# **HOME REPORT**







# ENERGY PERFORMANCE CERTIFICATE





## **Energy Performance Certificate (EPC)**

# Scotland

Dwellings

#### ERNMAUR, 6A MAIN STREET, PORTPATRICK, STRANRAER, DG9 8JJ

Dwelling type:	Top-floor maisonette
Date of assessment:	12 September 2023
Date of certificate:	14 September 2023
Total floor area:	108 m <sup>2</sup>
Primary Energy Indicator:	522 kWh/m <sup>2</sup> /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel:

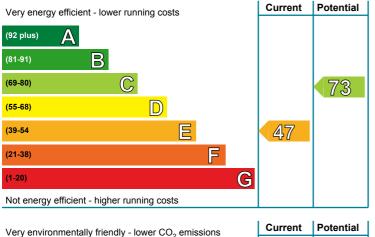
9100-1126-0722-7199-1173 RdSAP, existing dwelling Elmhurst Room heaters, electric

#### 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*	£17,769	See your recommendations
Over 3 years you could save*	£12,396	report for more information

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



# (92 plus) A (81-91) B (69-80) C (55-68) D (39-54 E (21-38) F (1-20) G Not environmentally friendly - higher CO<sub>2</sub> emissions

#### **Energy Efficiency Rating**

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

Your current rating is **band E (47)**. 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 F (31)**. 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 Room-in-roof insulation	£1,500 - £2,700	£4323.00
2 Internal or external wall insulation	£4,000 - £14,000	£1767.00
3 High heat retention storage heaters	£2,000 - £3,000	£5991.00

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

# ERNMAUR, 6A MAIN STREET, PORTPATRICK, STRANRAER, DG9 8JJ 14 September 2023 RRN: 9100-1126-0722-7199-1173

#### Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	*****	<b>★★</b> ☆☆☆
Roof	Pitched, no insulation (assumed) Roof room(s), ceiling insulated	★☆☆☆☆ ★★☆☆☆	★☆☆☆☆ ★★☆☆☆
Floor	(another dwelling below)	—	_
Windows	Fully double glazed	<b>★★★</b> ☆☆	★★★☆☆
Main heating	Room heaters, electric	****	★★☆☆☆
Main heating controls	Appliance thermostats	****☆	★★★★☆
Secondary heating	None	—	_
Hot water	Electric immersion, standard tariff	<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 88 kg  $CO_2/m^2/yr$ .

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 9.5 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	£13,902 over 3 years	£3,828 over 3 years	
Hot water	£3,405 over 3 years	£915 over 3 years	You could
Lighting	£462 over 3 years	£630 over 3 years	save £12,396
Totals	£17,769	£5,373	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.

		Indicative cost	Typical saving	Rating after improvement		
Re	Recommended measures Indicat		ative cost per year	Energy	Environment	
1	Room-in-roof insulation	£1,500 - £2,700	£1441	D 59	E 43	
2	Internal or external wall insulation	£4,000 - £14,000	£589	D 65	E 49	
3	High heat retention storage heaters and dual immersion cylinder	£2,000 - £3,000	£1997	C 71	E 51	
4	Replacement glazing units	£1,000 - £1,400	£106	C 73	E 53	

#### Alternative measures

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

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

#### 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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

#### 2 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 longlasting 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.

#### 3 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

#### 4 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

#### 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)	14,329	(2,082)	N/A	(1,642)
Water heating (kWh per year)	3,552			

#### Addendum

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

#### About this document

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

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

Assessor's name: Assessor membership number: Company name/trading name: Address:	Mr. Kevin Masson EES/020018 D M Hall Chartered Surveyors LLP 45 Bank Street Irvine KA12 0LL
Phone number:	0131 477 6000
Email address:	dmhall@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.





# SINGLE SURVEY





### survey report on:

Property address	ERNMAUR 6A MAIN STREET PORTPATRICK STRANRAER DG9 8JJ
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Customer	Amy Primrose
Customer	Amy Phimrose

Customer address		

	Prepared by	DM Hall LLP
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Date of inspection	13th September 2023
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#### 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 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.

