

ASANTE
9-10 WEST MORTON STREET
THORNHILL
DG3 5ND



Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /

www.shepherd.co.uk





Energy Performance Certificate

Energy Performance Certificate (EPC)

Scotland

Dwellings

ASANTE, 9-10 WEST MORTON STREET, THORNHILL, DG3 5ND

Dwelling type: Mid-terrace house
Date of assessment: 29 July 2020
Date of certificate: 30 July 2020
Total floor area: 176 m²
Primary Energy Indicator: 219 kWh/m²/year

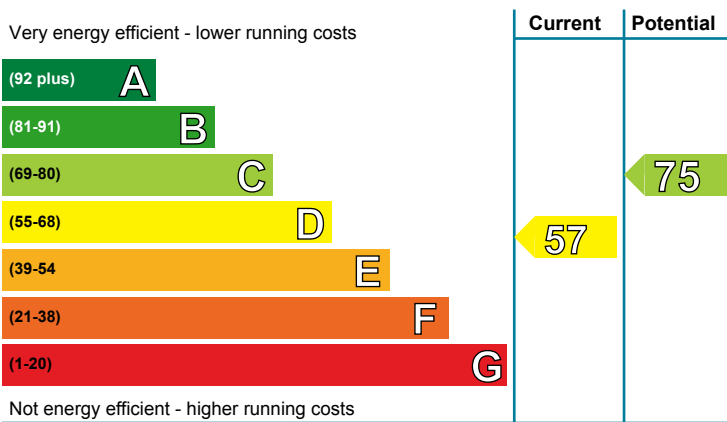
Reference number: 0100-2601-9130-2820-0055
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

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

| | | |
|--|---------------|--|
| Estimated energy costs for your home for 3 years* | £5,025 | See your recommendations report for more information |
| Over 3 years you could save* | £1,362 | |

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

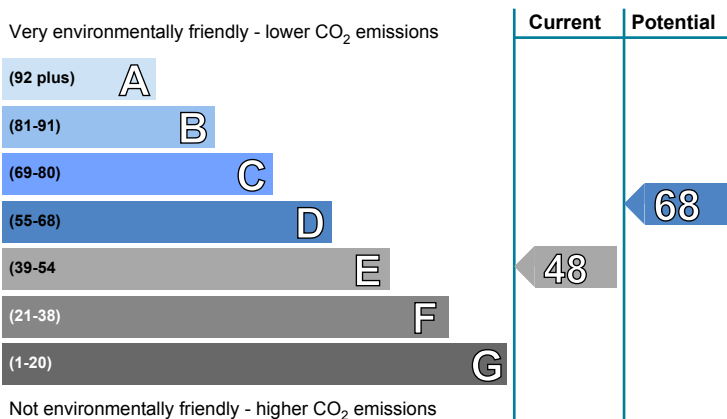


Energy Efficiency Rating

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 D (57)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band E (48)**. 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 | £984.00 |
| 2 Floor insulation (solid floor) | £4,000 - £6,000 | £201.00 |
| 3 Solar water heating | £4,000 - £6,000 | £174.00 |

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

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

| Element | Description | Energy Efficiency | Environmental |
|-----------------------|---|-------------------|---------------|
| Walls | Sandstone or limestone, as built, no insulation (assumed) | ★★☆☆☆ | ★★☆☆☆ |
| | Sandstone or limestone, as built, insulated (assumed) | ★★★★★ | ★★★★★ |
| Roof | Pitched, 200 mm loft insulation | ★★★★☆ | ★★★★☆ |
| | Pitched, 250 mm loft insulation | ★★★★☆ | ★★★★☆ |
| Floor | Solid, no insulation (assumed) | — | — |
| | Solid, insulated (assumed) | — | — |
| Windows | Mostly double glazing | ★★★★☆ | ★★★★☆ |
| Main heating | Boiler and radiators, oil | ★★★☆☆ | ★★★☆☆ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | Room heaters, dual fuel (mineral and wood) | — | — |
| Hot water | From main system | ★★★☆☆ | ★★★☆☆ |
| Lighting | Low energy lighting in all fixed outlets | ★★★★★ | ★★★★★ |

The energy efficiency rating of your home

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

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


The impact of your home on the environment

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

The calculated emissions for your home are 57 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 10 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


