HOME REPORT

WHITEHOUSE WHITE HOUSE ROAD

STRANRAER DG9 0JB



ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

WHITEHOUSE, WHITE HOUSE ROAD, STRANRAER, DG9 0JB

Dwelling type: Detached house Date of assessment: 20 July 2022 Date of certificate: 25 July 2022 **Total floor area:** 349 m²

Primary Energy Indicator: 191 kWh/m²/year

Reference number: 0150-2900-4230-2222-0245 RdSAP, existing dwelling Type of assessment:

Approved Organisation: **Elmhurst**

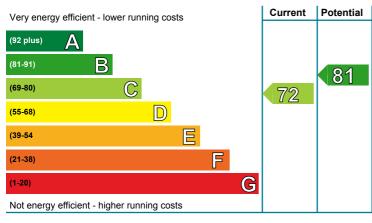
Main heating and fuel: Boiler and radiators, mains

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£6,561	See your recommendations
Over 3 years you could save*	£1,395	report for more information

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

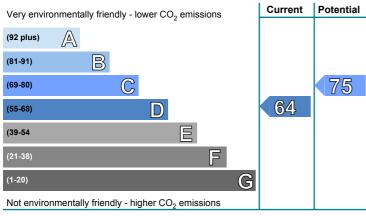


Energy Efficiency Rating

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 C (72). The average rating for EPCs in Scotland is band D (61).

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is band D (64). 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 Internal or external wall insulation	£4,000 - £14,000	£915.00
2 Floor insulation (suspended floor)	£800 - £1,200	£480.00
3 Solar photovoltaic (PV) panels	£3,500 - £5,500	£1062.00

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	Solid brick, as built, no insulation (assumed) Timber frame, as built, insulated (assumed)	***** ****	**** ****
Roof	Pitched, 250 mm loft insulation Flat, insulated (assumed)	**** ****	★★★☆ ★★★★☆
Floor	Suspended, no insulation (assumed) Suspended, insulated (assumed)	_ _	_ _
Windows	Fully double glazed	★★★☆☆	***
Main heating	Boiler and radiators, mains gas	****	★★★ ☆
Main heating controls	Programmer, room thermostat and TRVs	****	★★★ ☆
Secondary heating	None	_	_
Hot water	From main system	****	★★★ ☆
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, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 34 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 12 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 3.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£5,682 over 3 years	£4,287 over 3 years	
Hot water	£390 over 3 years	£390 over 3 years	You could
Lighting	£489 over 3 years	£489 over 3 years	save £1,395
Totals	£6,561	£5,166	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 Internal or external wall insulation	£4,000 - £14,000	£305	C 76	C 70
2 Floor insulation (suspended floor)	£800 - £1,200	£160	C 78	C 72
3 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£354	B 81	C 75

Choosing the right improvement package



For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Internal or external wall insulation

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

2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

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)	43,666	N/A	N/A	(7,541)
Water heating (kWh per year)	3,080			

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. Robert Murdoch

Assessor membership number: EES/009384

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

Address: 15 Miller Road

Ayr KA7 2AX

Phone number: 01292 286974

Email address: robert.murdoch@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 greenerscotland.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	WHITEHOUSE WHITE HOUSE ROAD STRANRAER DG9 0JB
Customer	Mr Hugh Irving
Customer address	
Prepared by	DM Hall LLP
Date of inspection	20th July 2022



PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

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

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:-

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report ² will be from information contained in the Report and the generic Mortgage Valuation Report.

² Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 3. Category 1: No immediate action or repair is needed.

WARNING:

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. Information and scope of inspection

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

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

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

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

Description	Detached villa.
Accommodation	ON GROUND FLOOR: Vestibule, hall, lounge, living room, open plan kitchen/dining /living area, one bedroom, shower (W.C., whb, shower), utility room, toilet (W.C. whb). ON FIRST FLOOR: Five bedrooms, three en suite shower rooms (W.C., whb, shower), en suite bathroom (W.C. whb, bath, separate shower).
Gross internal floor area (m²)	344m² approx.
Neighbourhood and location	The property is situated in an established residential area comprising various house type and styles. Shopping, educational, social and transport facilities are located within a convenient distance. The property enjoys fine views to the rear over Loch Ryan.
Age	Built circa 1930 and extended circa 2008.
Weather	The weather was dry and overcast with preceding conditions generally a period of fine weather.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimneys are brick built, parts rendered with parts facing brick and flashings appear to be formed in lead.

