# **HOME REPORT**

# 6 RUTHERFURD CLOSE KIRKCUDBRIGHT DG6 4HW



# ENERGY PERFORMANCE CERTIFICATE



# **Energy Performance Certificate (EPC)**

Dwellings

# **Scotland**

## 6 RUTHERFURD CLOSE, KIRKCUDBRIGHT, DG6 4HW

Dwelling type:Detached houseDate of assessment:04 April 2024Date of certificate:09 April 2024Total floor area:213 m²

Primary Energy Indicator: 249 kWh/m²/year

Reference number: 0190-2784-6140-2704-2655
Type of assessment: RdSAP, existing dwelling

Approved Organisation: Elmhurst

**Main heating and fuel:** Boiler and radiators, mains

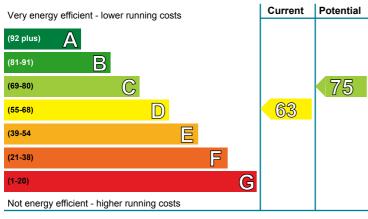
gas

#### 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<sub>2</sub> emissions by improving your home

| Estimated energy costs for your home for 3 years* | £11,112 | See your recommendations       |
|---|---------|--------------------------------|
| Over 3 years you could save*                      | £2,163  | report for more<br>information |

<sup>\*</sup> based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

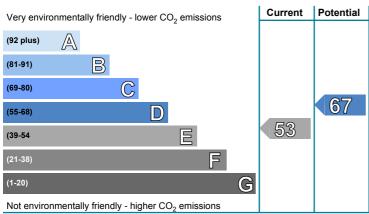


# **Energy Efficiency Rating**

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 D (63)**. 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<sub>2</sub>) 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 E (53)**. The average rating for EPCs in Scotland is **band D (59)**.

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

# Top actions you can take to save money and make your home more efficient

| Recommended measures             | Indicative cost | Typical savings over 3 years |
|----------------------------------|-----------------|------------------------------|
| 1 Cavity wall insulation         | £500 - £1,500   | £1686.00                     |
| 2 Heating controls (TRVs)        | £350 - £450     | £480.00                      |
| 3 Solar photovoltaic (PV) panels | £3,500 - £5,500 | £1665.00                     |

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

# Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

| Element               | Description                                    | Energy Efficiency | Environmental |
|-----------------------|--|-------------------|---------------|
| Walls                 | Cavity wall, as built, no insulation (assumed) | ***               | ***           |
| Roof                  | Pitched, 150 mm loft insulation                | <b>★★★★☆</b>      | <b>★★★★</b> ☆ |
| Floor                 | (other premises below)                         | _                 | _             |
| Windows               | Fully double glazed                            | ***               | <b>★★★☆☆</b>  |
| Main heating          | Boiler and radiators, mains gas                | ****              | <b>★★★★</b> ☆ |
| Main heating controls | Programmer and room thermostat                 | ***               | ★★★☆☆         |
| Secondary heating     | Room heaters, dual fuel (mineral and wood)     | _                 | _             |
| Hot water             | From main system                               | ****              | <b>★★★★</b> ☆ |
| Lighting              | Low energy lighting in all 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<sub>2</sub> 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 45 kg CO<sub>2</sub>/m<sup>2</sup>/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 9.7 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 3.0 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   | £9,945 over 3 years  | £7,782 over 3 years    |                          |
| Hot water | £600 over 3 years    | £600 over 3 years      | You could                |
| Lighting  | £567 over 3 years    | £567 over 3 years      | save £2,163              |
| Tot       | als £11,112          | £8,949                 | over 3 years             |

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.

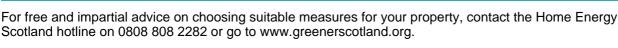
| December ded massives                | Indicative cost | Typical saving | Rating after improvement |             |  |
|--------------------------------------|-----------------|----------------|--------------------------|-------------|--|
| Recommended measures                 | Indicative cost | per year       | Energy                   | Environment |  |
| 1 Cavity wall insulation             | £500 - £1,500   | £562           | D 68                     | D 60        |  |
| 2 Upgrade heating controls           | £350 - £450     | £160           | C 70                     | D 62        |  |
| 3 Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £555           | C 75                     | D 67        |  |

