HOME REPORT







ENERGY PERFORMANCE CERTIFICATE





Energy Performance Certificate (EPC)

Scotland

Dwellings

1A COASTGUARD HOUSES, HEUGH ROAD, PORTPATRICK, STRANRAER, DG9 8TF

Dwelling type:	Detached bungalow
Date of assessment:	16 June 2021
Date of certificate:	20 June 2021
Total floor area:	63 m ²
Primary Energy Indicator:	259 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0150-2736-4060-2999-5911 RdSAP, existing dwelling Elmhurst Boiler and radiators, oil

You can use this document to:

B

Not environmentally friendly - higher CO₂ emissions

(81-91)

(69-80)

(55-68)

(39-54

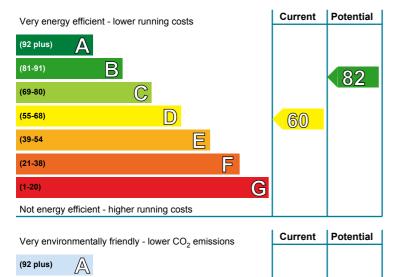
(21-38)

(1-20)

- 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*	£2,061	See your recommendations
Over 3 years you could save*	£492	report for more information

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



D

F

G

Energy Efficiency Rating

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

Your current rating is **band D (60)**. 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 (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (52)**. 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

75

52

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£111.00
2 Floor insulation (suspended floor)	£800 - £1,200	£57.00
3 Heating controls (room thermostat)	£350 - £450	£99.00

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

1A COASTGUARD HOUSES, HEUGH ROAD, PORTPATRICK, STRANRAER, DG9 8TF 20 June 2021 RRN: 0150-2736-4060-2999-5911 Recommendations Report

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Solid brick, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 100 mm loft insulation Pitched, insulated (assumed)	★★★☆☆ ★★★★☆	★★★☆☆ ★★★★☆
Floor	Suspended, insulated (assumed) Solid, insulated (assumed)		
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	_	_
Hot water	From main system	★★★ ☆☆	★★★☆☆
Lighting	Low energy lighting in all fixed outlets	****	****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 67 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 4.2 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 2.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energ	y costs for this home		
	Current energy costs	Potential energy costs	Potential future savings
Heating	£1,371 over 3 years	£963 over 3 years	
Hot water	£519 over 3 years	£435 over 3 years	You could
Lighting	£171 over 3 years	£171 over 3 years	save £492
т	otals £2,061	£1,569	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.

Decommon de dimensione		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£37	D 62	D 55
2	Floor insulation (suspended floor)	£800 - £1,200	£19	D 64	D 56
3	Upgrade heating controls	£350 - £450	£33	D 65	D 58
4	Replace boiler with new condensing boiler	£2,200 - £3,000	£44	D 67	D 60
5	Solar water heating	£4,000 - £6,000	£32	C 70	D 64
6	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£344	B 82	C 75

Choosing the right improvement package

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

saving

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 Floor insulation (suspended floor)

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

3 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.

4 Condensing boiler

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

5 Solar water heating

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

6 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check 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.

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Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	7,262	(665)	N/A	N/A
Water heating (kWh per year)	3,159			

About this document

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

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

Assessor's name:	Mr. Robert Murdoch
Assessor membership number:	EES/009384
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	15 Miller Road
	Ayr
	KÁ7 2AX
Phone number:	01292 286974
Email address:	enquiries@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	1A COASTGUARD HOUSES HEUGH ROAD, PORTPATRICK STRANRAER DG9 8TF
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Customer	Mr ANDREW BUNN & MAGGIE AUSTIN
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Customer address	

	Prepared by	DM Hall LLP
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Date of inspection	20th June 2024
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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 Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

- 1. <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	Detached cottage, in addition there is a 'shell 'of an end terraced villa.
Accommodation	ON GROUND FLOOR: Vestibule, hall, open plan living room/dining area/kitchen, one bedroom, bathroom (WC, WHB, bath, separate shower), side entrance/utility room.
	VILLA: Ground floor, living room, kitchen (no fixtures and fittings).
	UPPER FLOOR: One bedroom, bathroom (no fixtures and fittings).

