

YOUR ONESURVEY  
**HOME REPORT**

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**ADDRESS**

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Fludha  
Tongland Road  
Kirkcudbright  
DG6 4UU

**PREPARED FOR**

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Stephen Laycock

**INSPECTION CARRIED OUT BY:**



**ALLIED**  
**SURVEYORS**  
**SCOTLAND**

**SELLING AGENT:**



**HOME REPORT GENERATED BY:**

oneSURVEY |   
HOME REPORT

# Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
<u>Single Survey</u>	Final	Castle Douglas - Allied Surveyors Scotland Plc	31/03/2023
<u>Mortgage Certificate</u>	Final	Castle Douglas - Allied Surveyors Scotland Plc	31/03/2023
<u>Property Questionnaire</u>	Final	Mr. Stephen Laycock	03/12/2021
<u>EPC</u>	Final	Castle Douglas - Allied Surveyors Scotland Plc	26/12/2021

## Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you visit [www.onesurvey.org](http://www.onesurvey.org) (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

P A R T 1 .

# SINGLE SURVEY

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A report on the condition of the property, with categories being rated from 1 to 3.



# Single Survey

Survey report on:

<b>Customer</b>	Mr. Stephen Laycock
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<b>Selling address</b>	Fludha Tongland Road Kirkcudbright DG6 4UU
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<b>Date of Re-inspection</b>	28/03/2023
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<b>Date of Original Inspection</b>	15/12/2021
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<b>Prepared by</b>	John Kempzell, BSc (Hons) MRICS Castle Douglas - Allied Surveyors Scotland Plc
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# SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property.<sup>1</sup>

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



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

### 1.2 THE REPORT

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

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

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 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.

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 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

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



- 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.

2.3.1 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.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 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 will not be inspected or reported on.

<b>Description</b>	The subjects comprise a detached two-storey dwelling house with two-storey side projection and single-storey rear extensions.
<b>Accommodation</b>	<p>The accommodation comprises:</p> <p>Ground floor,(Main House):Hallway, Dining room, Kitchen/dining room, sitting room, bedroom, (with en-suite wet room), cloakroom, (wc and wash hand basin), two utility rooms, rear hall, linen store.</p> <p>Ground Floor, (Annex): lounge, kitchenette, side porch, inner hallway, two bedrooms, (one with en-suite wet room and one with en-suite shower room).</p> <p>First floor: landing, 5 bedrooms ( 3 with ensuite shower rooms - 2 with ensuite bath and shower).</p>
<b>Gross internal floor area (m2)</b>	The gross internal floor area is approximately 390 m <sup>2</sup> .
<b>Neighbourhood and location</b>	The property occupies an elevated position to the east of Tongland Road on the northern outskirts of Kirkcudbright approximately a mile from Kirkcudbright town centre. The dwelling benefits from views towards the river Dee and is convenient for all local facilities and amenities within the town.
<b>Age</b>	Original building pre 1845, rear extensions circa 2006 .
<b>Weather</b>	Heavy rain showers.

<p><b>Chimney stacks</b></p>	<p>Visually inspected with the aid of binoculars where required.</p> <p>There are four chimney stacks, (two at each gable of the main house and two at the rear), of stone construction, externally pointed with lead flashings and clay chimney pots and flues.</p>
<p><b>Roofing including roof space</b></p>	<p>Sloping roofs were visually inspected with the aid of binoculars where required.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.</p> <p>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.</p> <p>The main roofs to the property are of pitched design, timber framed and slated. The ridges are tiled. The main roof has sandstone skew stones at the roof slopes. The two story side projection has a hipped slated roof. The single story rear extensions have double-pitched slated roofs. The rear porch has a flat timber roof which is clad in fibreglass.</p> <p>Within the main roof void, the roof structure is of custom made timber roof trusses with timber sarking. The roof has under slate felt.</p> <p>The roof is insulated to a depth of approximately 150 mm of insulation laid between the ceiling joists.</p> <p>The rear extension loft voids roof structure is of pre-fabricated timber roof trusses with timber sarking. The roofs have under slate felt. The roofs are insulated to a depth of approximately 250 mm of insulation laid between the ceiling joists.</p>
<p><b>Rainwater fittings</b></p>	<p>Visually inspected with the aid of binoculars where required.</p> <p>The rainwater fittings are a mixture of cast-iron and pvc.</p>
<p><b>Main walls</b></p>	<p>Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.</p> <p>The original walls are of solid stone construction, externally pointed with dressed sandstone door and window</p>