<sup>&</sup>lt;sup>1</sup> 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<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

<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

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### **1.10 DEFINITIONS**

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

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

#### **PART 2 - DESCRIPTION OF THE REPORT**

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

- 1. <u>Category 3:</u> 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. <u>Category 2:</u> 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	A first floor and attic Maisonette flat.
Accommodation	First Floor: Entrance Hallway, Two Bedrooms, Bathroom, and Open Plan Lounge/Kitchen. Attic Floor: Landing, Two Bedrooms, WC and Shower Room (with shower only).

Gross internal floor area (m²)	Approximately 108 m2.

Neighbourhood and locationThe property is situated within a residential area where surroundin properties are of a mixed size and style. Local amenities can be found within a reasonable commute.
---

Age	Built circa 1900 (123 years old).
Weather	Overcast but dry. Weather over recent weeks has been unsettled.

Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	Assumed to be of stone construction with a rendered finish and metal flashings.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
The roof is of pitched design and is overlaid with slates with a tiled ridge. There are sections of flat roof which I have assumed are overlaid with fibreglass or a similar material.
I was able to view the roof structure and gained access via a ceiling hatch from the first floor landing. The roof is of timber truss construction with timber sarking boards. Glass wool insulation has been laid in between ceiling joists.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Gutters and downpipes are formed in PVC materials.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The outer walls are assumed to be of stone construction with a painted finish.

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.
	Access to the property is via a PVC and glazed door to the entrance hallway.
	The subjects are fitted with UPVC double glazed windows. Timber velux windows have been installed.

External decorations	No significant external decoration.
Concervatorico (norchos	Nana
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	None.

Outside areas and boundaries	Visually inspected.
	Garden grounds are laid to lawn and hard landscaped. These are bounded by timber fencing and stone walls.
Ceilings	Visually inspected from floor level.

Assumed to be of lath and plaster materials and dry lined with plasterboard sheets.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Plastered on the hard with other areas dry lined with plasterboard sheets.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Flooring appears to be of suspended timber.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	There are floor and wall mounted units within the kitchen area.
	Internal doors are formed in timber.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	It appears all fireplaces have been removed and boarded over.

Internal decorations	Visually inspected.
	Generally papered and painted with timber cladding and wet wall in some apartments.

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. The consumer unit and meter are located above the stairs. Visible wiring is of PVC coated cabling and there are

	electrical sockets throughout.
Gas	No supply.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains supply. Visible pipework is of copper and PVC materials.
	The bathroom comprises of a standard three piece suite with an electric shower over the bath.
	The shower room comprises of a mains shower only.
	The WC consists of a low level WC and sink. T
	here are sink units within the kitchen and attic bedrooms.

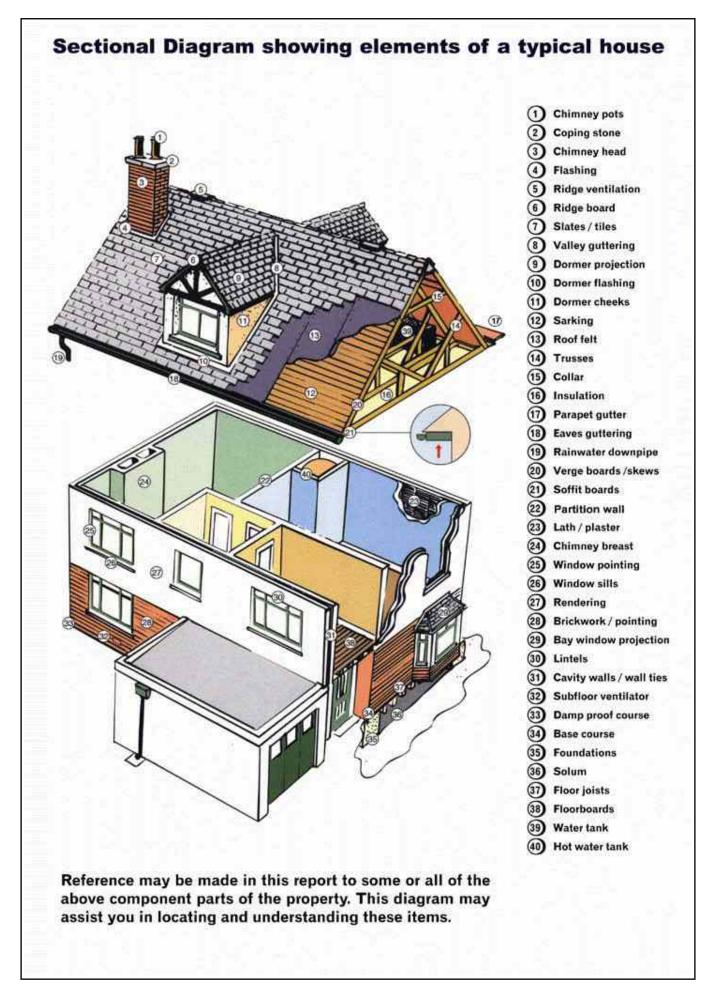
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	Space heating is provided by electric convector heaters and domestic hot water is assumed to be via an immersion heater which is fixed to the hot water storage tank, however, I was unable to locate this.

Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is assumed to be connected to the main sewer.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke detectors have been installed but not tested.
	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	For flats / maisonettes
	Only the subject flat and internal communal areas giving access to the flat were inspected.
	If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.
	The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.
	At the time of inspection the property was vacant although fully furnished with a variety of fitted and fixed floor coverings in place. Furnishings and floor coverings have not been moved.
	My inspection of some cupboards were limited to items within.
	My inspection of some wall surfaces was limited due to timber panelling.
	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.
	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate, however this was limited due to timber panelling restricting access.
	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.
	My inspection of the roof space was restricted to a head only inspection and was generally limited to the area around the access hatch only. My overall inspection was further restricted due to insulation materials. These have not been disturbed.
	No sub floor inspection was possible.
	I was unable to view overlaid material over the flat roofs.
	I was unable to locate the hot water tank and immersion heater.
	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.
ERNMAUR, 6A MAIN STREET, PORTPATRICK,	

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.
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.



#### 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	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, rot and infestation	
Repair category	2
Notes	Damp staining and high moisture readings were recorded to some walls and ceilings internally and there may be risk of further dampness in concealed parts of the building. Prolonged dampness can increase the risk of timber defects. It is important to remedy water ingress timeously to prevent deterioration of the building. There is evidence of a wood boring insect infestation to visible timbers in the roof space. The seller has advised that they have carried out treatment works. Further information in this regard should be obtained from the Seller.

Chimney stacks	
Repair category	2
Notes	General weathering and cracked/damaged render was noted. Chimney stacks can be troublesome and are often a source of dampness/water ingress. Ongoing monitoring/maintenance can be anticipated. It may be prudent to have a chimney stack inspected prior to purchase.

Roofing including roof space	
Repair category	2
Notes	There are a number of chipped and broken slates. A licensed roofing contractor can inspect and advise further. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original.

	The flat roofs are overlaid with 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.
	Some staining was noted to visible timbers in the roof space. I was unable to test these areas and the situation will be required to be monitored.
	An infestation of wood boring insects was noted. (See section 'Dampness, rot and infestation').

Rainwater fittings	
Repair category	1
Notes	Staining was evident around joints.

Main walls	
Repair category	1
Notes	General weathering and some cracking was noted.

Windows, external doors and joinery	
Repair category	2
Notes	The seller has advised that all windows have been maintained and partly refurbished in the recent past. Further information in the regard should be obtained from the Seller. The window units are of an older type and a degree of wear and tear was noted. 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 decorations	
Repair category	-
Notes	Not applicable.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	2
Notes	A degree of repair and maintenance work is required to boundary and retaining walls.

Ceilings	
Repair category	2
Notes	Damp staining and high moisture readings were recorded. See section 'Dampness, rot and infestation'.

Internal walls	
Repair category	2
Notes	Damp staining and high moisture readings were recorded. See section 'Dampness, rot and infestation'.

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	Ideally, boarded over fireplaces should be ventilated to prevent the build up of moisture/condensation.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	The seller has advised that the property was fully re-wired with the addition of a new consumer unit in the recent past. This should be confirmed. Some electrical wall sockets have been installed on timber panelling which can represent as a fire hazard. Further advice should be sought from a suitably qualified contractor. 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	-
Notes	Not applicable.