Gross internal floor area (m²)	Cottage - 63m ² approx.
--------------------------------	------------------------------------

Neighbourhood and location	The subjects are situated in the periphery of Portpatrick, within a
	convenient distance of village amenities and also the town of
	Stranraer where larger town facilities are available.

Age	Originally dating from circa 1900.
Weather	Overcast and wet, following a period of unsettled weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The cottage has no chimney. The villa has a chimney of brick construction with roughcast rendered finish.

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.
	ROOF: The cottage has a pitched , slate roof having tiled ridging. Felt roof covering over the utility room.
	The villa has a slate roof with tiled ridging and slate hips. Flat roof surface over bay window.
	ROOF SPACE: The cottage roof is timber framed clad with sarking and under slate membrane. The loft area is partially floored for storage purposes. A layer of insulation material installed.
	The villa roof is timber framed clad with sarking and under slate membrane.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Half round gutters and downpipes.
Main walls	Visually inspected with the aid of binoculars where

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The cottage walls are brick with a rendered finish.
	The villa walls are brick with a rendered finish. There is evidence that a chemical damp proof course has been inserted to some walls of the villa.

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	WINDOWS: uPVC double glazed window units to the cottage and villa.
	DOORS: Timber and glazed entrance door to the cottage and also twin storm doors at the vestibule.
	The villa has a timber and glazed entrance door.

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	JOINERY: The cottage eaves and fascias appear to be of plywood.
External decorations	Visually inspected.
	Masonry painted external walls and joinery finishes.
Concentratorios / norehos	
Conservatories / porches	N/A
Communal areas	N/A
Garages and permanent outbuildings	N/A
Outside areas and boundaries	Visually inspected.
	Grounds are laid out in tarmac, concrete and gravel and also beds and borders. Boundaries of brick wall and timber fence.
Ceilings	Visually inspected from floor level.
	The cottage has plasterboard ceilings.
	The villa ceilings have been removed.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls in the cottage are of plasterboard. The bathroom is partially tiled and there is a splash back in the kitchen.
	Bare faced brick walls in the villa.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	The cottage floors are of timber.
	The villa floors are part timber, part solid/concrete.
	SUB FLOOR: I was unable to inspect the sub floor area.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The cottage has timber panelled doors and timber skirtings and facings. The kitchen is equipped with a stainless steel sink unit and a range of storage cupboards incorporating integrated hob and oven.

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	The villa has no kitchen fittings.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	No chimneys are or fireplaces in the cottage.
	Fireplace in the villa.

Internal decorations	Visually inspected.
	The cottage has painted walls and ceilings.

