"THE NATIONAL PROPERTY SERVICE"



Shepherd Chartered Surveyors

SHEPHERD

HOME REPORT

ST NINIANS COLVEND

DALBEATTIE
DG5 4PU



Energy performance certificate

SHEPHERD

HOME REPORT

Energy Performance Certificate (EPC)

Dwellings

Scotland

ST NINIANS, COLVEND, DALBEATTIE, DG5 4PU

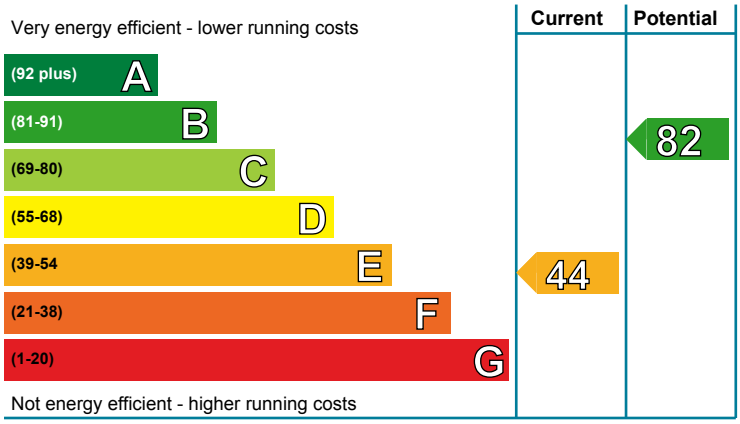
Dwelling type:	Detached house	**Reference number:**	2083-1018-1207-9216-0904
Date of assessment:	28 March 2016	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	28 March 2016	**Approved Organisation:**	Elmhurst
Total floor area:	206 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	250 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£7,122**	See your recommendations report for more information
Over 3 years you could save*	**£2,874**	

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

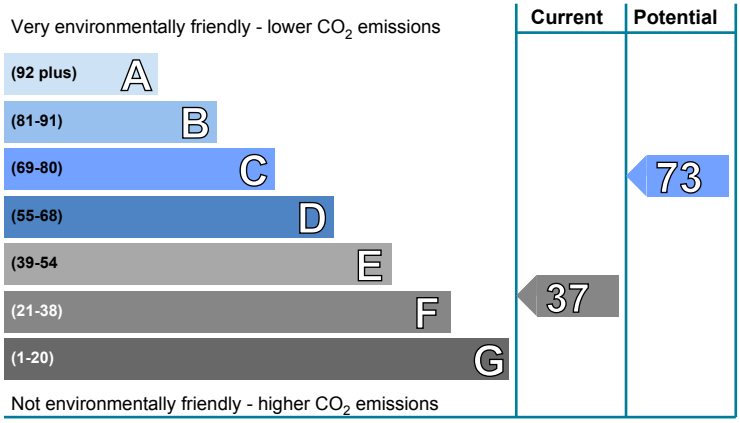


Energy Efficiency Rating

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

Your current rating is **band E (44)**. The average rating for EPCs in Scotland is **band D (61).**

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (37)**. 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	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£1995.00	✓
2 Floor insulation (suspended floor)	£800 - £1,200	£285.00	✓
3 Low energy lighting	£55	£120.00	

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.

GREEN DEAL APPROVED

The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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, 150 mm loft insulation Pitched, insulated at rafters	★★★★☆ ★★★★☆	★★★★☆ ★★★★☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 48% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 65 kg $CO_2/m^2/yr$.