#### 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.

External insulation with cavity wall insulation

# Choosing the right improvement package





# 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 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

# 2 Heating controls (thermostatic radiator valves)

Thermostatic radiator valves allow the temperature of each room to be controlled to suit individual needs, adding to comfort and reducing heating bills provided internal doors are kept closed. For example, they can be set to be warmer in the living room and bathroom than in the bedrooms. Ask a competent heating engineer to install thermostatic radiator valves. Thermostatic radiator valves should be fitted to every radiator except the radiator in the same room as the room thermostat. Remember the room thermostat is needed as well as the thermostatic radiator valves, to enable the boiler to switch off when no heat is required. Building regulations generally apply to this work, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

#### 3 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

# Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

**LZC energy sources present:** There are none provided for this home

# Your home's heat demand

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

| Heat demand                  | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 34,225            | (779)                     | (6,167)                          | N/A                             |
| Water heating (kWh per year) | 2,351             |                           |                                  | •                               |

# **Addendum**

This dwelling may be exposed to wind driven rain and so requires further investigation to determine which type of cavity 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. Michael Churm

Assessor membership number: EES/019285

Company name/trading name: D M Hall Chartered Surveyors LLP

Address: 11 Buccleuch Street

Dumfries DG1 2AT

Phone number: 01387 254318

Email address: michael.churm@dmhall.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

# Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



# SINGLE SURVEY



# survey report on:

| Property address   | 6 RUTHERFURD CLOSE,<br>KIRKCUDBRIGHT,<br>DG6 4HW |
|--------------------|--|
|                    |  |
| Customer           | Mr Alastair Sinclair                             |
|                    |  |
| Customer address   |  |
|                    |  |
|                    |  |
|                    |  |
|                    |  |
| Prepared by        | DM Hall LLP                                      |
|                    |  |
| Date of inspection | 4th April 2024                                   |



# **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<sup>1</sup>.

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

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

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

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Codes of Conduct.

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 will be prepared from information contained in the Report and the generic Mortgage Valuation Report.<sup>2</sup>

#### 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

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

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.

#### 1.1 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" 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                    | Two storey detached house with cellar.  |
|--------------------------------|---|
| Accommodation                  | BASEMENT: Utility room, workshop and store rooms.  GROUND FLOOR: Entrance vestibule, hall, kitchen, dining room, living room, two bedrooms, en- suite shower room with toilet, cloakroom with toilet.  FIRST FLOOR: Living room, two bedrooms, bathroom with toilet.  |
| Gross internal floor area (m²) | 213 SQM approximately.  |
| Neighbourhood and location     | The property is situated in an established residential location at the head of a cul-de-sac and with rural views. Main facilities are available in Kirkcudbright and surrounding towns.   |
| Age                            | Built around 1970.  |
| Weather                        | The property was inspected during dry and fine weather conditions.  |
| Chimney stacks                 | Visually inspected with the aid of binoculars where appropriate.  There is a flue to a wood burning stove which passes through the main roof.   |
| 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. |

| Roofing including roof space        | The main roof is pitched and clad in concrete interlocking tiles.  |
|-------------------------------------|--|
|                                     | Access to the roof void was gained from the first floor landing which revealed the construction to be a timber frame with sarking boards and fibreglass insulation laid.   |
|                                     |  |
| Rainwater fittings                  | Visually inspected with the aid of binoculars where appropriate.   |
|                                     | Roof gutters are of cast iron construction discharging into cast iron downpipes.   |
|                                     |  |
| 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 cavity construction externally rendered. The rear elevation is timber framed and clad in timber shingles.  |
|                                     |  |
| 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.  |
|                                     | External windows are of timber construction with sealed unit double glazing. The main front doors are of timber construction set in a timber frame with a side door to the kitchen of timber. There are sliding patio uPVC doors from the first floor living room and ground floor lounge. External fascia boards are timber. There are some projecting rafter ends. |
|                                     |  |
| External decorations                | Visually inspected.  |
|                                     | External timbers have previously been painted or treated.  |
|                                     |  |
| Conservatories / porches            | None.  |
| 0                                   |  |
| Communal areas                      | None.  |
| Garages and permanent outbuildings  | Visually inspected.  |
|                                     | There is a single car garage with workshop area and with up and over door under a pitched tiled roof.  |
| 1                                   |  |