Cellars	Not applicable.
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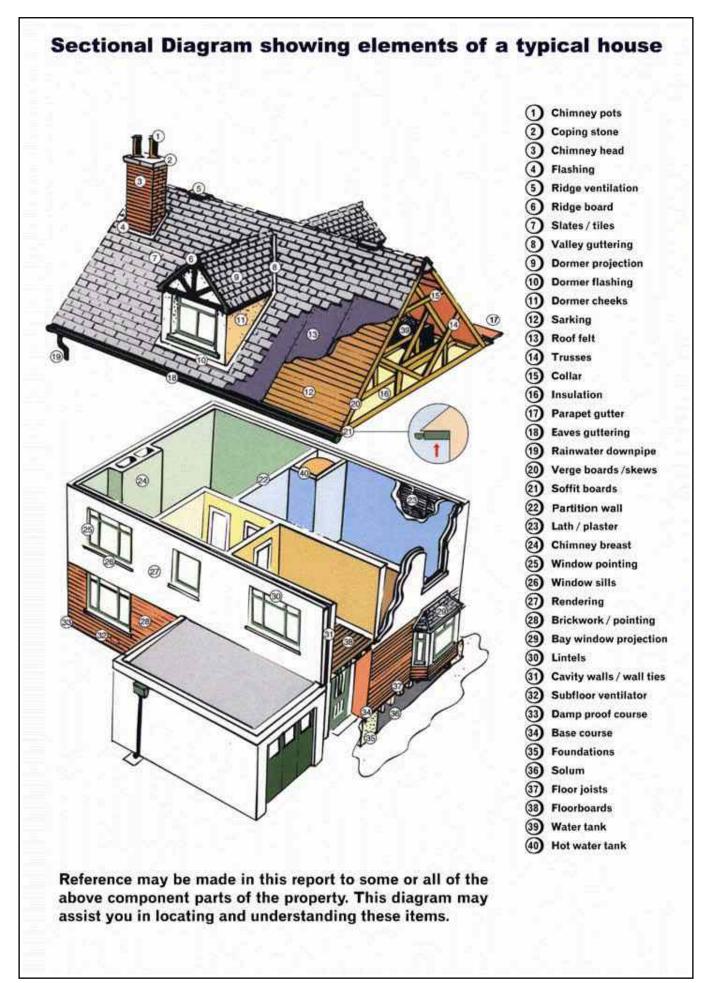
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Mains electrical supply. The cottage has 13 amp power outlets and where visible, cabling is carried in PVC clad wiring.
	The villa has PVC coated electrical cabling.

Gas	None.
Mater shows have been stated	
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.
	The bathroom in the cottage is equipped with a WC, WHB, bath and separate shower.
	The villa has no bathroom fixtures and fittings .

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	The cottage has a Worcester oil fired central heating boiler serving water filled panel radiators.
	There is no heating in the villa.

[
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is connected to the mains sewerage system.
Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke detectors in the cottage.
	The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.
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.
	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.
	The cottage is unoccupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.
	The villa is unoccupied, unfurnished 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, stored items and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.

My inspection of the roof covering was restricted from ground level and some parts were not visible.
I was not able to inspect the sub floor area.
Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.
The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.
Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.



2. Condition

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

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	

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

Dampness, rot and infestation	
Repair category	2
Notes	In the villa, there is evidence of wood boring insect infestation. This can be treated by a timber/specialist contractor. There is evidence of dampness to the inner face of the walls within the villa and there is localised dampness in the entrance/utility room of the cottage. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repairs implemented. There is evidence of condensation in various locations within the cottage. This may be alleviated by a proper balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor.

Chimney stacks	
Repair category	2
Notes	The chimney stacks appear to be constructed of original materials and moss growth is noted. Chimneys, particularly of older properties, can be a source of water penetration and defects to rendering, mortar and flashings can be difficult to detect from a ground level inspection. These will require to be maintained in good repair to discourage water penetration. It is good practice to engage a reputable roofing or building contractor prior to purchase to advise on life expectancy and repair/replacement costs.

Roofing including roof space	
Repair category	2
Notes	Comments relate to the roof of the villa and also the cottage.
	There are a number of broken and chipped slates. A reputable 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 roof coverings have a limited life expectancy and can fail without warning.
	Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. A reputable roofing contractor will be able to provide further advice.
	ROOF SPACE: In the villa, there is evidence of wood boring insect infestation. See 'Dampness, rot and infestation' section above.

Rainwater fittings	
Repair category	2
Notes	The cottage gutters are disconnected in places and the villa gutters are blocked/damaged. Repair/replacement in the medium term should be anticipated.

Main walls	
Repair category	2
Notes	The cottage ground levels are high in relation to internal floors and this can contribute to timber/damp defects. Ground levels should be lowered to a suitable level beneath internal floor levels. Cracked rendering to exterior walls.