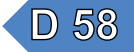

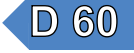

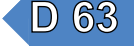

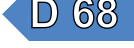
Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|---------------|----------------------|------------------------|---|
| Heating | £4,203 over 3 years | £3,048 over 3 years |  |
| Hot water | £504 over 3 years | £297 over 3 years | |
| Lighting | £318 over 3 years | £318 over 3 years | |
| Totals | £5,025 | £3,663 | |

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 | £328 |  |  |
| 2 Floor insulation (solid floor) | £4,000 - £6,000 | £67 |  |  |
| 3 Solar water heating | £4,000 - £6,000 | £58 |  |  |
| 4 Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £297 |  |  |

Choosing the right improvement package

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

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

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

1 Internal or external wall insulation

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

2 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

3 Solar water heating

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

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.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 25,628 | (1,206) | N/A | (6,330) |
| Water heating (kWh per year) | 3,174 | | | |

Addendum

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

About this document

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

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

| | |
|-----------------------------|--|
| Assessor's name: | Mr. Craig McKnight |
| Assessor membership number: | EES/016144 |
| Company name/trading name: | J & E Shepherd |
| Address: | 18 Castle Street Dumfries DG1 1DR |
| Phone number: | 01387 264333 |
| Email address: | dumfries@shepherd.co.uk |
| Related party disclosure: | No related party |

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Scottish Single Survey

Single Survey

survey report on:

| | |
|---------------------------|---|
| Property address | ASANTE 9-10 WEST MORTON STREET THORNHILL DG3 5ND |
| Customer | Mr Huggin's Executry |
| Customer address | c/o Pollock & McLean 1 West Morton Street Thornhil DG3 5NE |
| Prepared by | J & E Shepherd |
| Date of inspection | 29th July 2020 |



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

Terms and Conditions

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

| | |
|--|---|
| Description | Two storey mid terraced house. |
| Accommodation | Ground Floor: Lounge, Dining Room, Main Kitchen, Utility Room, Shower Room with w.c, Bedroom 1 and Annexe Kitchen with open plan Sitting Room. First Floor: Bedroom 2, Bedroom 3, Bedroom 4 and Bathroom with w.c. |
| Gross internal floor area (m²) | 176 or thereby. |
| Neighbourhood and location | The property is situated centrally within the village of Thornhill convenient for a range of local amenities. The property is situated within a mixed residential/commercial district attached to a Public House. |
| Age | It is estimated that the property was constructed in the late 1800's. |
| Weather | Dry. |
| Chimney stacks | Visually inspected with the aid of binoculars where appropriate. There is a chimney stack which is shared with the neighbouring house and appears to be of brick or stone construction with a rendered finish. There are clay pots and lead flashing detailing. The former chimney shared with the adjoining Public House has been taken down below roof level. There is a metal flue terminal for the stove in the rear annexe. |

| | |
|---|--|
| <p>Roofing including roof space</p> | <p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</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.</p> <p>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 roof is timber framed, pitched and slated. There are stone and concrete tiled ridges with stone and concrete skewes.</p> <p>Access to the main roof void was gained from a ceiling hatch in the first floor landing. Where seen, the roof timbers have been overlaid with sarking and there is an underslate felt membrane. Insulation has been laid between the ceiling joists. The second hatch within the utility room provides access into the rear single storey roof void. The roof timbers have been overlaid with sarking board with an underslate membrane. No access was gained into the roof void above the kitchen. Due to lack of safe access, only a restricted inspection was undertaken.</p> <p>It should be noted that the roof external pitches were inspected externally and it was not possible to view the west most pitch of the rear outshoot.</p> |
| <p>Rainwater fittings</p> | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes have been formed in a mixture of cast iron and PVC.</p> |
| <p>Main walls</p> | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of solid stone construction pointed and painted externally. The rear gable wall of the single storey outshoot appears to be of timber frame and part block render construction.</p> |
| <p>Windows, external doors and joinery</p> | <p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The front entrance door is of timber panel construction with inset single glazing. There are two sets of PVC double glazed patio doors. There is a PVC and panelled double glazed side door. The windows are of PVC casements incorporating sealed double glazed units supplemented by timber double glazed rooflights.</p> |

