HOME REPORT

WEAVERS COTTAGE
16 MAIN STREET
ELRIG VILLAGE
NEWTON STEWART
DG8 9RD





ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

WEAVERS COTTAGE, 16 MAIN STREET, ELRIG VILLAGE, NEWTON STEWART, DG8 9RD

Dwelling type: End-terrace house Date of assessment: 22 April 2024 Date of certificate: 23 April 2024

Total floor area: 107 m²

Primary Energy Indicator: 442 kWh/m²/year Reference number: 2121-1011-6204-6834-2204 RdSAP, existing dwelling Type of assessment:

Approved Organisation: **Elmhurst**

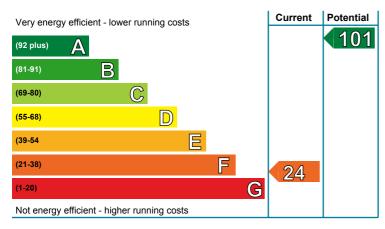
Main heating and fuel: Boiler and radiators, oil

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*	£9,378	See your recommendations
Over 3 years you could save*	£6,162	report for more information

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

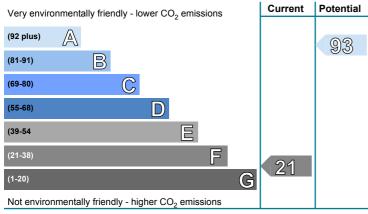


Energy Efficiency Rating

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 F (24). 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 F (21)**. 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 Increase loft insulation to 270 mm	£100 - £350	£447.00
2 Room-in-roof insulation	£1,500 - £2,700	£3039.00
3 Internal or external wall insulation	£4,000 - £14,000	£174.00

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	Granite or whinstone, as built, no insulation (assumed)	***	***
	Cavity wall, as built, no insulation (assumed)	****	$\star\star$
	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★ ☆
Roof	Pitched, no insulation	****	****
	Flat, insulated (assumed)	★★★☆☆	$\star\star\star$
	Roof room(s), no insulation (assumed)	****	****
Floor	Solid, no insulation (assumed)	_	_
	Suspended, no insulation (assumed)	_	_
Windows	Partial double glazing	***	***
Main heating	Boiler and radiators, oil	***	***
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	***
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	From main system, no cylinder thermostat	***	***
Lighting	Low energy lighting in 20% of fixed outlets	***	***

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 115 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 10.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Learning desired the neme				
	Current energy costs	Potential energy costs	Potential future savings	
Heating	£7,320 over 3 years	£2,439 over 3 years		
Hot water	£1,347 over 3 years	£378 over 3 years	You could	
Lighting	£711 over 3 years	£399 over 3 years	save £6,162	

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.

£3,216

Recommendations for improvement

Estimated energy costs for this home

Totals £9,378

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.

Bo	commended measures	nded measures Indicative cost		Rating after improvement	
Re	commended measures	indicative cost	Typical saving per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£149	F 26	F 23
2	Room-in-roof insulation	£1,500 - £2,700	£1013	E 49	E 42
3	Internal or external wall insulation	£4,000 - £14,000	£58	E 51	E 43
4	Floor insulation (suspended floor)	£800 - £1,200	£34	E 52	E 44
5	Floor insulation (solid floor)	£4,000 - £6,000	£56	E 53	E 45
6	Add additional 80 mm jacket to hot water cylinder	£15 - £30	£54	D 55	E 47
7	Low energy lighting for all fixed outlets	£40	£89	D 56	E 48
8	Hot water cylinder thermostat	£200 - £400	£36	D 58	E 49
9	Upgrade heating controls	£350 - £450	£110	D 61	E 52
10	Replace boiler with new condensing boiler	£2,200 - £3,000	£280	C 69	D 62
11	Solar water heating	£4,000 - £6,000	£65	C 71	D 65
12	Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£110	C 74	C 69
13	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£539	B 83	C 77
14	Wind turbine	£15,000 - £25,000	£1111	A 101	A 93

over 3 years

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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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 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.