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 13 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 7.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,150 over 3 years	£3,690 over 3 years	You could save £2,874 over 3 years
Hot water	£555 over 3 years	£285 over 3 years	
Lighting	£417 over 3 years	£273 over 3 years	
Totals	**£7,122**	**£4,248**	

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		Green Deal
				Energy	Environment	
1	Internal or external wall insulation	£4,000 - £14,000	£665	D 59	E 50	✓
2	Floor insulation (suspended floor)	£800 - £1,200	£95	D 61	E 53	✓
3	Low energy lighting for all fixed outlets	£55	£40	D 62	E 53	
4	Replace boiler with new condensing boiler	£2,200 - £3,000	£96	D 64	D 56	✓
5	Solar water heating	£4,000 - £6,000	£63	D 66	D 58	✓
6	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£267	C 71	D 63	✓
7	Wind turbine	£15,000 - £25,000	£548	B 82	C 73	✓

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✓ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

Alternative measures

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

- Biomass boiler (Exempted Appliance if in Smoke Control Area)

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.

energy saving trust

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 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 planning permission might be required and that building regulations apply to this work so it is best to check with your local authority whether a building warrant or planning permission will be required.

2 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 this with your local authority building standards department.

3 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

4 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

5 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.

6 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 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 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.

7 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

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	33,569	(484)	N/A	(11,139)
Water heating (kWh per year)	3,007			

Addendum

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

About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. James Hunter
Assessor membership number:	EES/016139
Company name/trading name:	J & E Shepherd
Address:	18 Castle Street Dumfries DG1 1DR
Phone number:	01387 264333
Email address:	m.hunter@shepherd.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk/epc.

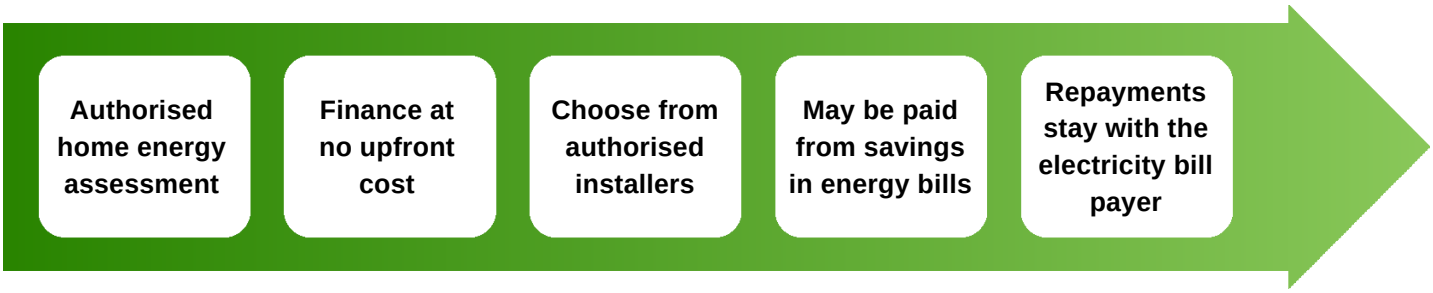
Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit **www.greenerscotland.org or call 0808 808 2282.**



Scottish Single Survey

SHEPHERD

HOME REPORT

Single Survey

survey report on:

Property address	St Ninians Colvend Dalbeattie DG5 4PU

Customer	Lesley Johnson

Customer address	c/o Purple Bricks 22 Castlemill Burntree Dudley DY4 7UF

Prepared by	J & E Shepherd

Date of inspection	26th March 2019

SHEPHERD
CHARTERED SURVEYORS
Tel: 0845 263 7995 www.shepherd.co.uk

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 Property[1].

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.

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 Report[2] 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.