| Outside areas and boundaries          | Visually inspected.  The property occupies a relatively rectangular shaped plot which slopes from the rear down to the front. There is a balcony area  |
|---------------------------------------|--|
|                                       | constructed to the rear of timber on a metal frame. There is an area of paving and a patio area. The front drive is block paved and partly surfaced in asphalt. In the rear garden area there is a disused swimming pool.  |
|                                       | External boundaries are formed in timber fencing and hedge and stone walling.  |
| Ceilings                              | Visually inspected from floor level.   |
|                                       | Ceilings are of plasterboard construction with decorative finishes applied.  |
| Internal walls                        | Visually inspected from floor level.   |
|                                       | Using a moisture meter, walls were randomly tested for dampness where considered appropriate.  |
|                                       | A combination of masonry and timber studded construction with decorative finishes applied.   |
| Floors including sub floors           | Ground floors are of suspended concrete construction and upper floors are of suspended timber construction with fitted floor coverings in place.   |
| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved.  |
|                                       | Kitchen units were visually inspected excluding appliances.  |
|                                       | In the kitchen there is a range of wall and base units with worktops. There are timber skirting boards and architraves. The internal doors are of timber. There are some built in cupboards. The main staircase is timber. |
| Chimney breasts and fireplaces        | Visually inspected.  |
| ,                                     | No testing of the flues or fittings was carried out.   |
|                                       | In the first floor lounge area there is a Dowling stove.   |
| Internal decorations                  | Visually inspected.  |
|                                       | Mainly paint finishes.   |
|                                       |  |

| Cellars                            | Visually inspected where there was a safe and purpose-built access.   |
|------------------------------------|---|
|                                    | Cellar area is utilised for storage, utility room and ancillary space.  |
|                                    |   |
| 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 electrical connected with distribution where noted in PVC with miniature circuit breakers fitted. |
|                                    |   |
| 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.   |
|                                    | There is a mains gas connected.   |
|                                    |   |
| 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 water connected with a stop tap located in the cellar. Distribution is to sanitary fittings including in the kitchen a sink unit, in the ground floor shower room a flush toilet, wash hand basin and shower cubicle with electric shower fitting and in the cloakroom a flush toilet and wash hand basin. In the cellar area there is a sink unit. At first floor level there is bathroom with flush toilet, wash hand basin and panelled bath with shower and mixer fitting.         |
|                                    |   |
| 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 gas fired central heating system from a Worcester Greenstar combination boiler located in the basement. Distribution is to water filled radiators some of which have thermostatic radiator valves.   |

Hot water is provided from the central heating system.

# Drainage Covers etc were not lifted. Neither drains nor drainage systems were tested. There is a mains drainage connection.

#### Fire, smoke and burglar alarms

#### Visually inspected.

No tests whatsoever were carried out to the system or appliances.

There are smoke detectors and heat detectors installed.

Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

#### 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. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

The property was unoccupied and unfurnished however, all floors were covered. Floor coverings restricted my inspection of flooring.

My physical inspection of the roof void area was restricted due to insulation material and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.

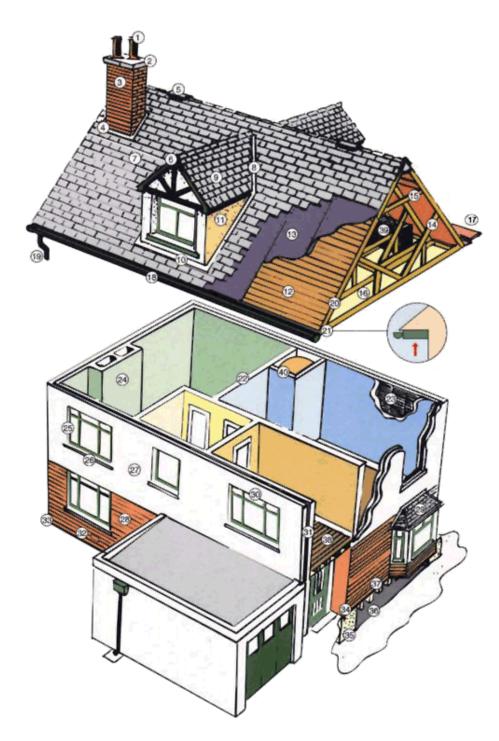
Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs

| further. |  | idgeting before offering. The various trades can advise |
|----------|--|---|
|----------|--|---|