3 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.

4 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.

5 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect 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 and may also require a building warrant so it is best to check with your local authority building standards department.

6 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

7 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

8 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

9 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. 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 heating engineer.

10 Condensing boiler

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

11 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

12 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

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13 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.

14 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

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

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

Your home's heat demand

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)	21,939	(1,400)	(157)	(462)
Water heating (kWh per year)	4,112			

Addendum

This dwelling has stone walls and may be exposed to wind driven rain 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.

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About this document

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

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

Assessor's name: Mr. Michael Churm

Assessor membership number: EES/019285

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

Address: 11 Buccleuch Street

Dumfries DG1 2AT

Phone number: 01387 254318

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

Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



survey report on:

Property address	WEAVERS COTTAGE, 16 MAIN STREET, ELRIG VILLAGE, NEWTON STEWART, DG8 9RD
Customer	Mrs Barbara Rudd Executry
Customer address	
Prepared by	DM Hall LLP
Date of inspection	22nd April 2024



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

Х

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

1.2 THE REPORT

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

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

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

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

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

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

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

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

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein

the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	Two storey end-terraced cottage.
Accommodation	GROUND FLOOR: Entrance hall, lounge, dining room/bedroom 1, kitchen, bathroom, conservatory.
	FIRST FLOOR: Landing, two bedrooms.
Gross internal floor area (m²)	107 sqm approximately.
Neighbourhood and location	The property is situated within the village of Elrig which is close to open countryside and the coast. There are limited amenities available in the village with main facilities available in Glenluce and Stranraer.
Age	Built around 1850 with later kitchen extension in around 1987 and conservatory in around 2012.
Weather	The property was inspected during dry and fine weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	There is one chimney stack to the main roof of rendered masonry construction with cement fillet flashing and chimney pots in place. There is a second chimney on an adjoining property which appears to have historically served the subject property also.
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.

Roofing including roof space	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The main roof is pitched and clad in slates. There are skew stones in place. There are Velux windows to the front and rear.
	There are rooms constructed in the roof void. Limited eaves access to the rear revealed the construction to be of timber frame and sarking boards in place.
	The rear kitchen has originally been clad in a bitumen felt roof which has been overlaid with profiled metal. The bathroom roof is bitumen felt.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Roof gutters and downpipes are a combination of cast iron and PVC discharging partly to gulleys and partly to the road.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls to the front of the property are of stone construction. The bathroom walls are of rendered masonry and cavity brick construction and the kitchen walls are of cavity brick construction.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	External windows are a combination of single glazed timber sash and casement windows with Velux windows to the roof. There are some uPVC windows to the rear and there are timber casement windows to the kitchen incorporating single glazing. The main front door is of uPVC construction and the rear door is uPVC. There are timber fascia boards.
External decorations	Visually ineported
LAGITIAI UGGOTALIOTIS	Visually inspected. External masonry and timbers have previously been painted.
Conservatories / porches	Visually inspected.
	There is a conservatory to the rear of timber frame construction externally rendered with timber and PVC glazing framework under a glazed roof.

Communal areas	None.
Garages and permanent outbuildings	Visually inspected.
	There is a timber summerhouse, two timber sheds and two greenhouses. These are not considered to be permanent structures. There is an attached boiler house of brick under a slate roof.
Outside areas and boundaries	Visually inspected.
	The property occupies a rectangular shaped plot. There is a small front forecourt area laid to stone cobbles. To the rear the garden area is partly paved with areas of lawn, flower beds and a water course runs through the garden. There is a parking space to the side of the property.
	External boundaries are formed in stonewalls with gates to the front.
Ceilings	Visually inspected from floor level.
	Ceilings are a combination of plasterboard and lath and plaster construction with decorative finishes applied. Ceilings at first floor level are sloping below the roof profile.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are a combination of masonry and timber studded construction with decorative finishes applied.
Floors including sub floors	Ground floors are a combination of solid and suspended timber floors and first floors are of suspended timber construction. Fitted floor coverings limited the inspection.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	In the kitchen there is a range of wall and base units with worktops. Internal doors are partly boarded and partly panelled and glazed between the lounge and conservatory. There is a timber staircase.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	In the lounge there is a fireplace with stove. In the dining room/ground floor bedroom there is a fireplace with open grate.