	<p>surrounds, corner quoins, and feature double height bay windows. The top courses of the walls are also castellated at the front elevation top floor windows and above the front entrance canopy, also at the two story side projection. The rear gable of the two storey projection is rendered. Internally the walls are lined in lath and plaster/plasterboard.</p> <p>The main walls of the single story projections are of cavity brick/block construction, externally partially pointed in stone, with the remainder predominantly rendered, internally the walls are plasterboard lined.</p>
<p><b>Windows, external doors and joinery</b></p>	<p>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.</p> <p>Windows are predominantly pvc double glazed, sash and casement style.</p> <p>There is one single glazed timber framed sash &amp; casement style window in the ground floor dining room.</p> <p>The dining room bay window is pvc, double glazed sash and casement style.</p> <p>The external front door is timber with glazed panel, the rear porch and rear annex bedroom (adjacent to the garage) are pvc with double glazed panels and the annex lounge and side bedroom have pvc framed, doubled glazed french doors.</p> <p>Additional pvc framed, double glazed windows have been fitted to the ground floor utility rooms, rear hall (adjacent to linen store) and in the linen store.</p> <p>Also in the first floor behind the water storage tank cupboard.</p>
<p><b>External decorations</b></p>	<p>Visually inspected.</p> <p>External woodwork and render have been painted.</p>
<p><b>Conservatories / porches</b></p>	<p>Visually inspected.</p> <p>There is a rear porch, off from the annex kitchenette.</p> <p>Construction comprises: concrete floor, timber framed walls, externally timber clad and internally plasterboard lined, flat</p>

	<p>timber roof, clad in fibreglass. The windows are pvc framed, double glazed, also the external door. The porch is unheated.</p>
<b>Communal areas</b>	<p>Circulation areas visually inspected.</p> <p>There are no communal use areas in the building.</p>
<b>Garages and permanent outbuildings</b>	<p>Visually inspected.</p> <p>There is an attached garage/workshop adjacent to the rear annex.</p> <p>Construction comprises: concrete floor, stone walls, double pitched slated roof.</p> <p>The garage/workshop has double timber access door and electric power points and lighting.</p> <p>A timber store/workshop is located at the front of the dwelling.</p>
<b>Outside areas and boundaries</b>	<p>Visually inspected.</p> <p>The property benefits from a good-sized elevated plot, approximately 1 1/2 acres or thereby.</p> <p>The grounds are predominantly laid in grass, with planted borders a feature pond and tarmac driveway. There is also a sunken flagstone patio and ceramic tiled patio area, adjacent to the French doors off from the annex lounge.</p> <p>The rear enclosed courtyard area is laid in paviours, with a stone chipped path, and good sized stone chipped parking/turning area to the front of the dwelling.</p> <p>Boundaries are defined by timber fences, hedges, block/brick walls, stone walls and the nursery burn.</p>
<b>Ceilings</b>	<p>Visually inspected from floor level.</p> <p>The ceilings are of lath and plaster and plasterboard lined.</p>
<b>Internal walls</b>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls are of lath and plaster/plasterboard lined and brick plastered on the hard.</p>
<b>Floors including sub</b>	<p>Surfaces of exposed floors were visually inspected. No</p>

<p><b>floors</b></p>	<p>carpets or floor coverings were lifted.                  Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.                  Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Floors are of suspended timber and solid concrete.</p>
<p><b>Internal joinery and kitchen fittings</b></p>	<p>Built-in cupboards were looked into but no stored items were moved.                  Kitchen units were visually inspected excluding appliances.</p> <p>Skirtings and architraves are of softwood timber which has been painted.</p> <p>Internal doors are timber panelled and timber framed with glazed panels.</p> <p>Kitchen fittings comprise modern fitted base and wall units, featuring a good sized island unit, with granite surface and double stainless steel sink. The base units have timber effect worktops.</p> <p>The main kitchen has a 4 oven Aga cooker and a built in electric oven with induction hob.</p> <p>The annex kitchenette has modern fitted base and wall units, with corian fitted worktops.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p>Visually inspected. No testing of the flues or fittings was carried out.</p> <p>There is a freestanding, coal effect electric fire in the ground floor dining room.</p> <p>A modern wall mounted flush fitting fireplace with LED lighting and electric fan heater is located in the annex lounge.</p>
<p><b>Internal decorations</b></p>	<p>Visually inspected.</p> <p>Internal walls are wallpapered, tiled and plastered and painted.</p>