Single Survey

1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

Description	Detached two storey villa with rear annexe.
Accommodation	Main Building: Ground Floor: Lounge, Sitting Room and Kitchen/Dining Room. First Floor: Master Bedroom with en-suite Dressing Room and en-suite Shower Room with wc, Bedroom 2, Bedroom 3, and Bathroom with wc. Annexe: Ground Floor: Bedroom, Kitchen, Conservatory and Bathroom with wc.
Gross internal floor area (m²)	206sq.m. or thereby.
Neighbourhood and location	The property is situated in a coastal district between the villages of Colvend and Sandyhills where limited local facilities can be found.
Age	The property would appear to have been constructed around 1900.
Weather	Dry and bright.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** There are three chimney heads of solid stone construction with lead flashings.
Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **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 roof is pitched and laid in slates with metal ridging and stone copings. Access to the main roof void is via a hatch in the first floor hallway ceiling. There is a loft ladder fitted and there is a light. The roof void is insulated and it is floored. Access to the annexe roof void is via a hatch in the bathroom ceiling. There is a loft ladder fitted and it is floored and lined. There was very limited access to the roof timbers.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The gutters and downpipes are of PVC.

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.

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.** The main entrance door is heavyweight timber panelled with a UPVC double glazed rear door. The windows are UPVC sealed unit double glazed of casement design being of mixed ages. There is a timber double glazed rooflight above the staircase.

External decorations	**Visually inspected.**

Conservatories / porches	**Visually inspected.** There is a conservatory, at the rear of the annexe, having brick and rendered base walls and a low pitched polycarbonate roof.

Communal areas	None.

Garages and permanent outbuildings	There is no garage and there are no permanent outbuildings.

Outside areas and boundaries	**Visually inspected.** There are garden grounds to the front, rear and right hand side of the property with a driveway on the left hand side. The gardens are bounded by timber fencing and stone dykes.

Ceilings	**Visually inspected from floor level.** The ceilings appear to be mainly of timber lath and plaster.

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 plaster on the hard, timber stud and plasterboard and timber lath and plaster.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** **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.** The floors are of suspended timber construction part concrete. The property was fully furnished and the floors were covered throughout and accordingly our view of the floor timbers/surfaces was restricted. We were unable to locate an access hatch to any sub floor areas which may exist.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** The internal doors are mainly timber panelled. The kitchen has wall and base storage units, understood to have been installed in 2011, with the annexe having a basic fairly modern kitchen. A timber carpeted staircase leads from the ground floor hallway to first floor level.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** The dining room has a stone and cast iron fire surround with a solid fuel fireplace. There is a solid fuel stove in the lounge with a granite hearth and timber mantle. The sitting room has a solid fuel stove with a timber surround and tiled hearth.

Internal decorations	**Visually inspected.**

Cellars	None.

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** There is a mains supply of electricity. There is a 13amp circuit. The electric meter and fuseboxes are in the annexe bedroom's cupboard.

Gas	None.

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.** There is a mains supply of water. The kitchen has a one and a half bowl stainless steel sink unit. The bathroom has a three piece suite, with a shower fitted over the bath, understood to have been installed in 2011. The en-suite shower room has a four piece white suite understood to have been installed in 2011. In the roof void there is a plastic cold water storage tank which is not insulated. The annexe kitchen has a one and a half bowl stainless steel sink unit, with the annexe bathroom having a three piece white suite of mixed ages.

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.** Space heating is by means of an oil fired central heating system with radiators linked by copper and steel piping. The en-suite and bathroom have heated towel rails. The system is operated via an external 'Firebird' central heating boiler at the rear of the building Hot water is heated by means of the central heating system. There is a copper insulated hot water storage tank in the bathroom cupboard and a large hot water storage tank in the annexe attic.