Roofing including roof space Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. Pitched roof coverings clad with slate. Tiled ridging and slate hips. Valleys appear to be formed in lead. Single storey extensions have flat roof surfaces clad with bituminous felt or similar material. ROOF SPACE: Accessed from a ceiling hatch in the upper floor, rear hall. The roof is timber framed clad with sarking. Part of the loft area is floored for storage purposes. Insulation material installed. Rainwater fittings Visually inspected with the aid of binoculars where appropriate. Gutters and downpipes are mainly of PVC. Main walls Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The original house appears to be of solid brick construction with a rendered finish. The extensions are construction with timber inner frame and brick ,rendered outer leaf. Windows, external doors and joinery Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. WINDOWS: uPVC double glazed window units. EXTERNAL DOORS: Timber storm doors at the front entrance with timber and leaded glazing interior door and side panels. There is a uPVC back door off the rear hall. uPVC double glazed doors off the kitchen/living/dining area. JOINERY: Eaves fascias and roof line are of PVC.

External decorations	Visually inspected.
External decorations	
	Limited requirement for external paintwork.
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	Visually inspected.
	Three car garage of brick construction under tiled roof.
	Three car garage of brick construction under theu roof.
Outside areas and boundaries	Visually inspected.
	Areas of garden ground to the front, side and rear. Tarmac
	driveway and areas of stone chips. Timber deck and areas of grass, hedging, trees and shrubbery. The rear most area of the
	back garden slopes downwards to the rear boundaries of properties on Broadstone Road.
	properties on Broadstone Road.
Ceilings	Visually inspected from floor level.
	Ceilings are of lath and plaster and plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are lath and plaster, plasterboard and also plastered on the hard.
	on the hala.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	Floors are predominantly of suspended timber.
	SUB FLOOR : No access to sub floor.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Timber panelled and also timber and glazed doors. There are timber skirtings and door facings.
	The kitchen is equipped with a sink unit and a range of floor standing and wall mounted storage cupboards.
	Timber staircase leading to the upper floor.
Chimney breezes and finances	Visually increased
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	The lounge and living room have fireplaces with open fires. Electric fire in the open plan kitchen living dining area.
Internal decorations	Visually inspected.
	Mainly painted and parts wallpapered.
- ·	1
Cellars	None.
Electricity	Accessible parts of the wiring were visually inspected without
	removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply with meter and fuses in the rear half. Power outlets are of 13 amp type and where visible cabling is carried in PVC clad wiring.
Gas	removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply with meter and fuses in the rear half. Power outlets are of 13 amp type and where visible cabling is carried in PVC clad
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Gas	removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply with meter and fuses in the rear half. Power outlets are of 13 amp type and where visible cabling is carried in PVC clad wiring. Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply with meter located externally at the rear elevation. 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

Ground floor shower room equipped with W.C., whb, shower.

On the upper floor there are three en-suite shower rooms each equipped with (W.C., whb, shower and also master en-suite bathroom equipped with W.C., whb and bath and separate shower.

Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

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

The property is served by a gas central heating system from a 'Baxi' boiler located in the utility room. Adjacent to the boiler is a hot water cylinder.

Drainage

Drainage covers etc. were not lifted.

Neither drains nor drainage systems were tested.

Drainage is connected to the mains sewerage system.

Fire, smoke and burglar alarms

Visually inspected.

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

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 occupied, fully furnished and all floors were

covered. Floor coverings restricted my inspection of flooring.

In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.

Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.

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

My inspection of the roof covering was restricted from ground level and some parts were not visible. (Trees/surrounding buildings/site topography) partially blocked sight lines. The flat roof coverings were not visible from ground level.