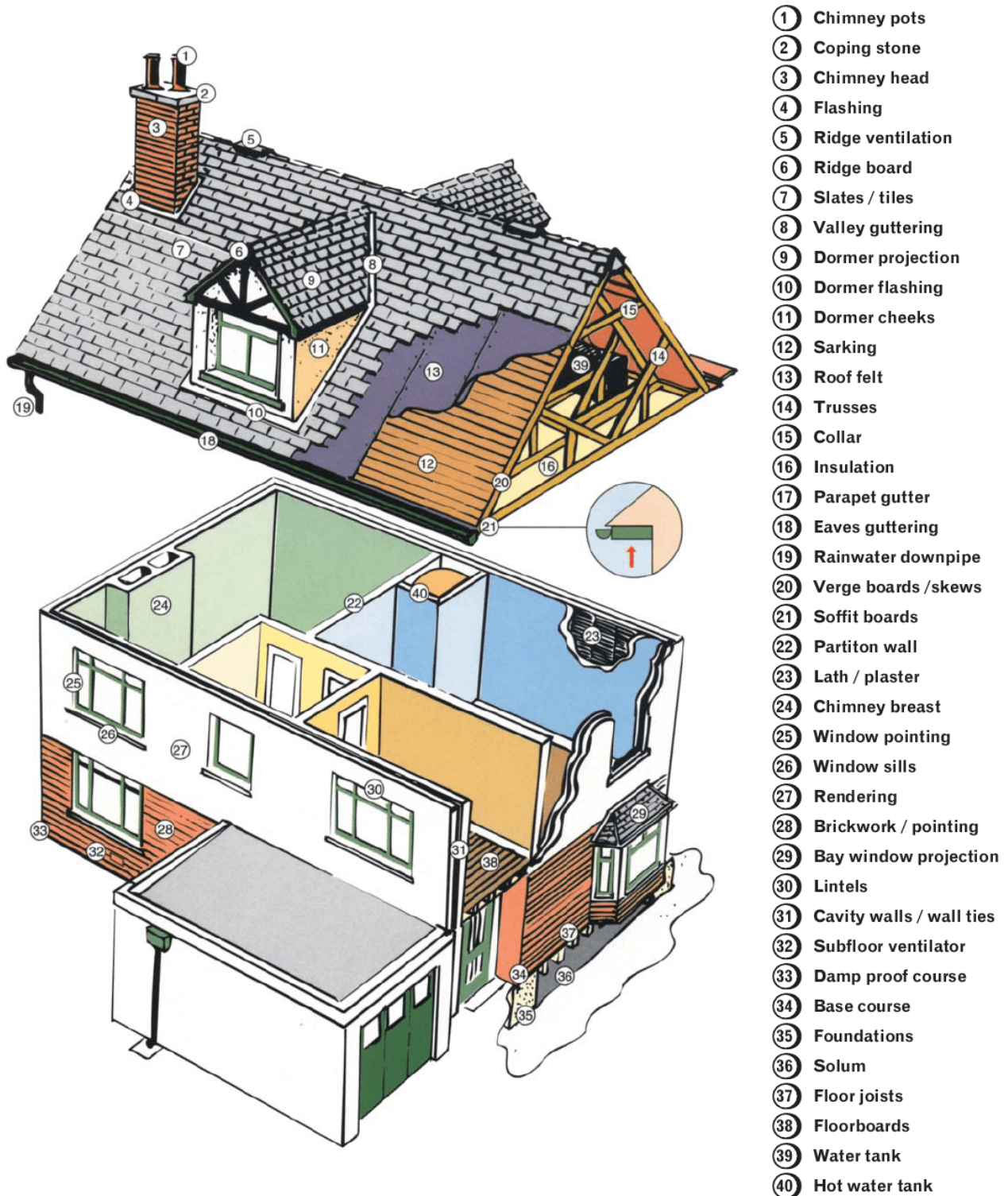
	Ceilings are wallpapered and plastered and painted.
<b>Cellars</b>	<p>Visually inspected where there was safe and purpose-built access.</p> <p>There is no cellar.</p>
<b>Electricity</b>	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried 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.</p> <p>Mains electricity is connected. The electric smart meter and consumer units are located in a recess in the kitchen. Wiring, where visible, is pvc sheathed and insulated and there are 13 amp square pin sockets.</p> <p>There are two 3.5 kwt electric car charging points at the front parking area of the dwelling.</p>
<b>Gas</b>	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.</p> <p>Mains gas is connected. The external gas meter box is located adjacent to the annex lounge.</p>
<b>Water, plumbing and bathroom fittings</b>	<p>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.</p> <p>Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.</p> <p>Mains water is connected. Water pipes, where visible, are copper and PVC.</p> <p>Stopcocks are located under the utility sinks and kitchen sinks.</p> <p>Sprinklers are fitted throughout the main part of the building,</p>

	<p>with 12 bar mains pressure.</p> <p>Sanitary fitments comprise:</p> <p>Ground floor cloakroom, ( adjacent to utility): wc, wash hand basin with pedestal.</p> <p>Bedroom 1 ensuite/wet room: wc, wall hung wash basin, mixer shower.</p> <p>First Floor Bedroom 2 ensuite: wc, wash hand basin with pedestal, bath, shower cubicle with mixer shower.</p> <p>Bedroom 3 ensuite: wc, wash hand basin with vanity unit below, shower cubicle with mixer shower.</p> <p>Bedroom 4 ensuite: wc, wash hand basin, ( built in units), Bath, shower cubicle with mixer shower.</p> <p>Bedroom 5 ensuite: wc, shower cubicle with mixer shower. (wall hung wash hand basin in bedroom five).</p> <p>Bedroom 6 ensuite: wc, shower cubicle with mixer shower. (wall hung wash hand basin in bedroom six).</p> <p>Annex (Ground Floor) Bedroom 1 en-suite: wc, whb and two head rain forest wet room.</p> <p>Bedroom 2 en-suite: wc, whb and shower cubicle with mixer shower.</p> <p>All sanitary fitments are in white suites.</p>
<p><b>Heating and hot water</b></p>	<p>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.</p> <p>The main house is heated by an Ideal Mexico 2 regular boiler. This is located in boiler room, adjacent to the rear hall of the two-storey side projection. The hot water is provided by the central heating boiler and is supplemented by an electric immersion heater fitted to the hot water cylinder.</p>

