls.
Ceilings	Visually inspected from floor level. Ceilings are a mix of lath and plaster and plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are a mixture of plastered on hard, lath and plaster and plasterboard lined.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. The floors are of suspended timber and solid concrete.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Skirtings and architraves are of softwood timber which has been painted. The ground floor bay window has also been timber panelled. Internal doors are timber panelled and timber framed with glazed panels (at the entrance hallway). Kitchen fittings comprise fitted base and wall units, with marble effect fitted worktops.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is a chimney breast in the ground floor front lounge. Which is of brick and has been plastered and wallpapered. There is a reconstituted stone fireplace surround and tiled hearth. The fireplace has a solid fuel stove.

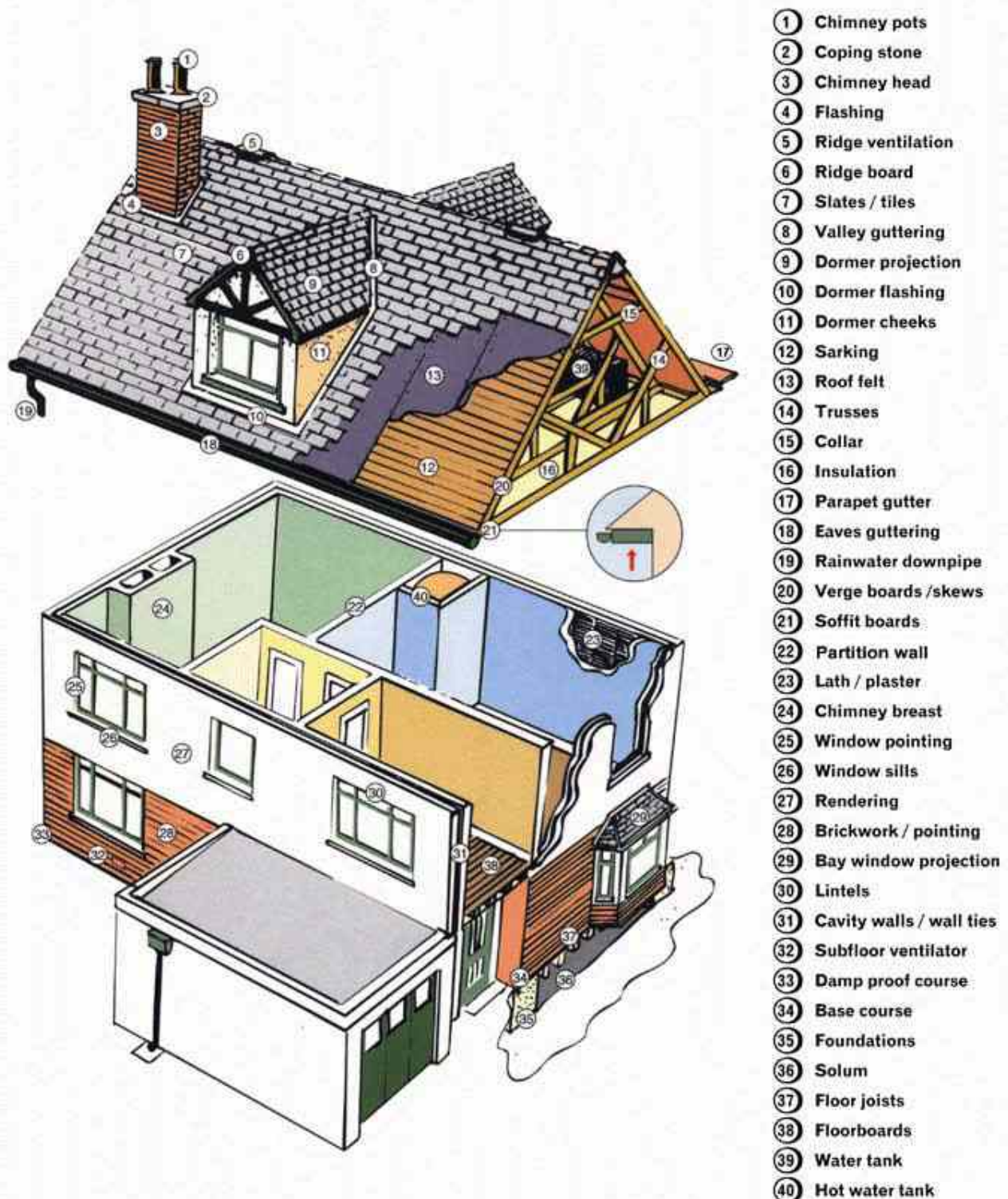
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Internal decorations	Visually inspected. Walls are wallpapered, tiled, plastered and painted. Ceilings are wallpapered, plastered and painted and textured. The ceilings also have ornate cornicing.
Cellars	There is no cellar.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains electricity is provided. The electric smart meter and consumer unit which has been fitted with fuses is located in the recessed cupboard in the ground floor front lounge. Wiring, where visible, is PVC sheathed and insulated and there are 13 amp square pin sockets.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains gas is available. The gas meter is located in a recessed cupboard in the front ground floor lounge.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains water is provided. Water pipes, where visible, are copper and PVC. The stopcock is located below the kitchen sink. The sanitary fittings comprise first floor cloakroom, wc, wash hand basin (wall hung) in a white suite and first floor bathroom with wc, wash hand basin with pedestal, bath (in a grey suite), also a shower cubicle with electric shower.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. There is a full gas fired central heating system run from a Alpha CB28 combination boiler which is located in the first floor rear study room. The central heating system is controlled by a programmer and thermostatic radiator valves. There is no hot water cylinder. The central heating boiler provides domestic hot water on demand.