<b>F</b> Water, plumbing and bathroom fittings	
Repair category	1
Notes	The seller has advised they have installed a new hot water tank. This should be confirmed.
	It should be appreciated that seals around baths/shower areas and sanitary fitments can be troublesome and do require regular maintenance. Failure to

seals can result in dampness/decay to adjoining/underlying areas.	
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.
	Electric heating and hot water systems should be tested and services by an appropriate qualified 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	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	-
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	-
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?	First and attic
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X
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 internal layout has been altered at some time in the past. 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.

Title Deeds should be examined to ascertain the exact extent of the garden areas.

The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

The property is a listed building and located in a conservation area and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland.

#### Estimated reinstatement cost for insurance purposes

£380,000 (THREE HUNDRED AND EIGHTY 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).

For Listed buildings and historic properties within Conservation Areas you should seek further specialist insurance advice.

#### Valuation and market comments

£180,000 (ONE HUNDRED AND EIGHTY THOUSAND POUNDS).

Against a backdrop of changing economic circumstances and increasing 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 [445913 = 6755 ] Electronically signed
Report author	Kevin Masson
Company name	DM Hall LLP
Address	15 Miller Road, Ayr, KA7 2AX

 Date of report
 29th September 2023

# Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	ERNMAUR, 6A MAIN STREET, PORTPATRICK, STRANRAER, DG9 8JJ Amy Primrose 13th September 2023
Property Details	
Property Type	House       Bungalow       Purpose built maisonette       X Converted maisonette         Purpose built flat       Converted flat       Tenement flat       Flat over non-residential use         Other (specify in General Remarks)
Property Style	Detached       Semi detached       Mid terrace       End terrace         Back to back       High rise block       X Low rise block       Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No litary, police?
Flats/Maisonettes only	No. of units in block 2
Approximate Year of	
Tenure	
X Absolute Ownership	Leasehold     Ground rent £     Unexpired years
Accommodation	
Number of Rooms	1       Living room(s)       4       Bedroom(s)       1       Kitchen(s)         2       Bathroom(s)       2       WC(s)       0       Other (Specify in General remarks)
	cluding garages and outbuildings) 108 m² (Internal) 134 m² (External) greater than 40%) X Yes No
Garage / Parking /	Dutbuildings
Single garage Available on site?	Double garage       Parking space       X No garage / garage space / parking space         Yes       No
Permanent outbuilding	js:
None.	

## Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Other	(specify in Gen	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Other	(specify in Gen	eral Remarks)
Special Risks							
Has the property s	suffered struc	tural movem	ent?			X Yes	No
If Yes, is this rece	nt or progres	sive?				Yes	X No
Is there evidence, immediate vicinity	•	ason to antic	ipate subsidence	, heave, landslip c	or flood in the	Yes	X No
If Yes to any of the	e above, prov	ride details in	General Remark	ïS.			
Service Connec	tions						
Based on visual in of the supply in Ge			ices appear to be	e non-mains, pleas	se comment o	on the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	Yes	Partial	X None				
Brief description o	f Central Hea	iting:					
Electric heating s	system install	ed.					
Site							
Apparent legal iss	ues te be ver	ified by the e	onvoyancor Pla	aso provido a brio	f description	in Conoral P	omarks
Rights of way	_	ves / access	_	amenities on separate		ed service conn	
Ill-defined boundari			Itural land included wi			r (specify in Gei	
Location						· · ·	
Residential suburb		sidential within t		ed residential / comme	rcial Main	ly commercial	
X Commuter village		mote village	· _	ated rural property		r (specify in Gei	neral Remarks)
_		g				· (-p ·) ··· · · ·	,
Planning Issues							
Has the property b			I / altered? X	Yes No			
If Yes provide deta	alls in Genera	al Remarks.					
Roads							
Made up road	Unmade roa	d Partly	completed new road	Pedestrian a	ccess only	X Adopted	Unadopted

#### **General Remarks**

In general, the property was found to be in fair order having regard to age and style of construction. No obvious significant defects which affect value or security were in evidence.

The internal layout has been altered at some time in the past. 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.

Title Deeds should be examined to ascertain the exact extent of the garden areas.