Repair category2NotesThe cottage and villa window units are of an older type and wear and tear is noted. Repair/replacement in the medium term should be anticipated. 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.Windows units/ access 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.	Windows, external doors and joinery	
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	Weathered and defective mastic/sealant around window and door frames should be repaired or replaced as required.
--	--

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	2
Notes	Garden walls have deteriorated and require general repair.

Ceilings	
Repair category	2
Notes	There is plaster cracking to ceiling surfaces within the cottage.
	There are no ceilings in the villa.

Internal walls	
Repair category	2
Notes	Elevated moisture readings were recorded to various internal wall surfaces within the villa and cottage. See 'Dampness, rot and infestation' section above.

	There are no plasterboard/wall linings within the villa.
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	2
Notes	There are no joinery or kitchen fittings in the villa. No significant defects evident within the cottage.

Chimney breasts and fireplaces	
Repair category 1	
Notes	Flues should ideally be swept and tested on an annual basis.

Internal decorations	
Repair category 2	
Notes Complete redecoration should be anticipated within the villa.	
	No significant defects evident within the cottage.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	The electrical installation is dated within the villa and cottage as the electrical consumer units are of an older design. Further advice will be available from a NICEIC/SELECT registered electrician.
1A COASTGUARD HOUSES, HEUGH ROAD, PORTPATRICK,	

The electrical installation in the villa will require to be fully checked by a suitably qualified NICEIC/SELECT registered electrician.
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 IEE regulations.

Gas	
Repair category	-
Notes	Not applicable.

F Water, plumbing and bathroom fittings	
2	
There is no bathroom fixtures and fittings within the villa.	
No significant defects evident within the cottage.	

	Heating and hot water	
Repair category 2	Repair category	
Notes There is no heating system in the villa. It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations. Boilers and central heating systems should be tested and serviced by a Oftec oil registered engineer on an annual basis to ensure their safe and efficient operation.	Notes	

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	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
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	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
Heating and hot water	2
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground
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 X No
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 villa is currently a 'shell'. Extensive internal renovation is required. Prospective purchasers should satisfy themselves on the requirements of the Local Authority for building consents and approvals.

The cottage appears to have been converted from an outbuilding some years ago. 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.

Estimated reinstatement cost for insurance purposes

£230,000 (Two Hundred and Thirty Thousand Pounds).

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

Valuation and market comments

Market Value - £175,000 (One Hundred and Seventy Five Thousand Pounds).

This is a Replacement Home Report, the original inspection was carried out on 16/06/2021.

For the avoidance of doubt, the valuation is for the cottage and villa and reflects the general state of the properties in current condition.

The reported valuation is a snapshot in time and reflects the prevailing market conditions. The market is presently characterised by generally stable conditions and a return to more normal levels of supply and demand.

Signed	Security Print Code [293844 = 7391] Electronically signed
Report author	Ross Cooper
Company name	DM Hall LLP
Address	15 Miller Road, Ayr, KA7 2AX
Date of report	28th June 2024

Mortgage Valuation Report



Property Address								
Address Seller's Name Date of Inspection	1A COASTGUARD HOUSES, HEUGH ROAD, PORTPATRICK, STRANRAER, DG9 8TF Mr ANDREW BUNN & MAGGIE AUSTIN 20th June 2024							
Property Details								
Property Type	House X Bungalow Purpose built maisonette Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)							
Property Style	X Detached Semi detached Mid terrace End terrace Back to back High rise block Low rise block Other (specify in General Remarks)							
Does the surveyor believe that the property was built for the public sector, Yes X No e.g. local authority, military, police?								
Flats/Maisonettes onl	y Floor(s) on which located No. of floors in block Lift provided? Yes No No. of units in block							
Approximate Year of Construction 1900								
Tenure								
X Absolute Ownership	Leasehold Ground rent £ Unexpired years							
Accommodation								
Number of Rooms	1 Living room(s) 1 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 1 WC(s) 0 Other (Specify in General remarks)							
Gross Floor Area (exc	cluding garages and outbuildings) [63] m ² (Internal) [74] m ² (External)							
Residential Element (greater than 40%) X Yes No								
Garage / Parking /	Outbuildings							
Single garage Available on site?	Double garage Parking space X No garage / garage space / parking space Yes No							
Permanent outbuildin	gs:							
Two storey villa requ	uiring extensive internal renovation.							