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Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Drainage is to the public sewer.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. There is a carbon monoxide detector located in the first floor hallway.
Any additional limits to inspection	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.

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.

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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 ongoing.

 Dampness, rot and infestation	
Repair category	3
Notes	High moisture meter readings were recorded at the front elevation in the ground floor lounge adjacent to the bay window. Damp staining and high moisture meter readings were also recorded at the recessed cupboard in the front ground floor lounge, adjacent to the front elevation. A timber and damp specialist should be employed to investigate and carry out any repairs as deemed necessary. 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. There is evidence of woodworm within the loft void and traces under the stairs and floor. It is understood to have been treated by a timber specialist. It is assumed that the relevant documentation is in order.

 Chimney stacks	
Repair category	2
Notes	Some damp staining was noted within the loft void at the chimney stack. A competent roofer should be employed to inspect the condition of the chimney stack and associated lead flashings, and carry out any repairs as deemed necessary.



Roofing including roof space

Repair category	2
Notes	Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectancy around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs. The roof tiles may contain asbestos based materials. See information on Asbestos in the Limitations of Inspection section above The flat timber and felt roof covering over the rear elevation dormer has a limited life expectancy and can fail without warning. A reputable roofing contractor will be able to provide further advice. There is evidence of condensation in the roof space. This may be alleviated through improved loft ventilation. A firm of damp specialists/roofing contractors will be able to provide further advice. There is evidence of wood boring insect infestation. Please see comments under Dampness, Rot & Infestation. There is no fire separation wall. This represents a fire hazard and security risk.



Rainwater fittings

Repair category	2
Notes	Cast iron rainwater fittings are corroded in places. These should be treated and redecorated. Cast iron rainwater fittings require regular maintenance. Vegetation/grass was noted at the front elevation rainwater gullies. These should be cleared out during routine maintenance.



Main walls

Repair category	2
Notes	The front elevation render has hairline cracking in various areas. The rear elevation also has cracking and some spalled areas.



Windows, external doors and joinery

Repair category	2
Notes	The cast iron skylight in the first floor rear cloakroom is corroded. High moisture meter readings were also recorded. Flaking/peeling paint was noted at the timber frames of the ground floor bay window. These should be rubbed down and retreated during routine maintenance. Any rot should be cut out and replaced.

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External decorations

Repair category	2
Notes	Some weathering/flaking paint was noted at the timber frame of the ground floor bay window and at the rear elevation.



Conservatories/porches

Repair category	-
Notes	N/A.



Communal areas

Repair category	-
Notes	N/A.



Garages and permanent outbuildings

Repair category	2
Notes	The rear timber shed has signs of rot at the left hand side (when facing the front of the shed) and sections of timber panelling have come loose. These require to be cut out and repaired.



Outside areas and boundaries

Repair category	1
Notes	No significant defects evident.



Ceilings

Repair category	1
Notes	No significant defects evident.



Internal walls

Repair category	2
Notes	Signs of damp staining were noted at the front elevation adjacent to the ground floor bay window. Staining was noted at higher level adjacent to the rear elevation kitchen window. This is the result of the cast iron rainwater gully having previously leaked. This has been replaced and the wall is in the process of drying out. This should be monitored.