	<p>There are two hot water tanks. 1 on the ground floor and 1 in the first floor.</p> <p>The single story annex is heated by a Worcester Greenstar II i System MK III boiler. The hot water is provided by the central heating boiler and is supplemented by hot water storage cylinders.</p> <p>The central heating system is controlled by a programmer and thermostatic radiator valves.</p>
<b>Drainage</b>	<p>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</p> <p>Drainage is to a private septic tank.</p>
<b>Fire, smoke and burglar alarms</b>	<p>Visually inspected. No tests whatsoever were carried out to the system or appliances.</p> <p>The new Fire and Smoke Alarm Standard is due to come 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.</p> <p>The main dwelling has a sprinkler system, fire detectors and emergency lighting throughout.</p> <p>The annex has smoke and heat detectors.</p>
<b>Any additional limits to inspection</b>	<p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p>

	<p>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.</p> <p>The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.</p>
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## Sectional Diagram showing elements of a typical house




- 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 Partiton wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank


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.


## 2. CONDITION


This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 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:	
Notes:	The property has been affected by previous movement but with the limitations of the inspection there was no evidence to suggest that this is ongoing.


Dampness, rot and infestation	
Repair category:	
Notes:	There is evidence of previous woodworm remedial repair works having been carried out. Copies of any relevant guarantees should be transferred and retained with the title deeds.


Chimney stacks	
Repair category:	
Notes:	No significant defects evident.


Roofing including roof space	
Repair category:	
	Roofs are prone to water penetration during adverse weather but it

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.

Notes:	<p>is not always possible for surveyors to identify this likelihood in good or dry weather. All slated roofs in particular should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.</p> <p>There is evidence of previous woodworm remedial repair works having been carried out. Copies of any relevant guarantees should be transferred and retained with the title deeds.</p> <p>Some charred timbers were noted in the original loft void from previous fire damage, although the timbers appear to be sound.</p>
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Rainwater fittings	
Repair category:	
Notes:	<p>No significant defects evident.</p> <p>Cast-iron rainwater fittings require regular maintenance.</p>

Main walls	
Repair category:	
Notes:	<p>No significant defects evident.</p> <p>Minor open mortar joints were noted at the right hand side gable (when facing the front of the building), with fern growth noted.</p>

Windows, external doors and joinery	
Repair category:	

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.

Notes:	No significant defects evident.
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External decorations	
Repair category:	1
Notes:	No significant defects evident.


Conservatories / porches	
Repair category:	1
Notes:	No significant defects evident. The rear timber framed unheated porch is of a lightweight construction. Regular maintenance is anticipated.


Communal areas	
Repair category:	
Notes:	N/A.


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



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.

Outside areas and boundaries	
Repair category:	
Notes:	<p>Garden grounds and boundaries will require regular ongoing maintenance.</p> <p>A tree has recently been cut down adjacent to the front entrance driveway. The boundary timber fence adjacent has been partially taken down and requires to be reinstated.</p>

Ceilings	
Repair category:	
Notes:	<p>There are original features/ornate plasterwork detailing and repair of these can be expensive even if only small areas are disturbed. This often leads to more extensive work being necessary.</p> <p>Hairline cracks were noted at the first floor stairwell.</p> <p>Damp staining was noted at the ceiling, in the ground floor, adjacent to the linen store room adjacent to the rear external door. This is the result of a previous leak from the bathroom above.</p> <p>The stains were dry when tested. Redecoration is required.</p>

Internal walls	
Repair category:	
Notes:	No significant defects evident.

Floors including sub-floors
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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.

Repair category:	1
Notes:	No significant defects evident.

Internal joinery and kitchen fittings	
Repair category:	1
Notes:	No significant defects evident.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	No significant defects evident.

Internal decorations	
Repair category:	1
Notes:	No significant defects evident.

Cellars	
Repair category:	
Notes:	N/A.

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.


Electricity	
Repair category:	1
Notes:	<p>It is recommended that all electrical installation 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.</p> <p>The vendor has verified that a full electrical survey was completed in April 2018 and that electrical certification is available.</p>


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

Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	No significant defects evident.

Heating and hot water	
Repair category:	

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.

	
Notes:	<p>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.</p> <p>Boilers and central heating system should be tested and serviced by a gas safe registered contractor on an annual basis to ensure their safe and efficient operation.</p> <p>The central heating boiler serving the main house is of an older design. Informed opinion suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. Future repair or replacement should be anticipated.</p>

Drainage	
Repair category:	
Notes:	<p>The owner has verified that the septic tank has recently been inspected, and has a certificate verifying that the tank is in sound working order. It is assumed that the tank is registered with SEPA. Regular inspection and maintenance should be anticipated.</p>

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.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information