Single Survey

| | |
|---|--|
| External decorations | Visually inspected. Painted external rainwater goods and walls. |
| Conservatories / porches | Not applicable. |
| Communal areas | Not applicable. |
| Garages and permanent outbuildings | Visually inspected. There is no garage or space for the erection of one on site. There are timber and felt garden shed although for the purpose of this report these have not been considered and significant permanent outbuildings. There are no significant outbuildings. |
| Outside areas and boundaries | Visually inspected. There is no garden ground to the front. To the rear is a garden enclosed by stone walls. There is a shared pedestrian access to the back of the building through a path which runs below the subject property. |
| Ceilings | Visually inspected from floor level. The ceilings appear to be lined with a mixture of plasterboard and lath/plaster. |
| Internal walls | Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are a mixture of strapped/lined and plaster on the hard surface. |
| Floors including sub floors | Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The ground floors would appear to be of concrete construction some of which appear to be timber overlay. There are suspended timber construction at the upper floor level. It was not possible to inspect the floor surfaces due to the presence of fitted floor coverings throughout. |

Single Survey

| | |
|--|---|
| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The main kitchen units provide a range of wall and base unit storage with worktop surface area. Any integrated appliances were not checked or tested and are excluded from our inspection. There are a further range of base units within the annexe kitchen area. The internal doors are a mixture of hollow core composite panelled and timber glazed. There are painted skirtings and facings. A stone carpeted staircase is accessed to the first floor landing from the entrance hall. |
| Chimney breasts and fireplaces | Visually inspected. No testing of the flues or fittings was carried out. There is a stove within the dining room. There is also a stove within the rear annexe. |
| Internal decorations | Visually inspected. The internal decoration is to a painted finish. |
| Cellars | Visually inspected where there was a safe and purpose-built access. We are unaware of any underfloor access areas. |
| Electricity | Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains electricity. The electric meter and consumer unit are located within the entrance vestibule. The consumer unit suggests it was lasted in September 2011. |
| Gas | There is no gas supply. |
| Water, plumbing, bathroom fittings | Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Water is assumed to be from the mains supply. The stop cock was not located. There is a plastic cold water storage tank within the main roof void. There are stainless steel sinks in the kitchen and annexe kitchen. |

Single Survey

| | |
|--|--|
| | <p>Sanitary fittings comprise a white wash hand basin, wc and composite panelled and glazed shower enclosure in the ground floor shower room. There is a three piece white suite in the bathroom.</p> |
| Heating and hot water | <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Space heating is provided by a floor mounted 'Grant' oil fired boiler located within the utility room. This services radiators in the main apartments.</p> |
| Drainage | <p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage.</p> |
| Fire, smoke and burglar alarms | <p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are mains wired smoke detectors.</p> <p>No comment is made in relation to the presence or otherwise of a burglar alarm.</p> |
| Any additional limits to inspection | <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.</p> |

Sectional Diagram showing elements of a typical house




Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.


Single Survey


2. Condition


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

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

|  Structural movement | |
|---|---|
| Repair category | 1 |
| Notes | There is no evidence of significant structural movement affecting the property on the basis of our limited single inspection. |

|  Dampness, rot and infestation | |
|--|---|
| Repair category | 2 |
| Notes | Damp meter readings were recorded to sections of the wall lining within the dining room and lounge. There is evidence of woodworm to roof timbers. We understand that previous remedial repairs were undertaken in respect of damp proofing and woodworm and details should be confirmed in relation to guarantees in respect of past treatments. In the absence of guarantees the property should be inspected by a reputable firm of timber/damp specialists. |

|  Chimney stacks | |
|--|---|
| Repair category | 2 |
| Notes | There is cracking to the render on the chimney stack shared with adjoining property. There is staining to the front bedroom cupboard ceiling. |

|  Roofing including roof space | |
|--|--|
| Repair category | 2 |
| Notes | There are signs of past problems with condensation with staining to the sarking timbers. Roof ventilators have been added which appear to have alleviated the problem as the sarking timbers are dry. This should be monitored in winter time and in times of higher humidity. |

Single Survey



Rainwater fittings

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | Surface corrosion to cast iron guttering. |



Main walls

| | |
|------------------------|--|
| Repair category | 2 |
| Notes | Areas of bossed/hollow render to the gable end of the rear outshoot. There is high external ground level to the rear particularly evident to the west side of the rear outshoot. |



Windows, external doors and joinery

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | There is one single glazed timber window within the dressing room in the rear bedroom. |



External decorations

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | No immediate action or repair is needed. |



Conservatories/porches

| | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |



Communal areas

| | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |



Garages and permanent outbuildings

| | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |

Single Survey



Outside areas and boundaries

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | General and ongoing repairs will be required to the stone boundary walls. There is softening to the timber frame around the pend. |