Floors including sub-floors

Repair category	2
Notes	Floor timbers in contact with damp walls may be affected by decay/rot. See Dampness, Rot & Infestation above. There has been previous evidence of woodworm in the floor timbers, this is understood to have been treated by a timber specialist. Relevant guarantees should be verified.



Internal joinery and kitchen fittings

Repair category	1
Notes	There has been previous woodworm under the stairs. It is understood that this has been treated by a timber specialist. Relevant guarantees should be verified.



Chimney breasts and fireplaces

Repair category	1
Notes	There is a multi fuel stove in the ground floor front lounge. It is assumed that the installation complies with the Building Standards.



Internal decorations

Repair category	2
Notes	Some staining was noted at higher level in the rear kitchen and at lower level in the front lounge. Some redecoration is desirable.



Cellars

Repair category	-
Notes	There is no cellar.



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 as there are fuses at the consumer unit. Further advice will be available from a NICEIC/SELECT registered electrician.

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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.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant defects evident.



Heating and hot water

Repair category	1
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. Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.



Drainage

Repair category	1
Notes	No significant defects evident.

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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	3
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	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The road and pavement to the front of the property is understood to be public and maintained by the Local Authority.

There appears to be shared pedestrian access to the rear. Your conveyancer should verify rights of access.

Estimated reinstatement cost for insurance purposes

The estimated reinstatement cost is £325,000 (THREE HUNDRED AND TWENTY FIVE 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

The market value of the property as described in this report is £125,000 (ONE HUNDRED AND TWENTY FIVE THOUSAND POUNDS).

This figure assumes vacant possession and that the property is unaffected by any adverse Planning Permissions, onerous burdens, Title Restrictions or servitude rights.

Signed	Security Print Code [587845 = 5936] Electronically signed
Report author	John Kempself
Company name	DM Hall LLP
Address	17 Buccleuch Street, Dumfries, DG1 2AT
Date of report	5th November 2020

Mortgage Valuation Report



Property Address

Address 1 SPRINGHILL, BARRAS, LOCHMABEN, LOCKERBIE, DG11 1QE
Seller's Name MRS DIANE LAWS & MR THOMAS LAWS
Date of Inspection 2nd November 2020

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:

None.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)
Roof ☒ Tile ☐ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No

If Yes, is this recent or progressive? ☐ Yes ☒ No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

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

Brief description of Central Heating:

Full gas fired central heating system in dwelling.

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

There appears to be shared pedestrian access to the rear. Your conveyancer should verify rights of access.

The property is of traditional materials and construction and is in a reasonable state of repair for one of its age and character. It is situated within an established residential area in the north west of Lochmaben and is convenient for all local amenities within the town.

Although not intended as an exhaustive list the following items were noted.

- 1.The rear elevation dormer has a flat timber and felt roof which is of limited life expectancy. Repairs are likely as the construction ages.
- 2.Corrosion was noted at the rear first floor cloakroom cast iron skylight window and an overhaul of this window is required.
- 3.There is no fire break wall within the loft void with the neighbouring property.
- 4.Dampness was noted at higher levels adjacent to the rear elevation kitchen window. This appears to be the result of a leaking rainwater gully, which has recently been replaced. This shall take some time to dry out and should be monitored.
- 5.There is evidence of previous woodworm in the loft void and in the floor and under the stairs. This is understood to have been treated by a timber specialist. It is assumed that the relevant documentation is in order.

Other rooms listed above comprise a rear study room.

Essential Repairs

High moisture meter readings were recorded at lower levels of the front elevation adjacent to the ground floor bay window in the lounge and in the recessed cupboard. A competent firm of timber/damp proofing specialist should be instructed to check the property and carry out any repairs as deemed necessary.

Estimated cost of essential repairs £

Retention recommended? ☒ Yes ☐ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

We are of the opinion that the property forms suitable security for mortgage loan purposes at the stated figure of value.

Valuations

Market value in present condition	£ 125,000
Market value on completion of essential repairs	£ 128,000
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 325,000
Is a reinspection necessary?	☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	☐ Yes ☐ No

Declaration

Signed	Security Print Code [587845 = 5936] Electronically signed by:-
Surveyor's name	John Kempself
Professional qualifications	BSc (Hons) MRICS
Company name	DM Hall LLP
Address	17 Buccleuch Street, Dumfries, DG1 2AT
Telephone	01387 254318
Fax	
Report date	5th November 2020