The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

The property is a listed building and located in a conservation area and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland.

#### **Essential Repairs**

None apparent.

Estimated cost of essential repairs £ \_\_\_\_

Retention recommended? Yes

Amount £ --

X No

### Mortgage Valuation Report

#### **Comment on Mortgageability**

The subjects should form suitable security for normal mortgage lending subject to individual lenders guideline	es
and criteria.	

Valuations	
Market value in present condition	£ 180,000
Market value on completion of essential repairs	£
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 380,000
Is a reinspection necessary?	Yes X No
Buy To Let Cases	
What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No

#### Declaration Signed Security Print Code [445913 = 6755 ] Electronically signed by:-Surveyor's name Kevin Masson Professional qualifications BSc (Hons) MRICS Company name DM Hall LLP Address 15 Miller Road, Ayr, KA7 2AX Telephone 01292 286974 Fax 01292 610956 Report date 29th September 2023

# **PROPERTY QUESTIONNAIRE**





6A MAIN STREET, PORTPATRICK, STRANRAER, DG9 8JJ
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Seller(s)	Amy Primrose
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Completion date of property questionnaire	18th September 2023	
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#### 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? 2 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)?

2

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.	<ul> <li>(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)?</li> <li><u>If you have answered yes</u>, please describe below the changes which you have made:</li> </ul>	Yes / <del>No</del>
	Ope plan kitchen and living room	
	<ul> <li>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</li> <li><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for</li> </ul>	Yes / <del>No</del>
	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?	<del>Yes</del> / 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?	<del>Yes</del> / No
	(ii) Did this work involve any changes to the window or door openings?	<del>Yes</del> / <del>No</del>
	(iii) Please describe the changes made to the windows, doors or patio doors (v dates when the work was completed):	vith approximate
	Please give any guarantees which you received for this work to your solicitor or e	estate agent.

<ul> <li>a. Is there a central heating system in your heating system is one which does not heat a the main living room, the bedroom(s), the hal If you have answered yes / partial - what kind (Examples: gas-fired, solid fuel, electric stora Electric heaters</li> <li>If you have answered yes, please answer the</li> <li>b. When was your central heating system constant installed?</li> <li>c. Do you have a maintenance contract for the constant of the you have answered yes, please give detail have a maintenance contract.</li> <li>d. When was your maintenance agreement last of (Please provide the month and year).</li> </ul>	Il the main rooms of the property - l and the bathroom). of central heating is there? ge heating, gas warm air). three questions below: or partial central heating system eentral heating system? Is of the company with which you	Yes / No / Partial 2022 <del>Yos</del> / No
<ul> <li>(Examples: gas-fired, solid fuel, electric stora Electric heaters</li> <li>If you have answered yes, please answer the</li> <li>b. When was your central heating system of installed?</li> <li>c. Do you have a maintenance contract for the of If you have answered yes, please give detail have a maintenance contract:</li> <li>d. When was your maintenance agreement last</li> </ul>	ge heating, gas warm air). three questions below: or partial central heating system central heating system? Is of the company with which you	
If you have answered yes, please answer the         b.       When was your central heating system of installed?         c.       Do you have a maintenance contract for the of lf you have answered yes, please give detail have a maintenance contract:         d.       When was your maintenance agreement last of the other was your was your maintenance agreement last of the other was your maintenance agreement last of the other was your was your maintenance agreement last of the other was your was y	er partial central heating system central heating system? Is of the company with which you	
<ul> <li>b. When was your central heating system of installed?</li> <li>c. Do you have a maintenance contract for the of <u>If you have answered yes</u>, please give detail have a maintenance contract:</li> <li>d. When was your maintenance agreement last the provide the provide the provided tensor of tensor</li></ul>	er partial central heating system central heating system? Is of the company with which you	
<ul> <li>c. Do you have a maintenance contract for the or</li> <li>If you have answered yes, please give detail have a maintenance contract:</li> <li>d. When was your maintenance agreement last</li> </ul>	entral heating system? Is of the company with which you	
<ul> <li>If you have answered yes, please give detail have a maintenance contract:</li> <li>d. When was your maintenance agreement last</li> </ul>	s of the company with which you	<del>¥es</del> / No
d. When was your maintenance agreement last		
	renewed?	
8. Energy Performance Certificate		
Does your property have an Energy Perform 10 years old?	ance Certificate which is less than	Yes / <del>No</del>
9. Issues that may have affected your property		
a. Has there been any storm, flood, fire or property while you have owned it?	other structural damage to your	<del>Yes</del> / No
If you have answered yes, is the damage insurance claim?	the subject of any outstanding	<del>Yes</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	:	