Internal decorations	Visually inspected.
	A combination of paper, paint and timber panelling.
Callana	
Cellars	None.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	There is a mains electrical connection with the meter located in the hallway. Distribution where noted is in PVC and a miniature circuit breaker is fitted.
Gas	None.
Cus	Notic.
Water plumbing bothunger fittings	Vi
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	There is a mains water connection with distribution to sanitary fittings in copper and plastic. Sanitary fittings comprise in the kitchen a sink unit and in the bathroom a flush toilet, wash hand basin and panelled bath with electric shower over the bath.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	There is an oil fired central heating system with the boiler located in an attached structure to the side. The boiler is a Trianco model with distribution to water filled radiators . most of which have thermostatic radiator valves.
	Hot water is provided from the central heating system. There is a hot water cylinder with foam insulating layer in a cupboard off a first floor bedroom.
Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	There is understood to be septic tank drainage system serving the subject property only.

Fire, smoke and burglar alarms

Visually inspected.

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

There are some smoke detectors installed. These appear to be of an older style.

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

Any additional limits to inspection

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.

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

The property was unoccupied, however, 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 lack of suitable crawl boards. As a result the roof void area was only viewed from the eaves access hatch. Limited eaves access to the rear was possible only.

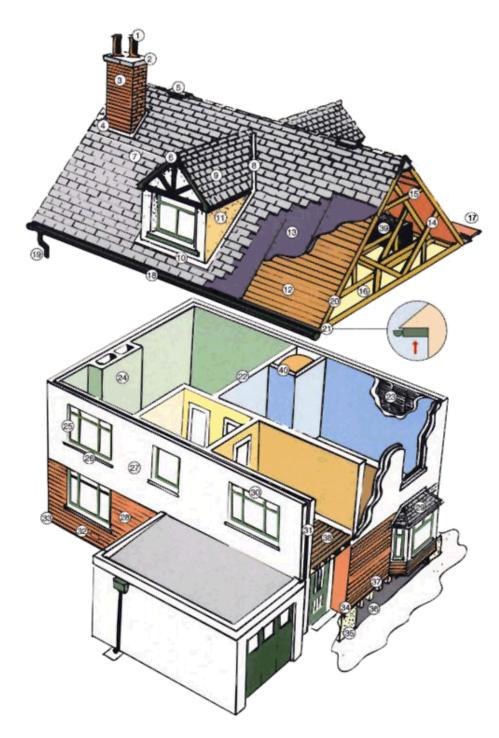
I was not able to inspect the sub floor area.

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.

Any additional limits to inspection	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
- 11) Dormer cheeks
- 12) Sarking
- (13) Roof felt
- (14) Trusses
- (15) Collar
- 16) Insulation
- 17) Parapet gutter
- (18) Eaves guttering
- 19) Rainwater downpipe
- 20) Verge boards /skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- (25) Window pointing
- 6) 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
- 7) Floor joists
- 38) Floorboards
- 39) Water tank
- 40 Hot water tank

2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

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

Structural movement	
Repair category	1
Notes	No obvious evidence of significant movement noted within the limitations of my inspection.

Dampness, rot and infestation	
Repair category	2
Notes	High damp readings were noted to the lounge floor. Tests with a hand held moisture meter did not reveal high readings to walls however, walls are drylined and there is no guarantee that dampness is not evident in unseen areas. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repair work implemented. There is evidence of wood boring insect damage to some timbers. This can be treated by a timber/specialist contractor.

Chimney stacks	
Repair category	2
Notes	No significant defects evident.
	Cement fillet flashings can be prone to deterioration.