<b>Structural movement</b>	1
<b>Dampness, rot and infestation</b>	1
<b>Chimney stacks</b>	1
<b>Roofing including roof space</b>	1
<b>Rainwater fittings</b>	1
<b>Main walls</b>	1
<b>Windows, external doors and joinery</b>	1
<b>External decorations</b>	1
<b>Conservatories / porches</b>	1
Communal areas	
<b>Garages and permanent outbuildings</b>	1
<b>Outside areas and boundaries</b>	1
<b>Ceilings</b>	1
<b>Internal walls</b>	1
<b>Floors including sub-floors</b>	1
<b>Internal joinery and kitchen fittings</b>	1
<b>Chimney breasts and fireplaces</b>	1
<b>Internal decorations</b>	1
Cellars	
<b>Electricity</b>	1
<b>Gas</b>	1
<b>Water, plumbing and bathroom fittings</b>	1
<b>Heating and hot water</b>	2
<b>Drainage</b>	1

## 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 coinoperated machines.

<b>1. Which floor(s) is the living accommodation on?</b>	Ground Floor and First Floor.
<b>2. Are there three steps or fewer to a main entrance door of the property?</b>	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
<b>3. Is there a lift to the main entrance door of the property?</b>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
<b>4. Are all door openings greater than 750mm?</b>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
<b>5. Is there a toilet on the same level as the living room and kitchen?</b>	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
<b>6. Is there a toilet on the same level as a bedroom?</b>	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
<b>7. Are all rooms on the same level with no internal steps or stairs?</b>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
<b>8. Is there unrestricted parking within 25 metres of an entrance door to the building?</b>	<input checked="" type="checkbox"/> YES <input type="checkbox"/> 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 re-instatement cost for insurance purposes.

##### **Matters for a solicitor or licensed conveyancer**

The owner has verified that the septic tank has recently been inspected, and has a certificate verifying that the tank is in sound working order. It is assumed that the tank is registered with SEPA. The position regarding age, location, condition and maintenance history should be clarified.

The property has been altered and extended. The vendor has verified that 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.

There is a shared vehicle access track to the side of the dwelling. The complete inconvenience should verify rights of access and liability in respect of future maintenance.

It is understood there have been previous woodworm specialist treatment works carried out.

The vendor has verified that all relevant guarantees are in place. These should be transferred and retained with the title deeds.

There is a pedestrian access gate with the adjoining neighbour, adjacent to the rear courtyard. The completing conveyancer should verify any rights of access.

The road and pavement to the front of the property is understood to be public and maintained by the local authority.

The estimated reinstatement cost is £1,285,000.  
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).

The market value of the property as described in this report is £950,000.

This figure assumes a vacant possession and that the property is unaffected by any adverse planning permissions, onerous burdens, title restrictions or servitude rights.

<b>Estimated re-instatement cost (£) for insurance purposes</b>	
£1,285,000. One Million Two Hundred and Eighty Five Thousand Pounds.	
<b>Valuation (£) and market comments</b>	
£950,000. Nine Hundred and Fifty Thousand Pounds.	
<b>Report author:</b>	John Kempself, BSc (Hons) MRICS
<b>Company name:</b>	Castle Douglas - Allied Surveyors Scotland Plc
<b>Address:</b>	35 Buccleuch Street Dumfries DG1 2AB
<b>Signed:</b>	Electronically Signed: 228347-4E64BF6A-717B
<b>Date of report:</b>	31/03/2023



P A R T 2 .

# MORTGAGE VALUATION REPORT

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Includes a market valuation of the property.





## Mortgage Valuation Report

Property:	Fludha Tongland Road Kirkcudbright DG6 4UU	Client: Mr. Stephen Laycock  Tenure: Absolute Ownership.
Date of Inspection:	28/03/2023	Reference: JK/01/22/011.

*This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.*

### 1.0 LOCATION

The property occupies an elevated position to the east of Tongland Road on the northern outskirts of Kirkcudbright approximately half a mile from Kirkcudbright town centre. The dwelling benefits from views towards the river Dee and is convenient for all local facilities and amenities within the town.

2.0	DESCRIPTION	2.1 Age:	Original building pre 1845, rear extensions circa 2006 .
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The subjects comprise a detached two-storey dwelling house with two-storey side projection and single-storey rear extensions.

### 3.0 CONSTRUCTION

Roof: Pitched and Slated.

Main Walls: Solid Stone/Cavity Brick/Block.

Floors: Suspended Timber/Solid Concrete.

### 4.0 ACCOMMODATION

The accommodation comprises:

Ground floor,(Main House):Hallway, Dining room, Kitchen/dining room, sitting room, bedroom, ( with ensuite shower room), cloakroom, (wc and wash hand basin), two utility rooms, rear hall, linen store.

Ground Floor, (Annex): lounge, kitchenette, side porch, inner hallway, two bedrooms, (one with en-suite wet room and one with en-suite shower room).

First floor: landing, five bedrooms ( four with ensuite shower rooms - master front bedroom with ensuite bathroom).