P s	lease tick which services are upplier:	connected to y	your property and give details	of the	
	Services	Connected	Supplier		
	Gas / liquid petroleum gas	_			
	Water mains / private water supply	~	Scottish water		
	Electricity	~	Scottish power		
	Mains drainage	~	Scottish water		
	Telephone				
	Cable TV / satellite				
	Broadband	$\checkmark$	EE		
	s there a septic tank system at yo you have answered yes, please		questions below:	<del>Yes</del> / No	
(i	) Do you have appropriate conse	ents for the disch	arge from your septic tank?	<del>Yes</del> / No / Don't know	
-	(ii) Do you have a maintenance contract for your septic tank?				
lf h	you have answered yes, pleas ave a maintenance contract:	e give details of	the company with which you		
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 / <del>No</del> / Den't Knew
	If you have answered yes, please give details:	
	Common parts shared with neighbours Roof shared with property downstairs	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes / <del>No</del> / <del>Not applicablo</del>
	If you have answered yes, please give details:	
	50% roof with property below	
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>¥es</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>¥es</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:	

b.	Is there a common buildings insurance policy?	<del>Yes</del> / No / Den't Knew
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	<del>Yes</del> / No / Don't Know
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>¥es</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>Yes</del> / No
	If you have answered yes, please give details:	
с.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	<del>Yes</del> / <del>No</del>
	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 <u>please write below who has these documents</u> 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	¥es	Don't know	With title deeds	Lost	Cannot Answor*	
(ii)	Roofing	No	¥es	Don't know	With title doods	Lost	Cannot Answer*	
(iii)	Central heating	No	¥es	<del>Don't</del> know	With title doods	Lost	Cannot Answer*	
(iv)	NHBC	No	¥es	Don't know	With title doods	Lost	Cannot Answer*	
(v)	Damp course	No	¥es	Don't know	With title doods	Lost	Cannot Answer*	
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	¥es	Don't know	With title deeds	Lost	Cannot Answer*	
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):							
C.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:						<del>Yes</del> / <del>No</del>	
15.	Boundaries							
	So far as you are aware, has any boundary o last 10 years? <u>If you have answered yes</u> , please give details	<del>¥es</del> / <del>No</del> / Don't know						
	1					I		

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?	<del>¥es</del> / No / <del>Don't know</del>				
b.	that affects your property in some other way?	<del>¥es</del> / No / <del>Don't know</del>				
c.	that requires you to do any maintenance, repairs or improvements to your property?	<del>Yes</del> / No / <del>Don't know</del>				
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.					

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

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

Signature(s):

Date:



ABERDEEN aberdeen\_residential@ dmhall.co.uk 01224 594172

AYR ayr@dmhall.co.uk 01292 286974

DUMFRIES dumfries@dmhall.co.uk 01387 254318

DUNDEE dundee@dmhall.co.uk 01382 873100

DUNFERMLINE dunfermline@dmhall.co.uk 01383 621262

EDINBURGH edinburghresidential@ dmhall.co.uk 0131 624 6600

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FALKIRK falkirk@dmhall.co.uk 01324 628321

GALASHIELS galashiels@dmhall.co.uk 01896 752009 GLASGOW (Residential) glasgowresidential@ dmhall.co.uk 0141 636 4141

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KIRKCALDY kirkcaldy@dmhall.co.uk 01592 598200

LIVINGSTON livingston@dmhall.co.uk 01506 490404 OBAN oban-admin@dmhall. co.uk 01631 564225

**PAISLEY** Enquiries are now dealt with at our Glasgow Hub.

PERTH perth@dmhall.co.uk 01738 562100

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ST ANDREWS standrews@dmhall.co.uk 01334 844826

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