# 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.

- 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

# 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 obvious evidence of significant movement noted within the limitations of my inspection. |

| Dampness, rot and infestation |   |
|-------------------------------|---|
| Repair category               | 1   |
| Notes                         | No obvious evidence of significant dampness, rot or wood boring insect infestation. |

| Chimney stacks  |   |
|-----------------|---|
| Repair category | 1   |
| Notes           | No chimney stack. The stove in the first floor living room is supported by the external walls. The flue passes through the main roof. Minor disturbance to roof tiles has occurred. |

| Roofing including roof space |  |
|------------------------------|--|
| Repair category              | 1  |
| Notes                        | Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation 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.  There is an obsolete central heating boiler in the roof void. |

| Rainwater fittings |   |
|--------------------|---|
| Repair category    | 2   |
| Notes              | No significant defects evident.   |
|                    | Metal rainwater fittings are corroded in places. These should be treated and redecorated. Metal rainwater fittings require regular maintenance. |

| Main walls      |                                 |
|-----------------|---------------------------------|
| Repair category | 1                               |
| Notes           | No significant defects evident. |

| Windows, external doors and joinery |  |  |
|-------------------------------------|--|--|
| Repair category                     | 2  |  |
| Notes                               | The window units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather/daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions. |  |
|                                     | External joinery including window frames and door frames are affected by decay to varying degrees. A reputable joiner can advise on all necessary repairs.   |  |
|                                     | Windows and doors have been replaced in the past. Random windows and doors are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc.   |  |
|                                     | Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional.  |  |

| External decorations |                                 |
|----------------------|---------------------------------|
| Repair category      | 1                               |
| Notes                | No significant defects evident. |

| Conservatories/porches |       |
|------------------------|-------|
| Repair category        | -     |
| Notes                  | None. |

| Communal areas  |       |
|-----------------|-------|
| Repair category | -     |
| Notes           | None. |

| Garages and permanent outbuildings |   |
|------------------------------------|---|
| Repair category                    | 2   |
| Notes                              | Roof tiles to the main roof are dislodged. These require re-securing. |

| Outside areas and boundaries |  |
|------------------------------|--|
| Repair category              | 2  |
| Notes                        | There are mature and maturing trees growing within influencing distance of the house. A tree surgeon will be able to provide further advice. |
|                              | Garden and retaining walls have deteriorated and require general repair.   |
|                              | The swimming pool is not currently functioning and full assessment should be carried out prior to future use.                                |

| Ceilings        |                                 |
|-----------------|---------------------------------|
| Repair category | 1                               |
| Notes           | No significant defects evident. |

| Internal walls  |                                 |
|-----------------|---------------------------------|
| Repair category | 1                               |
| Notes           | No significant defects evident. |

| Floors including sub-floors |  |
|-----------------------------|--|
| Repair category             | 1  |
| Notes                       | No significant defects evident.  It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. |

| Internal joinery and kitchen fittings |  |
|---------------------------------------|--|
| Repair category                       | 1                                      |
| Notes                                 | No significant defects evident.        |
|                                       | Kitchen base and wall units are dated. |

| Chimney breasts and fireplaces |  |
|--------------------------------|--|
| Repair category                | 1  |
| Notes                          | No significant defects evident.  Flues should ideally be swept and tested on an annual basis.  A wood burning stove has been installed in the first floor lounge. It is assumed that the installation complies with the Building Standards. The stove shows some signs of corrosion. |

| Internal decorations |                                 |
|----------------------|---------------------------------|
| Repair category      | 1                               |
| Notes                | No significant defects evident. |

| Cellars         |                                 |
|-----------------|---------------------------------|
| Repair category | 1                               |
| Notes           | No significant defects evident. |

| Electricity     |  |
|-----------------|--|
| Repair category | 1  |
| 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 IET regulations. |

| 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 |

| Gas             |  |
|-----------------|--|
| Repair category | 1  |
| Notes           | 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.                 |  |  |
|   | Some sanitary fittings are of an older vintage. |  |  |

| 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. |

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         | 1 |
| Chimney stacks                        | 1 |
| Roofing including roof space          | 1 |
| Rainwater fittings                    | 2 |
| Main walls                            | 1 |
| Windows, external doors and joinery   | 2 |
| External decorations                  | 1 |
| Conservatories/porches                | - |
| Communal areas                        | - |
| Garages and permanent outbuildings    | 2 |
| 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                           | 1 |
| 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.