Roofing including roof space	
Repair category	2
Notes	There are a small number of broken and loose slates together with staining to roof timbers. A reputable roofing contractor can be asked to inspect the roof structure to advise on all necessary repairs to ensure wind and water tightness. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. Regular maintenance is anticipated until replacement. The flat bitumen felt roof covering to the bathroom has a limited life expectancy

Roofing including roof space	
Repair category	2
Notes	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.
	Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and cutting skill of the slate. Slates will deteriorate over time; nail fixings will corrode and loosen resulting in on-going maintenance requirements. Close quarter and disruptive inspections may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated particularly after adverse weather conditions. The kitchen roof has been overlaid with profiled metal. The condition of the underlying bitumen felt roof is not known.

Rainwater fittings	
Repair category	2
Notes	Metal rainwater fittings are corroded in places. These should be treated when redecorated. Metal rainwater fittings require regular maintenance.
	Sections of the roof gutters to the rear have a negative fall which will lead to a build up of debris and leakage.

Main walls	
Repair category	2
Notes	Minor peeling paint was noted to the gable elevation. Some cracking to render was noted to the rear which should be reinstated.

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

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	1
Notes	There is evidence of condensation in various locations. This may be alleviated by a proper balance of heating and ventilation.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	1
Notes	The summer house and timber sheds are not considered to be permanent structures.
	No significant defects noted to the attached boiler house.

Outside areas and boundaries	
Repair category	2
Notes	There are mature and maturing trees growing within influencing distance of the house and boundary walls. A tree surgeon will be able to provide further long term advice. There is a water course running through part of the garden area. No known history of flooding. timber bridge over the watercourse shows signs of age related wear.

Ceilings	
Repair category	1
Notes	There is plaster cracking to some ceilings. Ongoing maintenance must be anticipated.

Internal walls	
Repair category	1
Notes	No significant defects evident.

Floors including sub-floors	
Repair category	2
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. High damp readings were recorded to the floor in the lounge area. See 'dampness' above.

Internal joinery and kitchen fittings	
Repair category	1
Notes	Kitchen base and wall units are showing signs of age related wear and tear. Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards.

Chimney breasts and fireplaces	
Repair category	1
Notes	Flues should ideally be swept and tested on an annual basis.
	The fireplace in the ground floor bedroom/dining room is sealed up. If disused fireplaces are to be reopened further advice should be sought to ensure that the chimney flue is intact and suitable for use.
	A wood burning stove has been installed in the lounge. It is assumed that the installation complies with the Building Standards.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	1
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

Ø Gas	
Repair category	-
Notes	None.

Water, plumbing and bathroom fittings		
Repair category	2	
Notes	No significant defects evident.	
	Seals around the bath areas are worn. Failure to seals can result in dampness/decay within hidden areas of the property.	
	Joints to the hot water cylinder are corroded and may leak. A plumber can investigate and reinstate.	
	The bathroom suite is of an older vintage.	

Heating and hot water	
Repair category	1
Notes	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.
	Boilers and central heating systems should be tested and serviced by an Oftec oil registered engineer on an annual basis to ensure their safe and efficient operation.
	Service records for the central heating system should be transferred.

Drainage	
Repair category	1
Notes	Details of the drainage system should be confirmed by the legal adviser including details of registration with SEPA.

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground and first
2. Are there three steps or fewer to a main entrance door of the property?	Yes X No
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes 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

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

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

The property has been extended to the rear to create the kitchen and conservatory. The kitchen is understood to have been erected around 1987 and the conservatory erected in around 2012. 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 a Category B listed building 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.

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

Estimated reinstatement cost for insurance purposes

£395,000 (Three Hundred and Ninety Five Thousand Pounds), to include the cost of demolition, site clearance, rebuilding, fees and VAT where applicable.

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

For Listed buildings you should seek further specialist insurance advice.

Valuation and market comments

The market value of the property is considered to be £185,000 (One Hundred and Eighty Five Thousand Pounds), this reflects current market conditions.