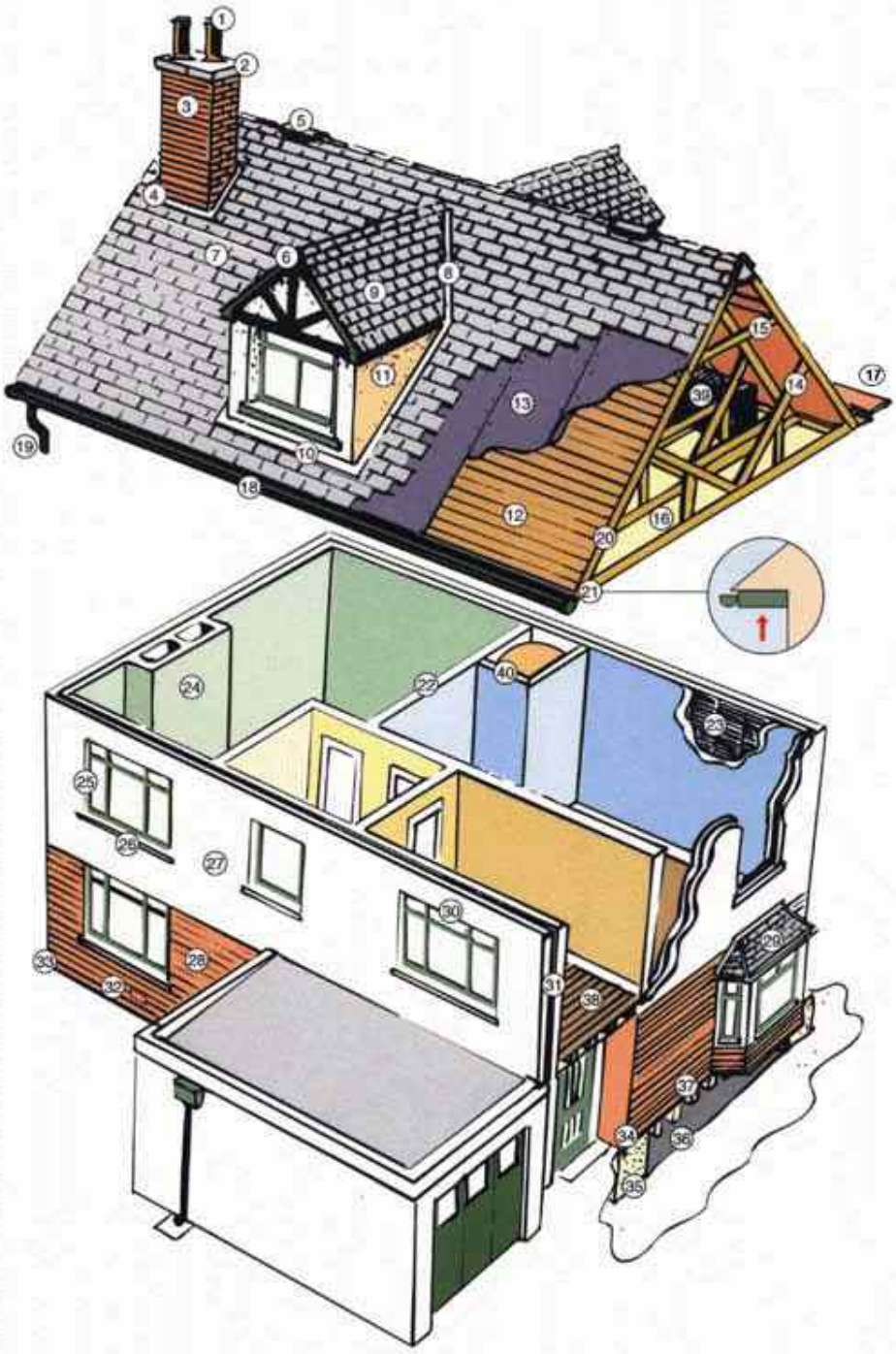
	There is an additional programmer for the hot water in the annexe. heating both the annexe and the main building. There is a main thermostatic control in the ground floor hallway with the programmer in the kitchen. There is a plastic feeder tank in the roof void which is not insulated.

Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is understood to be connected to a septic tank within the front garden.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** There are smoke detectors within the property. No comment is made on the existence, or otherwise, of a burglar alarm.

Any additional limits to inspection	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.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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.

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	No significant evidence noted.

Dampness, rot and infestation	
Repair category	2
Notes	There is evidence of woodworm in the roof and stair timbers which is to be treated by a timber specialist. There is dampness at the annexe bedroom window. There is damp in the dining room and rear public room walls and wallpress.