# 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 X No         |
| 5. Is there a toilet on the same level as the living room and kitchen?                 | Yes X No         |
| 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

Usual enquiries should be made of the local authority. A Property Enquiry Certificate should be obtained.

The property is assumed to be held in 'Absolute Ownership' and free from any onerous restrictions or obligations.

The frontage road appears to be made and adopted.

Service records for the central heating boiler should be transferred.

#### Estimated reinstatement cost for insurance purposes

£530,000 (Five Hundred and Thirty Thousand Pounds), to include the costs of demolition, site clearance, rebuilding, fees and VAT where applicable.

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 is considered to be £380,000 (Three Hundred and Eighty Thousand Pounds), this reflects current market conditions.

Against a backdrop of changing economic circumstances and changing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

| Signed         | Security Print Code [550372 = 6358] Electronically signed |  |  |  |  |  |
|----------------|---|--|--|--|--|--|
|                |   |  |  |  |  |  |
| Report author  | Michael P Churm   |  |  |  |  |  |
|                |   |  |  |  |  |  |
| Company name   | DM Hall LLP   |  |  |  |  |  |
|                |   |  |  |  |  |  |
| Address        | 11 Buccleuch Street, Dumfries, DG1 2AT                    |  |  |  |  |  |
|                |   |  |  |  |  |  |
| Date of report | 26th April 2024   |  |  |  |  |  |

# Mortgage Valuation Report



| <b>Property Address</b>   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| Address 6 RUTHERFURD CLOSE, KIRKCUDBRIGHT, DG6 4HW Seller's Name Mr Alastair Sinclair Date of Inspection 4th April 2024 |   |  |  |  |  |  |
| <b>Property Details</b>   |   |  |  |  |  |  |
| Property Type   | X House       Bungalow       Chalet       Purpose built maisonette         Coach       Studio       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 be e.g. local authority, m  | elieve that the property was built for the public sector, Yes X No nilitary, police?  |  |  |  |  |  |
| Flats/Maisonettes on  | ly Floor(s) on which located No. of floors in block Lift provided? Yes No  No. of units in block  |  |  |  |  |  |
| Approximate Year of   | Construction 1970   |  |  |  |  |  |
| Tenure  |   |  |  |  |  |  |
| X Absolute Ownership  | Leasehold Ground rent £ Unexpired years   |  |  |  |  |  |
| Accommodation   |   |  |  |  |  |  |
| Number of Rooms   | 3 Living room(s) 4 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 3 WC(s) 1 Other (Specify in General remarks)   |  |  |  |  |  |
| Gross Floor Area (ex  | cluding garages and outbuildings) 213 m² (Internal) 250 m² (External)   |  |  |  |  |  |
| Residential Element   | (greater than 40%) X Yes No   |  |  |  |  |  |
| Garage / Parking /  | Outbuildings  |  |  |  |  |  |
| X Single garage Available on site?  | □ Double garage       □ Parking space       □ No garage / garage space / parking space         ▼ Yes       □ No   |  |  |  |  |  |
| Permanent outbuildin  | ngs:  |  |  |  |  |  |
| None.   |   |  |  |  |  |  |