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

Signed	Security Print Code [446095 = 6891] Electronically signed
Report author	Michael P Churm
Company name	DM Hall LLP

Address	11 Buccleuch Street, Dumfries, DG1 2AT
Date of report	24th April 2024



Property Address	
Address	WEAVERS COTTAGE, 16 MAIN STREET, ELRIG VILLAGE, NEWTON STEWART, DG8 9R
Seller's Name Date of Inspection	Mrs Barbara Rudd Executry 22nd April 2024
Property Details	
Property Type	X House Bungalow Chalet Purpose built maisonette Coach Studio Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)
Property Style	□ 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 No illitary, police?
Flats/Maisonettes onl	
Approximate Year of	No. of units in block Construction 1850
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	2 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 1 WC(s) 1 Other (Specify in General remarks)
Gross Floor Area (exc	cluding garages and outbuildings) 107 m² (Internal) 134 m² (External)
Residential Element ((greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	□ Double garage X Parking space □ No garage / garage space / parking space X Yes □ No
Permanent outbuildin	gs:
Boiler house	

Construction									
Construction									
Walls	X Brick	X Stone		oncrete	Timber	r frame			
	X Solid	X Cavity	∐ St	eel frame		ete block	Oth	er (specify in Ge	neral Remarks)
Roof	Tile	X Slate	As	sphalt	X Felt		_		
	Lead	Zinc	Ar	tificial slate	Flat gla	ass fibre	Oth	ner (specify in Ge	neral Remarks)
Special Risks									
Has the property s	suffered struc	tural moveme	ent?					Yes	X No
If Yes, is this rece	nt or progress	sive?						Yes	No
Is there evidence, immediate vicinity	history, or re?	ason to antic	ipate subs	idence, h	neave, lar	ndslip (or flood in th	ne Yes	X No
If Yes to any of the	e above, prov	ide details in	General F	Remarks.					
Service Connec	tion								
Based on visual ir of the supply in Go			ces appea	r to be no	on-mains	, pleas	e comment	on the type a	and location
Drainage	Mains	X Private	None		V	Vater	X Mains	Private	None
Electricity	X Mains	Private	None		G	as	Mains	Private	X None
Central Heating	X Yes	Partial	None						
Brief description o	f Central Hea	ıting:							
Oil fired central h	neating to rad	iators.							
Site									
Apparent legal iss	ues to be ver	ified by the c	onveyance	er. Please	e provide	a brief	description	n in General R	Remarks.
Rights of way	Shared driv	res / access	Garage	or other am	nenities on	separate	site Sh	ared service con	nections
Agricultural land in	cluded with prop	erty	III-define	ed boundari	es		Ot	her (specify in Ge	eneral Remarks)
Location									
Residential suburb	Res	sidential within to	own / citv	Mixed	residential /	comme/	rcial Ma	ainly commercial	
Commuter village	_	mote village	, only		d rural prop		_	her (specify in Ge	eneral Remarks)
					a . a. a. p. op				
Planning Issues	;								
Has the property b	een extende	d / converted	/ altered?	X Yes	s No				
If Yes provide deta	ails in Genera	l Remarks.							
Roads									
X Made up road	Unmade roa	d Partly	completed r	new road	Ped	estrian a	ccess only	X Adopted	Unadopted

Canaral	Dan	norke

An end terraced cottage in a rural village location.

The general condition of the property appears consistent with its age and type of construction.

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

The property has been extended to the rear to create the kitchen and conservatory. The kitchen is understood to have been erected around 1987 and the conservatory erected in around 2012. 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 a Category B listed building 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.