<b>5.0</b>	<b>SERVICES (No tests have been applied to any of the services)</b>						
<b>Water:</b>	Mains.	<b>Electricity:</b>	Mains.	<b>Gas:</b>	Mains.	<b>Drainage:</b>	To Private Septic tank.
<b>Central Heating:</b>		Full Gas.					
<b>6.0</b>	<b>OUTBUILDINGS</b>						
<b>Garage:</b>		Attached single garage.					
<b>Others:</b>		Detached Timber Store and timber garden shed.					
<b>7.0</b>	<p><b>GENERAL CONDITION</b> - <i>A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</i></p>						
<p>The property is of traditional construction and materials and has, in general, been well-maintained for its age and character. It forms suitable security for mortgage purposes and there are no outstanding repairs which could be considered essential.</p>							
<b>8.0</b>	<b>ESSENTIAL REPAIR WORK</b> (as a condition of any mortgage or, to preserve the condition of the property)						
None.							
<b>8.1 Retention recommended:</b>			£0.				
<b>9.0</b>	<b>ROADS &amp; FOOTPATHS</b>						
Made up and Adopted.							
<b>10.0</b>	<b>BUILDINGS INSURANCE (£):</b>	£1,285,000.	<b>GROSS EXTERNAL FLOOR AREA</b>		Approximately 486 m <sup>2</sup> .	<b>Square metres</b>	
<p><i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i></p>							
<b>11.0</b>	<b>GENERAL REMARKS</b>						
<p>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.</p> <p>The property has been altered and extended. 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.</p> <p>There is a pedestrian access gate with the adjoining neighbour, adjacent to the rear courtyard. The completing conveyancer should verify any rights of access.</p> <p>There is a shared vehicle access track to the side of the dwelling. The complete inconvenience should verify rights of</p>							

access and liability in respect of future maintenance.

It is understood there have been previous woodworm specialist treatment works carried out.

The vendor has verified that all relevant guarantees are in place. These should be transferred and retained with the title deeds.

The road and pavement to the front of the property is understood to be public and maintained by the local authority.

The estimated reinstatement cost is £1,285,000.

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).

The market value of the property as described in this report is £950,000.

This figure assumes a vacant possession and that the property is unaffected by any adverse planning permissions, onerous burdens, title restrictions or servitude rights.

<b>12.0</b>	<b>VALUATION</b> <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>		
<b>12.1</b>	<b>Market Value in present condition (£):</b>	<b>£950,000.</b>	Nine Hundred and Fifty Thousand Pounds.
<b>12.2</b>	<b>Market Value on completion of essential works (£):</b>	<b>N/A.</b>	N/A.
<b>12.3</b>	<b>Suitable security for normal mortgage purposes?</b>	Yes	
<b>12.4</b>	<b>Date of Valuation:</b>	31/03/2023	
<b>Signature:</b>		Electronically Signed: 228347-4E64BF6A-717B	
<b>Surveyor:</b>	John Kempzell	BSc (Hons) MRICS	<b>Date:</b> 31/03/2023
<b>Castle Douglas - Allied Surveyors Scotland Plc</b>			
<b>Office:</b>	35 Buccleuch Street Dumfries DG1 2AB	Tel: 01387 254 425 Fax: email: <a href="mailto:castle.douglas@alliedsurveyorsscotland.com">castle.douglas@alliedsurveyorsscotland.com</a>	

P A R T 3 .

# ENERGY REPORT

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A report on the energy efficiency of the property.



# energy report

energy report on:

<b>Property address</b>	Fludha Tongland Road Kirkcudbright DG6 4UU
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<b>Customer</b>	Mr. Stephen Laycock
-----------------	---------------------

<b>Customer address</b>	Fludha Tongland Road Kirkcudbright DG6 4UU
-------------------------	---

<b>Prepared by</b>	John Kempself, BSc (Hons) MRICS Castle Douglas - Allied Surveyors Scotland Plc
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**FLUDHA, TONGLAND ROAD, KIRKCUDBRIGHT, DG6 4UU**

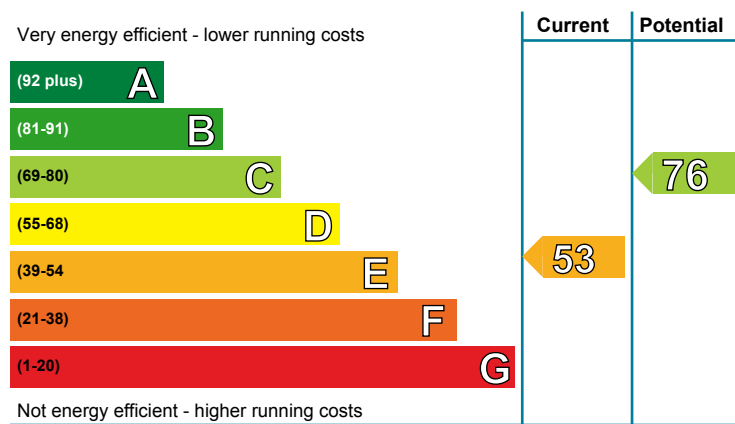
<b>Dwelling type:</b>	Detached house	<b>Reference number:</b>	9100-2705-9220-2899-3281
<b>Date of assessment:</b>	15 December 2021	<b>Type of assessment:</b>	RdSAP, existing dwelling
<b>Date of certificate:</b>	26 December 2021	<b>Approved Organisation:</b>	Elmhurst
<b>Total floor area:</b>	381 m <sup>2</sup>	<b>Main heating and fuel:</b>	Boiler and radiators, mains gas
<b>Primary Energy Indicator:</b>	298 kWh/m <sup>2</sup> /year		