Chimney stacks	
Repair category	1
Notes	There is open jointing and plant growth to the chimneys.

Roofing including roof space	
Repair category	2
Notes	There is evidence of woodworm in the roof timbers which is to be treated by a timber specialist prior to sale. There are signs of mice in the attics. The two skylight windows in the main buildings roof void are corroded. There is damp staining around them and they may require early renewal. There is no underslate felt in the roof structure, where viewed, indicating that the roof coverings are of considerable age. There is lichen/moss growth on the roof. There is damp staining to sarking in the roof void and at the chimneys. There is defective pointing at the copings.

Rainwater fittings	
Repair category	1
Notes	No immediate action or repair is needed.

Main walls	
Repair category	1
Notes	There is some open jointing to the main walls. There are climbing plants on the walls.

Windows, external doors and joinery	
Repair category	2
Notes	There are failed double glazed window seals which have allowed interstitial condensation. The doorposts at the main door are starting to decay. Some of the windows are on semi modern lines. There are rotten dormer timbers. There is damp staining at the skylight above the stairs.

External decorations	
Repair category	1
Notes	No immediate action or repair is needed.

Conservatories/porches	
Repair category	1
Notes	There are loose roof end caps.

Communal areas	
Repair category	1
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	Not applicable.

Outside areas and boundaries

Repair category	2
Notes	There are damaged/deteriorating stone dykes.

Ceilings

Repair category	1
Notes	Plasterwork is uneven in places.

Internal walls

Repair category	1
Notes	There is evidence of woodworm in the stair timbers which is to be treated by a firm of timber specialists. An annexe cupboard door is catching on the bedroom ceiling.

Floors including sub-floors

Repair category	1
Notes	No immediate action or repair is needed.

Internal joinery and kitchen fittings

Repair category	1
Notes	No immediate action or repair is needed.

Chimney breasts and fireplaces

Repair category	1
Notes	There are signs of previous damp penetration at the sitting room fireplace and corrosion to the metalwork on the capping.

Internal decorations

Repair category	1
Notes	No immediate action or repair is needed.

Cellars	
Repair category	1
Notes	Not applicable.

Electricity	
Repair category	2
Notes	Sections of the wiring system are on older lines, including fuseboxes.

Gas	
Repair category	1
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	There is a loose tap in the annexe kitchen.

Heating and hot water	
Repair category	2
Notes	There is corrosion to the central heating boiler casing. The thermal store is not operating properly allowing water to pour out into the rainwater system. This is to be repaired by the vendors. The oil storage tank may not comply with current regulations.

Drainage	
Repair category	1
Notes	No immediate action or repair is needed.

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

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:
In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:
For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground and First
2. Are there three steps or fewer to a main entrance door of the property?	Yes [X] No [ ]
3. Is there a lift to the main entrance door of the property?	Yes [ ] No [X]
4. Are all door openings greater than 750mm?	Yes [ ] No [X]
5. Is there a toilet on the same level as the living room and kitchen?	Yes [ ] No [X]
6. Is there a toilet on the same level as a bedroom?	Yes [X] No [ ]
7. Are all rooms on the same level with no internal steps or stairs?	Yes [ ] No [X]
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes [X] 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

This is a replacement Single Survey report with the original undertaken on 28th March 2016.

The road fronting the property is made and is assumed to be adopted by the Local Authority. The neighbours have a right of way over the driveway.

There is a septic tank drainage system. It is assumed that the relevant permissions are in order.

There have been alterations to the property in recent times with the kitchen/dining room opened up to form one room, a dressing room formed and an en-suite installed. A conservatory has been constructed and the annexe formed at the rear. It is assumed that all relevant Planning/Building Warrant documentation is in order.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

In our opinion the reinstatement cost assessment for insurance purposes may be fairly stated at £680,000.