Drainage is to a septic tank. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

Essential Repairs				
None.				
Estimated cost of essential repairs £	Retention recommended? Yes	X No	Amount £	
Latinated dost of easermal repairs L	res		Amount 2	

Comment on Mortgagea	bility	
	de suitable security for mortgage purposes.	
Valuations		
Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total Is a reinspection necessary	of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 185,000 £ 395,000
Buy To Let Cases		
month Short Assured Tenai	ge of monthly rental income for the property assuming a letting on a 6 ncy basis? here there is a steady demand for rented accommodation of this type?	£ Yes No
Declaration		
Signed Surveyor's name Professional qualifications	Security Print Code [446095 = 6891] Electronically signed by:- Michael P Churm BSc(Hons) MRICS	
Company name Address Telephone	DM Hall LLP 11 Buccleuch Street, Dumfries, DG1 2AT 01387 254318	
Fax Report date	24th April 2024	

PROPERTY QUESTIONNAIRE





Property address	WEAVERS COTTAGE, 16 MAIN STREET, ELRIG VILLAGE, NEWTON STEWART, DG8 9RD
Seller(s)	Jacqueline Mullen (nee Rudd)
Completion date of property questionnaire	21 February 2024

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell
 your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership
	How long have you owned the property? 39 years owned by Barbara Rudd deceased 8.11.23
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)?

recognised and approved as being of special architectural or historical interest)? 6. Alterations/additions/extensions a. (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made: A new kitchen extension was built c. 1985 and a conservatory c. 2010. Both were built with input from the council. (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them: b. Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below: (i) Were the replacements the same shape and type as the ones you replaced? Yes/ (ii) Did this work involve any changes to the window or door openings? Yes/ (iii) Please describe the changes made to the windows, doors or patio doors (with approdates when the work was completed):	5.	Listed buildings					
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(iii) Did this work involve any changes to the window or door openings? Yes / (iii) Please describe the changes made to the windows, doors or patio doors (with approxidates when the work was completed): A new composite front door was installed c. 2021 to replace a wooden door but in the same conthe old one		If you have answered yes, please answer the three questions below:					
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the old one			rith approxima				
Please give any guarantees which you received for this work to your solicitor or estate ager		A new composite front door was installed c. 2021 to replace a wooden door but in the same colour a the old one					
		Please give any guarantees which you received for this work to your solicitor or e	state agent.				

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	Yes / 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).	
	Oil fired	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	1984 but new burner installed c. 2020
c.	Do you have a maintenance contract for the central heating system?	Yos / 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?	Yes / No
b.	Are you aware of the existence of asbestos in your property?	Yes / No
	If you have answered yes, please give details:	

10.	Services						
a.	Please tick which services are connected to your property and give details of the supplier:						
	Services Connected Supplier						
		Gas / liquid petroleum gas					
		Water mains / private water supply	✓	Scottish Water			
		Electricity	✓	Scottish Power			
		Mains drainage					
		Telephone					
		Cable TV / satellite					
		Broadband					
b.	ls thora	a septic tank system at yo	ur proporty?		Yes / No		
J.		ave answered yes, please		estions below:	1657 46		
C.	(i) Do y	ou have appropriate conse	nts for the discha	rge from your septic tank?	Yes / No / Don't know		
d.	(ii) Do y	ou have a maintenance co	ntract for your se	otic tank?	Yes / No		
	If you h have a	nave answered yes, please maintenance contract:	give details of the	ne company with which you			

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	Yos	Don't know	With title doods	Lost	Cannot Answor*
(ii)	Roofing	No	Yos	Don't know	With title doods	Lost	Cannot Answor*
(iii)	Central heating	No	Yos	Don't know	With title deeds	Lost	Cannot Answor*
(iv)	NHBC	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title doods	Lost	Cannot Answor*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yos	Don't know	With title deeds	Lost	Cannot Answor*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas te(s):	se give de	etails of t	he work		
c.	Are there any outstanding claims under any of the guarantees listed above? Yes / No If you have answered yes, please give details:					-/ No	
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:						/ No / t know

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:			



ABERDEEN

aberdeen_residential@dmhall.co.uk01224 594172

AYR

ayr@dmhall.co.uk 01292 286974

DUMFRIES

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DUNDEE

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DUNFERMLINE

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EDINBURGH

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FLGIN

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FALKIRK

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OBAN

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PAISLEY

Enquiries are now dealt with at our Glasgow Hub.

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ST ANDREWS

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