**You can use this document to:**

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£12,672</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£5,349</b>	

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

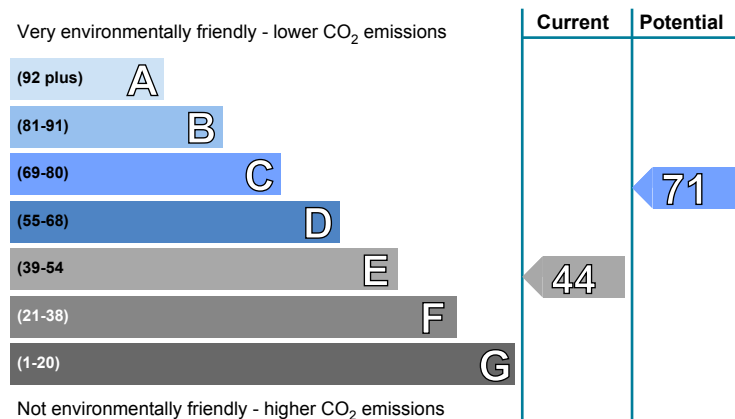


## Energy Efficiency Rating

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 E (53)**. The average rating for EPCs in Scotland is **band D (61)**.

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



## Environmental Impact (CO<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (44)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£3279.00
2 Floor insulation (suspended floor)	£800 - £1,200	£834.00
3 Condensing boiler	£2,200 - £3,000	£1236.00

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](http://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)	★☆☆☆☆	★☆☆☆☆
	Granite or whinstone, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 150 mm loft insulation	★★★★☆	★★★★☆
	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, insulated (assumed)	—	—
Windows	Mostly double glazing	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, electric	—	—
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, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment


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

The calculated emissions for your home are 52 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 20 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 10.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.




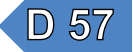

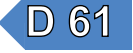

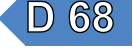


## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£11,649 over 3 years	£6,468 over 3 years	
Hot water	£519 over 3 years	£351 over 3 years	
Lighting	£504 over 3 years	£504 over 3 years	
<b>Totals</b>	<b>£12,672</b>	<b>£7,323</b>	

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.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£1093		
2 Floor insulation (suspended floor)	£800 - £1,200	£278		
3 Replace boiler with new condensing boiler	£2,200 - £3,000	£412		
4 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£341		

### Alternative measures

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

- Micro CHP

## 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](http://www.greenerscotland.org).

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

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

### 1 Internal or external wall insulation

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

### 2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://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 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.

### 4 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](http://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

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](http://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)	55,419	(866)	N/A	(16,369)
Water heating (kWh per year)	2,893			

## Addendum

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

## About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst ([www.elmhurstenergy.co.uk](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. John Kempself
Assessor membership number:	EES/018212
Company name/trading name:	Allied Surveyors Scotland Plc
Address:	35 Buccleuch Street Dumfries DG1 2AB
Phone number:	01387 254 424
Email address:	<a href="mailto:dumfries@alliedsurveyorsscotland.com">dumfries@alliedsurveyorsscotland.com</a>
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](http://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](http://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 [greener-scotland.org](https://www.greener-scotland.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



P A R T 4 .

# PROPERTY QUESTIONNAIRE

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The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



# Property Questionnaire

Property Address

Fludha  
Tongland Road  
Kirkcudbright  
DG6 4UU

Seller(s)

Stephen Laycock

Completion date of property questionnaire

03/12/2021

Note for sellers

<b>1.</b>	<b>Length of ownership</b>
	<b>How long have you owned the property?</b> 15 years
<b>2.</b>	<b>Council tax</b>
	<b>Which Council Tax band is your property in? (Please circle)</b> [ ]A [ ]B [ ]C [ ]D [ ]E [ ]F [ ]G [x]H
<b>3.</b>	<b>Parking</b>
	<b>What are the arrangements for parking at your property? (Please tick all that apply)</b>
	Garage <span style="float: right;">[x]</span>
	Allocated parking space <span style="float: right;">[ ]</span>
	Driveway <span style="float: right;">[x]</span>
	Shared parking <span style="float: right;">[ ]</span>
	On street <span style="float: right;">[ ]</span>
	Resident permit <span style="float: right;">[ ]</span>
	Metered parking <span style="float: right;">[ ]</span>
	Other (please specify): <span style="float: right;">Private car park for 14 cars</span>

<b>4.</b>	<b>Conservation area</b>	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[ ]YES [ ]NO [x]Don't know
<b>5.</b>	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[ ]YES [x]NO
<b>6.</b>	<b>Alterations/additions/extensions</b>	
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)?	[x]YES [ ]NO
	If you have answered yes, please describe below the changes which you have made:  <i>Installed central staircase Removed back staircase Removed chimney stack Created large kitchen Replaced all windows with double glazed Upvc units Replaced all doors (internal and external) Created 5 bathrooms, 2 wet rooms Build lounge/kitchen extension Converted stables into 2 bed, 2 bath annexe with separate gas boiler Built rear porch Installed high pressure sprinkler system in main house Installed integrated smoke and fire alarm system Created new tarmac drive and carpark Upgraded hot water heating system Complete rewire Create laundry and linen utility area Installed 7 Kilowatt EV Charging to carpark Installed driveway lights</i>	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[x]YES [ ]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:  <i>All relevant documents and permissions are available.</i>	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES [ ]NO
	If you have answered yes, please answer the three questions below:	