Ceilings

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | No immediate action or repair is needed. |



Internal walls

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | No immediate action or repair is needed. |



Floors including sub-floors

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | There are areas of creaking and uneven floorboards at first floor level. |



Internal joinery and kitchen fittings

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | No immediate action or repair is needed. |



Chimney breasts and fireplaces

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | It is assumed that the stove has been properly installed to meet with all regulations and standards with particular regard to fluing and ventilation requirements. It is generally accepted that all chimney's and flues should be checked and regularly swept by a competent chimney sweep. |



Internal decorations

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | No immediate action or repair is needed. |

Single Survey



Cellars

| | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |



Electricity

| | |
|------------------------|---|
| Repair category | 1 |
| Notes | The Institute of Engineering and Technology recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with present IET regulations. |



Gas

| | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |



Water, plumbing and bathroom fittings

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | It is assumed that a test of the water supply would not reveal any lead content. |



Heating and hot water

| | |
|------------------------|---|
| Repair category | 2 |
| Notes | <p>There is leaking pipe joint in the understair cupboard.</p> <p>It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.</p> |



Drainage

| | |
|------------------------|--|
| Repair category | 1 |
| Notes | No immediate action or repair is needed. |

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

1. The assumed tenure is Absolute Ownership.
2. The property has been altered and extended to provide the present accommodation and we assume all necessary consents are in order as appropriate.
3. We understand that previous remedial repairs were undertaken in respect of woodworm eradication and damp proofing treatments. Details should be confirmed in relation to guarantees.
4. There is shared pedestrian access to the rear through a pend which runs below the subject property. Details of this arrangement must be confirmed.
5. The property is located within a conservation area.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £550,000. This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £195,000 (ONE HUNDRED & NINETY FIVE THOUSAND POUNDS STERLING).

Property market activity has been impacted due to the current response to Covid-19. We are faced with an unprecedented set of circumstances on which to make a valuation judgement. Our advice is therefore reported on the basis of material valuation uncertainty as per the RICS Red Book Global definition. Consequently, less certainty can be attached to our valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Signed

Security Print Code [630102 = 5118]
Electronically signed

Report author

Craig McKnight

Company name

J & E Shepherd

Single Survey

| | |
|-----------------------|-------------------------------------|
| Address | 18 Castle Street, Dumfries, DG1 1DR |
| Date of report | 5th August 2020 |

Mortgage Valuation Report



Property Address

Address ASANTE, 9-10 WEST MORTON STREET, THORNHILL, DG3 5ND
Seller's Name Mr Huggin's Executry
Date of Inspection 29th July 2020

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

No significant outbuildings.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Oil fired with radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The property is situated in a mixed residential/commercial district located centrally within the commuter village of Thornhill. The property adjoins a Public House.

At the time of inspection the property was found to be generally well maintained having due regard to its age and character with fittings internally on modern lines and decoration to a good standard. A number of items were noted which have been reflected as far as possible in the valuation figure provided.

Damp meter readings were recorded to sections of the wall lining within the dining room and lounge. There is evidence of woodworm to roof timbers. We understand that previous remedial repairs were undertaken in respect of damp proofing and woodworm and details should be confirmed in relation to guarantees in respect of past treatments. In the absence of guarantees covering these areas the property should be inspected by a reputable firm of timber/damp specialists.

In addition to the main accommodation there is a utility room.

The property has been altered and extended to provide the present accommodation and we assume all necessary consents are in order as appropriate.

There is shared pedestrian access to the rear through a pend which runs below the subject property. Details of this arrangement must be confirmed.

Property market activity has been impacted due to the current response to Covid-19. We are faced with an unprecedented set of circumstances on which to make a valuation judgement. Our advice is therefore reported on the basis of material valuation uncertainty as per the RICS Red Book Global definition. Consequently, less certainty can be attached to our valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Essential Repairs

None.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for mortgage purposes, subject to the specific lending criteria of any mortgage provider.