# Mortgage Valuation Report

| Construction   |                   |                  |             |                       |              |            |                |                    |                 |
|--|-------------------|------------------|-------------|-----------------------|--------------|------------|----------------|--------------------|-----------------|
| Walls  | X Brick           | Stone            |             | Concrete              | Timber       | r frame    |                |                    |                 |
|  | Solid             | X Cavity         |             | Steel frame           |              | ete block  | Oth            | er (specify in Ge  | neral Remarks)  |
| Roof   | X Tile            | Slate            |             | Asphalt               | Felt         |            |                | (-p)               | ,               |
|  | Lead              | Zinc             |             | ·<br>Artificial slate | Flat gla     | ass fibre  | Oth            | er (specify in Ge  | neral Remarks)  |
| Special Risks  |                   |                  |             |                       |              |            |                |                    |                 |
| Has the property s   | uffered structu   | ıral movem       | ent?        |                       |              |            |                | Yes                | X No            |
| If Yes, is this recer  | nt or progressi   | ve?              |             |                       |              |            |                | Yes                | ☐ No            |
| Is there evidence, immediate vicinity'                         |                   | son to antic     | ipate sub   | sidence, h            | eave, lar    | ndslip d   | or flood in th | ne Yes             | X No            |
| If Yes to any of the   | e above, provi    | de details in    | General     | Remarks.              |              |            |                |                    |                 |
| Service Connec   | tion              |                  |             |                       |              |            |                |                    |                 |
| Based on visual in of the supply in Ge                         |                   |                  | ces appe    | ar to be no           | n-mains      | , pleas    | e comment      | on the type a      | nd location     |
| Drainage   | X Mains           | Private          | None        |                       | ٧            | Vater      | X Mains        | Private            | None            |
| Electricity  | X Mains           | Private          | None        |                       |              | Sas        | X Mains        | Private            | None            |
| Central Heating  | X Yes             | Partial          | None        |                       |              |            |                |                    |                 |
| Brief description of   | f Central Heat    | ing:             |             |                       |              |            |                |                    |                 |
| Gas fired central  | heating to rac    | liators.         |             |                       |              |            |                |                    |                 |
| Site   |                   |                  |             |                       |              |            |                |                    |                 |
| Apparent legal issu  | ues to be verif   | ied by the c     | onvevano    | er. Please            | provide      | a brief    | description    | in General R       | emarks.         |
| Rights of way  | Shared drive      | -                |             | e or other am         | -            |            |                | ared service con   |                 |
| Agricultural land inc  | cluded with prope | rty              | III-defin   | ned boundari          | es           |            | Oti            | ner (specify in Ge | eneral Remarks) |
| Location   |                   |                  |             |                       |              |            |                |                    |                 |
| Residential suburb   | X Resi            | dential within t | own / city  | Mixed r               | esidential / | / comme    | rcial Ma       | inly commercial    |                 |
| Commuter village   | Rem               | ote village      | ·           | Isolated              | d rural prop | erty       | _              | ner (specify in Ge | eneral Remarks) |
| Planning Issues  | ;                 |                  |             |                       |              |            |                |                    |                 |
| Has the property been extended / converted / altered? Yes X No |                   |                  |             |                       |              |            |                |                    |                 |
| If Yes provide details in General Remarks.                     |                   |                  |             |                       |              |            |                |                    |                 |
| Roads  |                   |                  |             |                       |              |            |                |                    |                 |
| X Made up road   | Unmade road       | Partly           | / completed | new road              | Ped          | lestrian a | access only    | X Adopted          | Unadopted       |

### Mortgage Valuation Report

| A detached house with cellar. The general condition of the property appears consistent with its age and type of construction. The property is assumed to be held in 'Absolute Ownership' and free from any onerous restrictions or obligations. The frontage road appears to be made and adopted. *cellar utility room and storage.  Essential Repairs  None. |
|---|
|   |
| None.   |
|   |

### Mortgage Valuation Report

| Comment on Mortgagea                                 | bility   |           |  |  |  |  |
|--|--|-----------|--|--|--|--|
|  |  |           |  |  |  |  |
| The property would provid                            | de suitable security for mortgage purposes.  |           |  |  |  |  |
|  |  |           |  |  |  |  |
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|  |  |           |  |  |  |  |
| Valuations   |  |           |  |  |  |  |
| Market value in present cor                          | adition  | £ 380,000 |  |  |  |  |
| Market value on completion                           |  | £ 380,000 |  |  |  |  |
| Insurance reinstatement va                           | •  | £ 530,000 |  |  |  |  |
|  | (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) |           |  |  |  |  |
| Is a reinspection necessary                          | ?  | Yes X No  |  |  |  |  |
| Buy To Let Cases                                     |  |           |  |  |  |  |
| What is the reasonable rangmonth Short Assured Tenar | ge of monthly rental income for the property assuming a letting on a 6 ncy basis?                        | £         |  |  |  |  |
| Is the property in an area w                         | here there is a steady demand for rented accommodation of this type?                                     | Yes No    |  |  |  |  |
| Declaration  |  |           |  |  |  |  |
| Beciaration  |  |           |  |  |  |  |
| Signed   | Security Print Code [550372 = 6358 ] Electronically signed by:-  |           |  |  |  |  |
| Surveyor's name                                      | Michael P Churm  |           |  |  |  |  |
| Professional qualifications                          | BSc (Hons) MRICS   |           |  |  |  |  |
| Company name   | DM Hall LLP  |           |  |  |  |  |
| Address  | 11 Buccleuch Street, Dumfries, DG1 2AT   |           |  |  |  |  |
| Telephone  | 01387 254318   |           |  |  |  |  |
| Fax  |  |           |  |  |  |  |
| Report date  | 26th April 2024  |           |  |  |  |  |