Mortgage Valuation Report

Construction									
Walls	X Brick	Stone	Concrete	Timber frame	Other	Other (specify in General Remarks)			
Roof	Tile	X Slate	Asphalt	Felt	Other	Other (specify in General Remarks)			
Special Risks									
Has the property	suffered struc	tural moveme	nt?			Yes	X No		
If Yes, is this rece		Yes	No						
Is there evidence, immediate vicinity	•	ason to anticip	pate subsidence	, heave, landslip o	or flood in the	Yes	X No		
If Yes to any of the above, provide details in General Remarks.									
Service Connec	ctions								
Based on visual in of the supply in G			ces appear to be	e non-mains, pleas	se comment c	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	X Yes	Partial	None						
Brief description of Central Heating:									
Oil fired boiler se	erving radiato	rs.							
Site									
Apparent legal iss	suce to be ver	ified by the co	nyoyancor Plo	asa provida a bria	f doccription i	in Conoral P	omarks		
X Rights of way		•	_						
	X Rights of way X Shared drives / access Garage or other amenities on separate site Shared service connections III-defined boundaries Agricultural land included with property Other (specify in General Remains)								
Location									
Residential suburb	D Re	sidential within to	wn / city 🗌 Mixe	ed residential / comme	rcial 🗌 Mainl	ly commercial			
X Commuter village	Re	mote village	Isola	ated rural property	Other	r (specify in Gei	neral Remarks)		
Planning Issue	S								
Has the property	been extende	d / converted	/ altered? X	Yes 🗌 No					
If Yes provide det	ails in Genera	al Remarks.							
Roads									
Made up road	Unmade roa	d Partly o	completed new road	Pedestrian a	access only	X Adopted	Unadopted		

Mortgage Valuation Report

General Remarks

The condition of the property is consistent with its age and type of construction. There are some matters of wear and tear which should receive attention as part of routine maintenance, repair and improvement.

The villa is currently a 'shell'. Extensive internal renovation is required. Prospective purchasers should satisfy themselves on the requirements for Local Authority building consents and approvals.

The cottage appears to have been converted from an outbuilding some years ago. 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.

Essential Repairs

The villa is currently a 'shell'. Extensive internal renovation is required.

The valuation figure assumes that the cost of essential repair work detailed above will not have a material effect on value, however, if this transpires not to be the case then the valuation may require to be amended accordingly.

Estimated cost of essential repairs £

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Retention recommended? Yes

X No Amount £

Mortgage Valuation Report

Comment on Mortgageability

The subjects may form suitable mortgage security for normal loan purposes, subject to individual lenders guidelines and lending criteria, particularly those relating to properties with no kitchen or bathroom fittings.

For the avoidance of doubt, the valuation is for the cottage and villa and reflects the general state of the properties in current condition.

Valuations	
Market value in present condition	£ 175,000
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)	£ 230,000
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 [293844 = 7391] Electronically signed by:-
Surveyor's name	Ross Cooper
Professional qualifications	AssocRICS
Company name	DM Hall LLP
Address	15 Miller Road, Ayr, KA7 2AX
Telephone	01292 286974
Fax	
Report date	28th June 2024

PROPERTY QUESTIONNAIRE





PROPERTY QUESTIONNAIRE

la Hough read Borthotrich DQQ BTF	PROPERTY ADDRESS:	1a, Hough Road Bostpatrich D998TF

SELLER(S):

Annel & alpha 24 Cut put to in and

COMPLETION DATE OF PROPERTY QUESTIONNAIRE:



PROPERTY QUESTIONNAIRE

NOTE FOR SELLERS

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

PROPERTY QUESTIONNAIRE Information to be given to prospective buyer(s)



Don't

know

Parking 3.