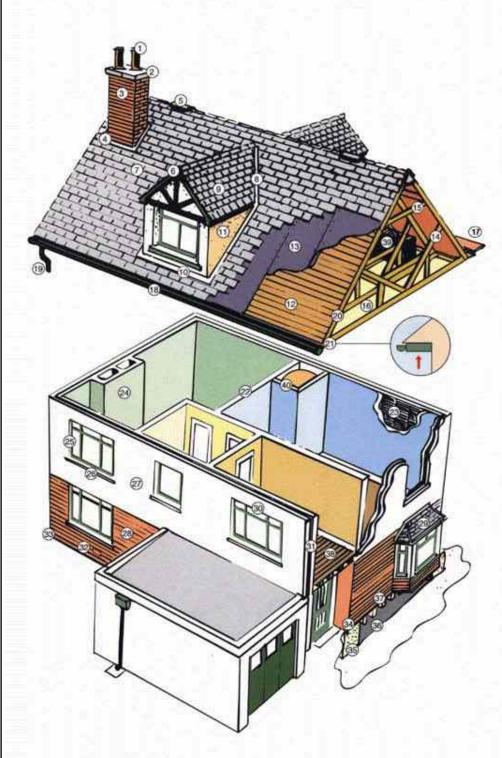
I was not able to inspect the sub floor area.

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 and budgeting before offering. The various trades can advise further.

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
- 1) Dormer cheeks
- (12) Sarking
- 13) Roof felt
- (14) Trusses
- (15) Collar
- (16) Insulation
- 7) Parapet gutter
- 18) Eaves guttering
- 19) Rainwater downpipe
- Verge boards /skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- Latii / 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
 - Water tank
- 10) 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
	Repairs or replacement requiring future attention, but estimates are still advised.	

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	There is woodworm infestation to some roof timbers however this generally appears however this generally appears old and inactive and have been treated at some time in the past.

Chimney stacks	
Repair category	1
Notes	Hairline render cracks. The condition of the rendering should be monitored and maintained in good repair.

Roofing including roof space		
Repair category	2	
Notes	Roof slating generally appears well maintained however slates are prone to slip and break and roof maintenance first will be required periodically. The flat roof surfaces are finished in a material which has a limited life expectancy and can fail without warning. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. A reputable roofing contractor will be able to provide further advice. ROOF SPACE: There is evidence of woodworm holes to some roofing timbers this generally appeared old an inactive and may have been treated sometime in the past.	

There is localised water stains to some roofing timbers however this generally
appeared dry for the present time. This will require to be monitored and future repairs should be anticipated.
repairs should be articipated.

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.

Main walls	
Repair category	1
Notes	No significant defects evident.

Windows, external doors and joinery	
Repair category	1
Notes	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. 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. There are seals to double glazed window units have failed resulting in condensation between the panes of glass.

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	No significant defects evident.

Outside areas and boundaries	
Repair category	1
Notes	The driveway is deteriorating and requires general repair and maintenance.

Ceilings	
Repair category	1
Notes	There is plaster cracking to ceilings.

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.

Chimney breasts and fireplaces	
Repair category	1
Notes	No significant defects evident.
	Flues should ideally be swept and tested on an annual basis.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations. There are aspects of the electrical installation which appear dated/aged, eg. sockets fitted on skirting boards. Further advice will be available from a NICEIC/SELECT registered electrician.

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

Water, plumbing and bathroom fittings				
Repair category	1			
Notes	No significant defects evident.			
	Seals around the shower and bath areas are vulnerable to leakage. Failure to seals can result in dampness/decay within hidden areas of the property.			

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.				
	It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements.				
	Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor 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				
Roofing including roof space	2			
Rainwater fittings	1			
Main walls	1			
Windows, external doors and joinery	1			
External decorations	1			
Conservatories/porches	-			
Communal areas	-			
Garages and permanent outbuildings	1			
Outside areas and boundaries	1			
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	-			
Electricity	2			
Gas	1			
Water, plumbing and bathroom fittings	1			
Heating and hot water	1			
Drainage	1			

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

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		
2. Are there three steps or fewer to a main entrance door of the property?	Yes X No		
3. Is there a lift to the main entrance door of the property?	Yes No X		
4. Are all door openings greater than 750mm?	Yes No X		
5. Is there a toilet on the same level as the living room and kitchen?	Yes 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

The property has been extended and also a large garage constructed. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The seller has advised they may retain an area of garden ground on the east most part of the site which has potential, subject to obtaining appropriate Local Authority Consents, to erect a single storey dwelling house. For the avoidance of doubt the under noted valuation excludes this area of garden ground.