# PROPERTY QUESTIONNAIRE





| Property address                          | 6 RUTHERFURD CLOSE,<br>KIRKCUDBRIGHT,<br>DG6 4HW |
|---|--|
|   |  |
| Seller(s)                                 | 28th March 2024                                  |
|   |  |
| Completion date of property questionnaire | 28th March 2024                                  |

#### **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? 15 years  |
| 2. | Council tax   |
|    | Which Council Tax band is your property in? (Please circle)   |
|    | A B C D E F G H   |
| 3. | Parking   |
|    | What are the arrangements for parking at your property?   |
|    | (Please tick all that apply)  |
|    | ● Garage ✓  |
|    | Allocated parking space   |
|    | • Driveway 🗸  |
|    | Shared parking  |
|    | On street   |
|    | Resident permit   |
|    | Metered parking   |
|    | Other (please specify):   |
| 4. | Conservation area   |
|    | Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? |

| 5. | Listed buildings   |                     |
|----|--|---------------------|
|    | Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?  | <del>Yes</del> / 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:  | <del>Yes</del> / No |
|    | (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 / Ne            |
| b. | Have you had replacement windows, doors, patio doors or double glazing installed in your property?   | Yes / Ne            |
|    | If you have answered yes, please answer the three questions below:   |                     |
|    | (i) Were the replacements the same shape and type as the ones you replaced?  | Yes / <del>No</del> |
|    | (ii) Did this work involve any changes to the window or door openings?   | <del>Yos</del> / No |
|    | (iii) Please describe the changes made to the windows, doors or patio doors (windows when the work was completed):   | vith approximate    |
|    | Replace upstairs balcony doors   |                     |
|    | Please give any guarantees which you received for this work to your solicitor or e   | state 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 / <del>Ne</del> /<br><del>Partial</del> |
|    | If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).  |   |
|    | Gas fired   |   |
|    | If you have answered yes, please answer the three questions below:  |   |
| b. | When was your central heating system or partial central heating system installed?   | 5 years                                     |
| C. | Do you have a maintenance contract for the central heating system?  | <del>Yos</del> / No                         |
|    | If you have answered yes, please give details of the company with which you have a maintenance contract:  |   |
| d. | When was your maintenance agreement last renewed? (Please provide the month and year).  |   |
| 8. | Energy Performance Certificate  |   |
|    | Does your property have an Energy Performance Certificate which is less than 10 years old?  | <del>Yes</del> / No                         |
| 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?  | <del>Yos</del> / No                         |
|    | If you have answered yes, is the damage the subject of any outstanding insurance claim?   | <del>Yos</del> / <del>No</del>              |
| b. | Are you aware of the existence of asbestos in your property?  | <del>Yes</del> / No                         |
|    | If you have answered yes, please give details:  |   |
|    |   |   |
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| su         | ease tick which services are<br>pplier:  | connected to y     | our property and give details          | of the                |
|------------|--|--------------------|--|-----------------------|
|            | Services   | Connected          | Supplier                               |                       |
|            | Gas /<br>liquid petroleum gas  | ✓                  | Scottish Power                         |                       |
|            | Water mains / private water supply   | ✓                  | Council                                |                       |
|            | Electricity  | ✓                  | Scottish Power                         |                       |
|            | Mains drainage   | ✓                  | Scottish Water                         |                       |
|            | Telephone  |                    |  |                       |
|            | Cable TV / satellite   |                    |  |                       |
|            | Broadband  | ✓                  | ВТ                                     |                       |
|            | there a septic tank system at y<br>you have answered yes, please                           |                    | questions below:                       | <del>Yes</del> / No   |
| (i)        | Do you have appropriate cons   | ents for the disch | arge from your septic tank?            | Yes / Ne<br>Den't kno |
| ` `        | Do you have a maintenance co<br>you have answered yes, pleas<br>ve a maintenance contract: | •                  | eptic tank? the company with which you | Yos / No              |
| lf y<br>ha |  |                    |  |                       |
| lf y       |  |                    |  |                       |
| lf y       |  |                    |  |                       |
| ha<br>ha   |  |                    |  |                       |