Valuation and market comments

Having considered matters, taking into account the foregoing and our observations on site, we are of the opinion that the current Market Value of the subjects, in their present condition and having the benefit of full vacant possession, may be fairly stated in the capital sum of £325,000 (THREE HUNDRED & TWENTY FIVE THOUSAND POUNDS STERLING).

Signed	Security Print Code [460477 = 5176] Electronically signed
Report author	J Malcolm Hunter
Company name	J & E Shepherd
Address	18 Castle Street, Dumfries, DG1 1DR

Date of report	27th March 2019

Mortgage Valuation Report



Property Address

Address	St Ninians Colvend, Dalbeattie, DG5 4PU
Seller's Name	Lesley Johnson
Date of Inspection	26th March 2019

Property Details

Property Type
[X] 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
[X] 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 [X] 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 [1900]

Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

Accommodation

Number of Rooms
[2] Living room(s) [4] Bedroom(s) [1] Kitchen(s)
[3] Bathroom(s) [3] WC(s) [1] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) [206] m² (Internal) [ ] m² (External)

Residential Element (greater than 40%) [X] Yes [ ] No

Garage / Parking / Outbuildings

[ ] Single garage [ ] Double garage [X] Parking space [ ] No garage / garage space / parking space
Available on site? [X] Yes [ ] No

Permanent outbuildings:

None.

© Quest End Computer Services Limited 2008
All rights reserved

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement?	☐ Yes	☒ No
If Yes, is this recent or progressive?	☐ Yes	☐ No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?	☐ Yes	☒ No

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

Service Connections

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

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

Brief description of Central Heating:

Oil fired 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

© Quest End Computer Services Limited 2008
All rights reserved

Mortgage Valuation Report

General Remarks

The property has been generally well maintained having due regard to its age and nature. Fittings are on modern lines with the decoration to a generally good standard. The roof coverings are likely to require ongoing maintenance. There is evidence of woodworm in the roof and stair timbers which is to be treated by a timber specialist. High damp readings were recorded in the walls at ground floor level. The property should be checked by a competent firm of timber/damp proofing specialists prior to completion of missives.

There is a septic tank drainage system. It is assumed that the relevant permissions are in order.

The neighbours have a right of way over the driveway.

There have been alterations to the property in recent times with the kitchen/dining room opened up to form one room, a dressing room formed and an en-suite installed. A conservatory has been constructed and the annexe formed at the rear. It is assumed that all relevant Planning/Building Warrant documentation is in order.

Other rooms comprise a conservatory.

Essential Repairs

None.

Estimated cost of essential repairs £ N/A Retention recommended? ☐ Yes ☒ No Amount £ N/A

© Quest End Computer Services Limited 2008
All rights reserved

Mortgage Valuation Report

Comment on Mortgageability

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

Valuations

Market value in present condition	£ 325,000
Market value on completion of essential repairs	£ N/A
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 680,000
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 [460477 = 5176] Electronically signed by:-
Surveyor's name	J Malcolm Hunter
Professional qualifications	MRICS
Company name	J & E Shepherd
Address	18 Castle Street, Dumfries, DG1 1DR
Telephone	01387 264333
Fax	01387 250450
Report date	27th March 2019

© Quest End Computer Services Limited 2008
All rights reserved



Property Questionaire

SHEPHERD

HOME REPORT

property questionnaire

Property address	**St Ninians Sanyhills Dalbeattie DG5 4PU**
Seller(s)	**Purple Bricks**
Completion date of property questionnaire	**2016-04-13 12:08:18**