Estimated reinstatement cost for insurance purposes

£850,000 (Eight Hundred and Fifty Thousand Pounds).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

MARKET VALUE: £620,000 (Six Hundred and Twenty Thousand Pounds) (excluding plot).

Demand is line with prevailing market conditions.

For the avoidance of doubt the valuation excludes the east most area of garden ground which the seller may retain and develop a single storey dwelling house subject to obtaining appropriate Local Authority Consents.

Signed	Security Print Code [667028 = 7632] Electronically signed				
Report author	Robert Murdoch				
Company name	DM Hall LLP				
Address	15 Miller Road, Ayr, KA7 2AX				
Date of report	27th July 2022				

Mortgage Valuation Report



Property Address						
Address Seller's Name Date of Inspection	WHITEHOUSE, WHITE HOUSE ROAD, STRANRAER, DG9 0JB Mr Hugh Irving 20th July 2022					
Property Details						
Property Type	X House Bungalow Purpose built maisonette Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)					
Property Style	X Detached Semi detached Mid terrace End terrace Back to back High rise block Low rise block Other (specify in General Remarks)					
Does the surveyor be e.g. local authority, m	elieve that the property was built for the public sector, Yes X No illitary, police?					
Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No. of units in block Approximate Year of Construction 1930						
Tenure						
X Absolute Ownership	Leasehold Ground rent £ Unexpired years					
Accommodation						
Number of Rooms	3 Living room(s) 6 Bedroom(s) 1 Kitchen(s) 5 Bathroom(s) 6 WC(s) 0 Other (Specify in General remarks)					
	cluding garages and outbuildings) 344 m² (Internal) 405 m² (External) (greater than 40%) X Yes No					
Garage / Parking / 0						
Single garage Available on site?	X Double garage Parking space No garage / garage space / parking space X Yes No					
Permanent outbuilding	gs:					

Mortgage Valuation Report

Construction									
Walls	X Brick	Stone	Concre	te Timber	· frame	Other (specify in General Ren			
Roof	Tile	X Slate	Asphal	t Felt		Other (specify in General Remarks			
Special Risks									
Has the property	suffered struc	tural movem	ent?				Yes	X No	
If Yes, is this rece	ent or progress	sive?					Yes	No	
Is there evidence, immediate vicinity		ason to antic	ipate subsider	nce, heave, lar	ndslip or fl	lood in the	e Yes	X No	
If Yes to any of th	e above, prov	ride details in	General Rem	arks.					
Service Connec	ctions								
Based on visual in of the supply in G			rices appear to	be non-mains	s, please o	comment	on the type a	nd location	
Drainage	X Mains	Private	None	V	Vater x	Mains	Private	None	
Electricity	X Mains	Private	None	G	as 🛚 🗓	Mains	Private	None	
Central Heating	X Yes	Partial	None						
Brief description of	of Central Hea	iting:							
Gas boiler servir	ng radiators.								
Site									
Apparent legal iss	sues to be ver	ified by the c	onveyancer.	Please provide	a brief de	escription	in General R	emarks.	
Rights of way		ves / access		her amenities on		Ċ	red service conn		
Ill-defined boundar	ries	Agricu	ltural land include		·		er (specify in Ge	neral Remarks)	
Location									
X Residential suburb	Re	sidential within t	own / city	Mixed residential /	commercial	I Mair	nly commercial		
Commuter village	Re	mote village		solated rural prop	erty	Othe	er (specify in Ge	neral Remarks)	
Planning Issues	s								
Has the property If Yes provide det			d / altered?	X Yes No					
Roads									
Made up road	Unmade roa	d Partly	completed new r	oad Ped	estrian acce	ess only	X Adopted	Unadopted	

Mortgage Valuation Report

General Remarks
The condition of the property is generally well maintained with regards its age, character and location. There are some matters of wear and tear which should receive attention as part of routine maintenance, repair and improvement.
The property has been extended and also a large garage constructed. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.
The property is situated in an established residential area a convenient distance from local facilities and amenities.
Essential Repairs
None apparent.