Valuations

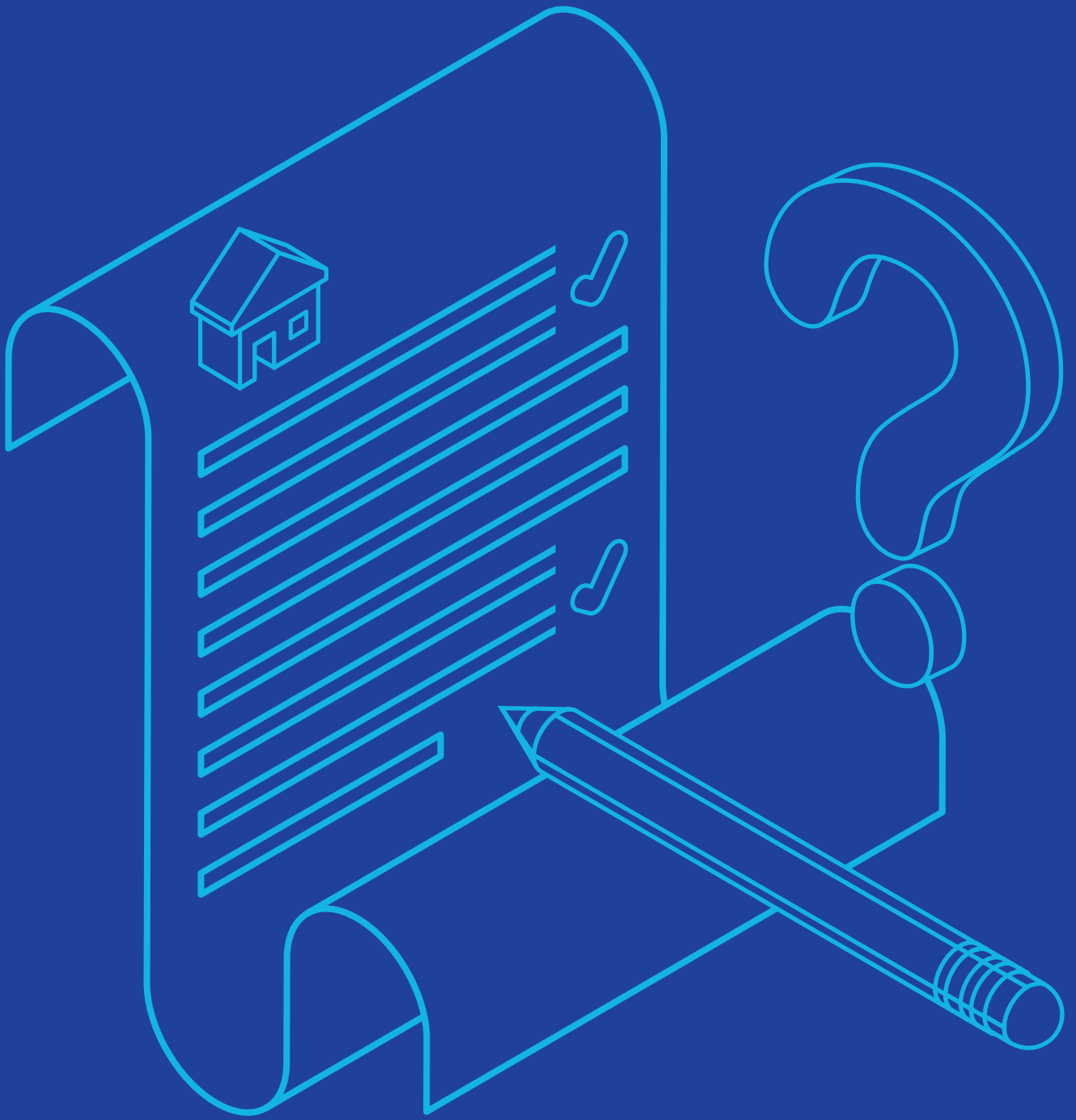
Market value in present condition £ 195,000
Market value on completion of essential repairs £ N/A
Insurance reinstatement value £ 550,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [630102 = 5118]
Electronically signed by:-
Surveyor's name Craig McKnight
Professional qualifications MRICS
Company name J & E Shepherd
Address 18 Castle Street, Dumfries, DG1 1DR
Telephone 01387 264333
Fax 01387 250450
Report date 5th August 2020



Property Questionnaire

Property Address

9 West Morton Street,
THORNHILL,
Dumfriesshire,
DG3 5ND

Seller(s)

Maureen Huggins

Completion date of property questionnaire

08-07-2020

Note for sellers

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

Information to be given to prospective buyer(s)

1. Length of ownership

How long have you owned the property?

5

2. Council tax

Which Council Tax band is your property in?

D

3. Parking

What are the arrangements for parking at your property?

Other

4. Conservation area

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)?