| 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?   | <del>Yes</del> / No /<br><del>Den't Knew</del>     |
|     | 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?  | <del>Yes</del> / No /<br><del>Not applicable</del> |
|     | 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?   | <del>Yes</del> / 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?   | <del>Yos</del> / 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?   | <del>Yes</del> / No                                |
|     | If you have answered yes, please give details:  |  |
| 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 privately-owned.) | <del>Yes</del> / 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?  | <del>Yes</del> / No                                |
|     | If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:  |  |
|     |   |  |
|     |   |  |
|     |   |  |
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|     |   |  |

| b.  | Is there a common buildings insurance policy?  | <del>Yos</del> / No /    |
|-----|--|--------------------------|
|     | If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?   | Yes / No /<br>Den't Knew |
| 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.  | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?  | <del>Yes</del> / No      |
|     | If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:  |                          |
| 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?   | <del>Yos</del> / 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?  | Yes / No                 |
|     | 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. |                          |
|     | Guarantees are held by:  |                          |
|     |  |                          |
|     |  |                          |
|     |  |                          |
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| 14.   | Guarantees  |                      |            |               |                                   |                            |                   |
|-------|---|----------------------|------------|---------------|-----------------------------------|----------------------------|-------------------|
| a.    | Are there any guarantees or warranties for an   | y of the             | following  | :             |                                   |                            |                   |
| (i)   | Electrical work   | No                   | Yos        | Don't<br>know | With<br>title<br>doods            | Lost                       | Cannot<br>Answer* |
| (ii)  | Roofing   | No                   | ¥es        | Don't<br>know | With<br>title<br>doods            | Lost                       | Cannot<br>Answor* |
| (iii) | Central heating   | No                   | Yos        | Den't<br>know | With<br>title<br>doods            | Lost                       | Cannot<br>Answor* |
| (iv)  | NHBC  | No                   | Yos        | Don't<br>know | With<br>title<br>doods            | Lost                       | Cannot<br>Answor* |
| (v)   | Damp course   | No                   | ¥es        | Don't<br>know | With<br>title<br>doods            | Lest                       | Cannot<br>Answor* |
| (vi)  | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)                                      | No                   | Yos        | Don't<br>know | With<br>title<br>doods            | Lost                       | Cannot<br>Answer* |
| b.    | If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela  | ls', pleas<br>te(s): | se give de | etails of t   | he work                           |                            |                   |
| c.    | Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:                  |                      |            |               | ¥es                               | / No                       |                   |
| 15.   | Boundaries  |                      |            |               |                                   |                            |                   |
|       | So far as you are aware, has any boundary of your property been moved in the last 10 years?  If you have answered yes, please give details: |                      |            |               | <del>Yes</del><br><del>Don'</del> | / No /<br><del>Lknow</del> |                   |
|       |   |                      |            |               |                                   |                            |                   |
|       |   |                      |            |               |                                   |                            |                   |
|       |   |                      |            |               |                                   |                            |                   |
|       |   |                      |            |               |                                   |                            |                   |
|       |   |                      |            |               |                                   |                            |                   |
|       |   |                      |            |               |                                   |                            |                   |
|       |   |                      |            |               |                                   |                            |                   |
|       |   |                      |            |               |                                   |                            |                   |

| 16. | Notices that affect your property   |  |
|-----|---|--|
|     | In the past 3 years have you ever received a notice:  |  |
| a.  | advising that the owner of a neighbouring property has made a planning application?   | Yes / No /<br>Den't know                       |
| b.  | that affects your property in some other way?   | <del>Yes</del> / No /<br><del>Don't know</del> |
| C.  | that requires you to do any maintenance, repairs or improvements to your property?  | <del>Yes</del> / No /<br><del>Den't knew</del> |
|     | If you have answered yes to any of a-c above, please give the notices to your so agent, including any notices which arrive at any time before the date of entry of t your property. | olicitor or estate<br>he purchaser of          |

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

| Signature(s): |  |  |  |
|---------------|--|--|--|
| ·             |  |  |  |
|               |  |  |  |
| Date:         |  |  |  |



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