Mortgage Valuation Report

Comment on Mortgage	eability	
For the avoidance of do	ole security for mortgage purposes subject. ubt the valuation excludes the east most area of garden ground which the sign gle storey dwelling house subject to obtaining appropriate Local Authority C	
Valuations		
Market value in present of Market value on completion Insurance reinstatement of the include the cost of total is a reinspection necessary.	on of essential repairs value al rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 620,000 £ N/A £ 850,000
month Short Assured Ter	ange of monthly rental income for the property assuming a letting on a 6 nancy basis? where there is a steady demand for rented accommodation of this type?	£ Yes No
Declaration Signed	Security Print Code [667028 = 7632]	
5 -	Electronically signed by:	

Electronically signed by:-

Surveyor's name Robert Murdoch

Professional qualifications FRICS

Company name DM Hall LLP

Address 15 Miller Road, Ayr, KA7 2AX

 Telephone
 01292 286974

 Fax
 01292 610956

 Report date
 27th July 2022

PROPERTY QUESTIONNAIRE





Property address	WHITEHOUSE WHITE HOUSE ROAD, STRANRAER, DG9 0JB
Seller(s)	27/07/2020
Completion date of property questionnaire	27,07,2020

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? 17 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)? Yes / No / Don't know 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)?	Yes / No			
6.	Alterations/additions/extensions				
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes / No			
	If you have answered yes, please describe below the changes which you have made:				
	3 bedrooms 4 bathrooms uttility room kitchen				
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes / No			
	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:				
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes / No			
	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 / No			
	(ii) Did this work involve any changes to the window or door openings?	Yes / No			
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):				
	replacement 2010				
	Please give any guarantees which you received for this work to your solicitor or ex	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 / No / Partial
	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	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	2008
C.	Do you have a maintenance contract for the central heating system?	Yes / 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?	Yes / 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?	Yos / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yos / No
b.	Are you aware of the existence of asbestos in your property?	Yes / No
	If you have answered yes, please give details:	
Ĺ		

sup	ise tick which services are plier:	connected to	your property and give details	of the
	Services	Connected	Supplier	
	Gas / liquid petroleum gas	✓	octopus	
	Water mains / private water supply	✓	scottish water	
	Electricity	✓	octopus	
	Mains drainage	✓	scottish water	
	Telephone	✓	sky	
	Cable TV / satellite	✓	sky	
	Broadband	✓	sky	
	ou have answered yes, please o you have appropriate cons			Yos / No Don't kno
` '	Do you have a maintenance cou have answered yes, please a maintenance contract:	_	septic tank? the company with which you	¥os / No
1				

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?	Yes / No / Den't Knew
	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?	Yes / No / Not applicable
	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?	Yes / 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?	Yos / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes / 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.)	Yes / 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?	Yes / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yos / No /
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / 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?	Yes / 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?	Yos / 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:	

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yes	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	Yes	Don't know	With title doods	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	Cannot Answor*
(iv)	NHBC	No	Yos	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title doods	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas te(s):	e give de	etails of t	he work		
	renew						
c.	Are there any outstanding claims under any o	of the gua	arantees	listed abo	ve?	Yes	·/ No
	If you have answered yes, please give details	:					
15.	Boundaries						
	So far as you are aware, has any boundary o last 10 years?	f your pı	operty be	een move	ed in the		/ No / t know
	If you have answered yes, please give details	:					

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 / Den't know
b.	that affects your property in some other way?	Yes / No / Don't know
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Den't knew
	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 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:			

DM Hall Offices

Aberdeen 01224 594172 Galashiels 01896 752009 Livingston 01506 490404

Ayr

01292 286974

Glasgow (North) 0141 332 8615

Musselburgh 0131 665 6782

Cumbernauld

01236 618900

Glasgow (South)

0141 636 4141

01631 564225

Cupar

01334 844826

Hamilton

01698 284939

Paisley

Oban

0141 887 7700

Dumfries

01387 254318

Inverness

01463 241077

Perth

01738 562100

Dundee

01382 873100

Inverurie

01467 624393

Peterhead

01779 470220

Dunfermline

01383 621262

Irvine

01294 311070

Stirling

01786 475785

Edinburgh

0131 477 6000

Kirkcaldy

01592 598200

Elgin

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