No

5. Listed buildings

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)?

No

6. Alterations/additions/extensions

- a)** (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:

No

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:

-

- b)** Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:

No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.

7. Central heating

a) Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).

Yes

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). If you have answered yes, please answer the three questions below:

other

(i) When was your central heating system or partial central heating system installed?

2013

(ii) Do you have a maintenance contract for the central heating system?

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).

N/A

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

Yes

9. Issues that may have affected your property

a) Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

If you have answered yes, is the damage the subject of any outstanding?

-

b) Are you aware of the existence of asbestos in your property?

No

10. Please select which services are connected to your property

a) (i) Gas or Liquid Petroleum Gas

No

(ii) Water Mains or Private Water Supply:

Mains Supply

If you have answered Yes, who is the supplier:

Scottish Water

(iii) Electricity:

Yes

If you have answered Yes, who is the supplier:

Robin Hood Energy

(iv) Mains Drainage:

Yes

If you have answered Yes, who is the supplier:

Local Authority

(v) Telephone:

Yes

If you have answered Yes, who is the supplier:

EE

(vi) Cable TV or Satellite:

Yes

If you have answered Yes, who is the supplier:

Freesat

(vii) Broadband:

Yes

| | | |
|------------|---|---|
| | If you have answered Yes, who is the supplier: | EE |
| b) | Is there a septic tank system at your property? | No |
| | (i) Do you have appropriate consents for the discharge from your septic tank? | - |
| | (ii) Do you have a maintenance contract for your septic tank? | - |
| 11. | Responsibilities for shared or common areas | |
| a) | Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? | Yes |
| | If you have answered yes, please give details: | There's a shared passageway from the back garden to the street. Shared with 8 West Morton St. |
| b) | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? | No |
| c) | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | 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? | 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? | 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.) | No |
| 12. | Charges associated with your property | |
| a) | Is there a factor or property manager for your property? | No |
| b) | Is there a common buildings insurance policy? | No |
| 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 |
| 13. | Specialist works | |
| a) | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? | No |
| | If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property: | |
| b) | As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? | No |

c) If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?
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.

No

14. Guarantees

a) Are there any guarantees or warranties for any of the following:

i) Electrical work

No

ii) Roofing

No

iii) Central Heating

No

iv) National House Building Council (NHBC)

No

v) Damp course

No

b) If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

c) Are there any outstanding claims under any of the guarantees listed above?

No

15. Boundaries

So far as you are aware, has any boundary of your property been moved in the last 10 years?

16. Notices that affect your property
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? | No |
| b) that affects your property in some other way? | No |
| c) that requires you to do any maintenance, repairs or improvements to your property? | No |

If you have answered yes to any of the above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.

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

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

Signature(s)

Maureen Huggins

Date

08-07-2020



- | | | | | | | |
|-------------------------------|---------------------------------|-------------------------------|---------------------------------------|------------------------------|--------------------------------|------------------------------|
| ▲ Aberdeen 01224 202800 | ▲ Dumbarton 01389 731682 | ▲ Edinburgh 0131 225 1234 | ▲ Glasgow Commercial 0141 331 2807 | ▲ Inverness 01463 712239 | ▲ Motherwell 01698 252229 | ▲ Peterhead 01779 470766 |
| ▲ Ayr 01292 267987 | ▲ Dumfries 01387 264333 | ▲ Elgin 01343 553939 | ▲ Glasgow South 0141 649 8020 | ▲ Kilmarnock 01563 520318 | ▲ Musselburgh 0131 653 3456 | ▲ St Andrews 01334 477773 |
| ▲ Coatbridge 01236 436561 | ▲ Dundee 01382 200454 | ▲ Falkirk 01324 635 999 | ▲ Glasgow West End 0141 353 2080 | ▲ Kirkcaldy 01592 205442 | ▲ Paisley 0141 889 8334 | ▲ Saltcoats 01294 464228 |
| ▲ Cumbernauld 01236 780000 | ▲ Dunfermline 01383 722337 | ▲ Fraserburgh 01346 517456 | ▲ Greenock 01475 730717 | ▲ Livingston 01506 416777 | ▲ Perth 01738 638188 | ▲ Stirling 01786 450438 |
| ▲ Dalkeith 0131 663 2780 | ▲ East Kilbride 01355 248535 | ▲ Galashiels 01896 750150 | ▲ Hamilton 01698 897548 | ▲ Montrose 01674 676768 | | |