	(i) Were the replacements the same shape and type as the ones you replaced?	[ ]YES [x]NO
	(ii) Did this work involve any changes to the window or door openings?	[x]YES [ ]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):  <i>The house has 35 windows and 7 external doors, Most were new in 2006 but some have been renewed more recently, where newbuild windows and doors/patio doors were installed all building works was covered by the building warrent.</i>  Please give any guarantees which you received for this work to your solicitor or estate agent.	
<b>7.</b>	<b>Central heating</b>	
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).	[x]YES [ ]NO [ ]Partial
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).  <i>Two Gas fired Boilers</i>	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?  <i>Main installed prior to 2006. Annex new in 2010</i>	
	(ii) Do you have a maintenance contract for the central heating system?	[ ]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
<b>8.</b>	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES [ ]NO



<b>9.</b>	<b>Issues that may have affected your property</b>																									
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[ ]YES [x]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 [x]NO [ ]Don't know																								
	If you have answered yes, please give details:																									
<b>10.</b>	<b>Services</b>																									
a	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>Y</td> <td>SSE Gas</td> </tr> <tr> <td>Water mains or private water supply</td> <td>Y</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td>Y</td> <td>E.ON Next</td> </tr> <tr> <td>Mains drainage</td> <td>N</td> <td></td> </tr> <tr> <td>Telephone</td> <td>Y</td> <td>TalkTalk</td> </tr> <tr> <td>Cable TV or satellite</td> <td>N</td> <td></td> </tr> <tr> <td>Broadband</td> <td>Y</td> <td>EE</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	Y	SSE Gas	Water mains or private water supply	Y	Scottish Water	Electricity	Y	E.ON Next	Mains drainage	N		Telephone	Y	TalkTalk	Cable TV or satellite	N		Broadband	Y	EE	
Services	Connected	Supplier																								
Gas or liquid petroleum gas	Y	SSE Gas																								
Water mains or private water supply	Y	Scottish Water																								
Electricity	Y	E.ON Next																								
Mains drainage	N																									
Telephone	Y	TalkTalk																								
Cable TV or satellite	N																									
Broadband	Y	EE																								
b	Is there a septic tank system at your property?	[x]YES [ ]NO																								
	If you have answered yes, please answer the two questions below:																									
	(i) Do you have appropriate consents for the discharge from your septic tank?	[x]YES [ ]NO [ ]Don't know																								
	(ii) Do you have a maintenance contract for your septic tank?	[ ]YES [x]NO																								
	If you have answered yes, please give details of the company with which you have a maintenance contract:																									
<b>11.</b>	<b>Responsibilities for shared or common areas</b>																									
a	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive,	[ ]YES [x]NO [ ]Don't know																								

# property questionnaire

	private road, boundary, or garden area? 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? If you have answered yes, please give details:	[ ]YES [x]NO [ ]N/A
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	[ ]YES [x]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? If you have answered yes, please give details: <i>Right to maintain boundaries.</i>	[x]YES [ ]NO
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? If you have answered yes, please give details: <i>Fludha Cottage has right of vehicle and foot access on rear drive.</i>	[x]YES [ ]NO
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.) If you have answered yes, please give details:	[ ]YES [x]NO
<b>12.</b>	<b>Charges associated with your property</b>	
a	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[ ]YES [x]NO
b	Is there a common buildings insurance policy?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
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.  N/A	
<b>13.</b>	<b>Specialist works</b>	
	As far as you are aware, has treatment of dry rot, wet rot,	[ ]YES [x]NO

a	damp or any other specialist work ever been carried out to your property?	
	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?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
	If you have answered yes, please give details: <i>External pointing has been maintained</i>	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> 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:	

<b>14.</b>	<b>Guarantees</b>	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(ii)	Roofing	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(iii)	Central heating	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(iv)	National House Building Council(NHBC)	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(v)	Damp course	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):	
c	Are there any	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

	outstanding claims under any of the guarantees listed above?	
	If you have answered yes, please give details:	

<b>15.</b>	<b>Boundaries</b>	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, please give details:	
<b>16.</b>	<b>Notices that affect your property</b>	
In the past three years have you ever received a notice:		
a	advising that the owner of a neighbouring property has made a planning application?	[ ]YES [x]NO
b	that affects your property in some other way?	[ ]YES [x]NO
c	that requires you to do any maintenance, repairs or improvements to your property?	[ ]YES [x]NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

<b>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.</b>	
Signature(s):	Stephen Laycock
Capacity:	[x]Owner [ ]Legally Appointed Agent for Owner
Date:	03/12/2021