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Garage
- Allocated parking space
- Driveway .
- Shared parking
- On street
- Resident permit
- **Metered parking**
- Other (please specify):

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4. **Conservation Area**

Yes/No/ Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?

5. **Listed Buildings**

> Yes/No 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)?

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)? <u>If you have answered yes</u>, please describe the changes which you have made: 	Yes/No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/No
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes/No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No

	(ii) Did this work involve any changes to the window or door openings?						
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):						
		6					
	Please give any guarantees which you received for this work to your solicitor or estate agent.						
7.	Central heating	(
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).	Yes/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.)						
	If you have answered yes, please answer the 3 questions below:						
b.	When was your central heating system or partial central heating system installed? Asrady installed Naw, when purchased						

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C.	Do you have a maintenance contract for the central heating system?	Yes/No
	If you have answered yes, please give details of the company with which you have a maintenance agreement:	
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?	YesyNo
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes



				-
b.	Are you aware of the exis	stence of asbesto	s in your property?	Yes/No
	If you have answered yes	<u>s, please give det</u>	ails:	
10.	Services			
a.	Please tick which service	es are connected	to your property and give	
ч,	details of the supplier:		to your property and give	
		4		
	Services	Connected	Supplier	
k	Gasy liquid petroleum			
	gas			S
		V /		
	Water mains / private			
	water supply			-
	Electricity		1111 2	
	,		Scottish	
-		· /	Devod	_
	Mains drainage			
	Telephone			_
	Cable TV / satellite			
	Broadband			

b.	Is there a septic tank system at your property?	Yes/No)		
	If you have answered yes, please answer the two questions below:			
C.	Do you have appropriate consents for the discharge from your septic tank?			
d.	Do you have a maintenance contract for your septic tank?			
	<u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:			
11.	Responsibilities for Shared or Common Areas			
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details: Disency Should with adjoining Disfert	Ƴes/No/ Don't Know		
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	Yes/No/ Not applicable		
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?	Yes/No		



	<u>If you have answered yes</u> , please give details:	
е.	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? If you have answered yes, please give details: Next out wheelve Bros	Yes/No
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately- owned.) <u>If you have answered yes</u> , please give details:	Yes
12.	Charges associated with your property	777
а.	Is there a factor or property manager for your property? <u>If you have answered yes</u> , please provide the name and address and give details of any deposit held and approximate charges:	YesiNo

b.	Is there a common buildings insurance policy?	Yes to Yes
	If you have answered yes, is the cost of the insurance included in	Yes/No/
	your monthly/annual factor's charges?	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, e.g. to a Residents' Association, or maintenance or stair fund.	
13.	Specialist Works	
13.		
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)
	<u>If you have answered yes</u> , 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?	Yes(No)
	<u>If you have answered yes</u> , please give details	
		L



C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?Yes/NoIf 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			and C.			
a.	Are there any guarantees or wa	arrantie	es for a	ny of the fo	llowing:		
(i)	Electrical work	No	Yes	Don't Know	With title de	eds	Lost
(ii)	Roofing	No	Yes	Don't Know	With title de	eds	Lost
(iii)	Central heating	No	Yes	Don't know	With title de	eds	Lost
(iv)	NHBC	No	Yes	Don't know	With title de	eds	Lost
(v)	Damp course	No	Yes	Don't know	With title de	eds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title de	eds	Lost



b.	<u>If you have answered 'yes' or 'with title deeds'</u> , please give details of installations to which the guarantee(s) relate(s):	the work or
C.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes</u> , please give details:	Yes/No
15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years? <u>If you have answered yes</u> , please give details:	Yes/No/ Don'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) Don'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/ Don't know
	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 purchase 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) :

.....

For security reasons the Signature(s) have been obscured

For security reasons the Signature(s) have been obscured

Date: 1015131



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PAISLEY Enquiries are now dealt with at our Glasgow Hub.

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