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?	5.5
2.	**Council tax**	
	Which Council Tax band is your property in?	f
3.	**Parking**	
	What are the arrangements for parking at your property?	Driveway
4.	**Conservation area**	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	don't know
5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	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 yes, please describe below the changes which you have made:	yes
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. 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

b.)	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	yes
	(i) Were the replacements the same shape and type as the ones you replaced?	yes
	(ii) Did this work involve any changes to the window or door openings?	no
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	
	#	
7.	Central heating	
a.)	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	yes
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below:	other
	i) When was your central heating system or partial central heating system installed?	
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	no
	((iii) 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
9.	Issues that may have affected your property	
a.)	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	no
	If you have answered yes, is the damage the subject of any outstanding?	no
b.)	Are you aware of the existence of asbestos in your property?	no
10.	Please select which services are connected to your property:	

property questionnaire

a. Please tick which services are connected to your property and give details of the supplier:

Services connected	Suppliers
Water mains or private water supply	
Electricity	
Mains drainage	
Telephone	

b.)

Is there a septic tank system at your property?	yes
(i) Do you have appropriate consents for the discharge from your septic tank?	dont know
(ii) Do you have a maintenance contract for your septic tank?	no
(iii) If you have answered yes, please give details of the company with which you have a maintenance contract:	

11. Responsibilities for shared or common areas

a.

Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	no
If you have answered yes, please give details:	

b.

Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	no
If you have answered yes, please give details:	

c.

Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	no

d.

Do you have the right to walk over any of your neighbours property - for example to put out your rubbish bin or to maintain your boundaries?	no
If you have answered yes, please give details:	

e.

As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	yes
If you have answered yes, please give details:	
Heighbour has right of access over drive way	

f.

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 privatel-owned.)	no
If you have answered yes, please give details:	

12. Charges associated with your property

a.	Is there a factor or property manager for your property?	no
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	
b.	Is there a common buildings insurance policy?	no
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	#
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	Is there a common buildings insurance policy?	yes
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Wood treatment to roof
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	no
	If you have answered yes, please give details:	
c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? 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.	no
	Guarantees are held by:	
14.	Guarantees	
a.	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	no
(ii)	Roofing	no
(iii)	Central Heating	no
(iv)	National House Building Council (NHBC)	no
(v)	Damp course	no
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	no

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?	no
	If you have answered yes, please give details:	

15. Boundaries

	So far as you are aware, has any boundary of your property been moved in the last 10 years?	yes
	If you have answered yes, please give details:	
	Coach house to rear of property was previously included within the boundary. This was seperated in 2011	

16. Notices that affect your property

In the past three years have you ever received a notice:

a.	advising that the owner of a neighbouring property has made a planning application?	no
b.	that affects your property in some other way?	no
c.	that requires you to do any maintenance, repairs or improvements to your property?	no

If you have answered yes to any of aâ€“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)	Gary Cross
Date	13th April 2016

Shepherd Offices

Aberdeen: 01224 202800
Ayr: 01292 267987
Coatbridge: 01236 436561
Cumbernauld: 01236 780000
Dumbarton: 01389 731682
Dumfries: 01387 264333
Dundee: 01382 200454
Dunfermline: 01383 722337
East Kilbride: 01355 248535
Edinburgh: 0131 2251234
Falkirk: 01324 635999
Fraserburgh: 01346 517456
Forfar: 01307 466100
Galashiels: 01896 750150
Glasgow: 0141 3532080
Glasgow (Southside): 0141 649 8020
Greenock: 01475 730717
Hamilton: 01698 897548
Inverness: 01463 712239
Kilmarnock: 01563 520318
Kirkcaldy: 01592 205442
Livingston: 01506 416777
Montrose: 01674 676768
Motherwell: 01698 252229
Musselburgh: 0131 6533456
Paisley: 0141 8898334
Perth: 01738 638188
Peterhead: 01779 470766
Saltcoats: 01294 464228
St Andrews: 01334 477773
Stirling: 01786 450438

SHEPHERD
HOME REPORT

SHEPHERD
CHARTERED SURVEYORS

SHEPHERD
Commercial

Tel: 0845 263 7995 www.shepherd.co.uk Tel: 0845 263 7995