



Home Report

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CHARTERED SURVEYORS

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Scottish Single Survey



Single Survey

survey report on:

Property address	The Willows Ruthwell Dumfries DG1 4NG
Customer	James Ritchie Deceased
Customer address	The Willows Ruthwell Dumfries DG1 4NG
Prepared by	Shepherd Chartered Surveyors
Date of inspection	12/08/2025



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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

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

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments

being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use

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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	One and a half storey detached house.
Accommodation	Ground Floor: Entrance Porch, Hallway, Lounge, Kitchen, Bedroom 1, Bedroom 2 and Bathroom with w.c. First/Attic Floor: Bedroom 3 and Bedroom 4.
Gross internal floor area (m²)	154m ² or thereby.
Neighbourhood and location	The property is situated in a rural location adjoining the B725, between the villages of Ruthwell and Bankend. The main shopping, social and educational amenities for the area are provided in the neighbouring town of Dumfries.
Age	It is estimated that the property was constructed in the mid-to-late 1800s.
Weather	Dry and overcast.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The left hand chimney is of brick pointed construction, with lead flashings and two clay pots. One of the pots has been capped. The right hand stack is of sandstone pointed construction with lead flashings and two capped pots. This chimney is not currently in use.

<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</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.</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 main roof is pitched and slated with stone ridging, and the slated roof over the kitchen outshoot has metal ridging and hips.</p> <p>There are flat fibreglass covered roofs (not viewed) over the front dormers. The rear dormer has a flat felt covered roof (not viewed), and there is also a flat felt roof over the back extension.</p> <p>A limited and partial inspection of the rear lefthand eaves roof void only was gained through a wall opening a wardrobe. The roof is of timber frame construction overlaid with tongue and groove sarkingboard. Where seen, the roof void is part insulated only.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are formed in a mix 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 which are pointed and painted externally. The walls of the extension are of cavity brick construction, which are externally roughcast.</p> <p>The dormer walls are finished with a mix of hanging slates and PVC cladding.</p>

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Windows, external doors and joinery	<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 windows are double glazed UPVC casements, and there is a double glazed Velux rooflight to the kitchen.</p> <p>The front entrance has a UPVC double glazed door. The porch (see below) has a composite panelled stable door, with separate top and bottom opening sections.</p>
External decorations	<p>Visually inspected.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>The walls of the porch are of cavity block/brick construction which are rendered externally. The windows are double glazed UPVC casements. As advised, the porch has a composite panelled stable door with separate top and bottom opening sections. The roof is formed in polycarbonate. The concrete floor is tiled. There is a central heating radiator with thermostatic valve. The porch is thermally separated from the hall by a double glazed aluminium door.</p>
Communal areas	<p>Not applicable.</p>
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a detached garage/workshop with a gross internal floor area of 25m² or thereby. The walls are of concrete block construction which are roughcast externally. The pitched roof is covered with corrugated fibre cement sheeting, which is suspected to contain asbestos. There is a timber personnel door to the side, and a metal up and over door (not tested) to the front.</p> <p>The outbuildings have been disregarded for the purpose of the Single Survey.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>The site is enclosed with timber fences and there is a brick wall to the front garden. Parking for several vehicles is available within the site.</p>

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Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings appear to be lined throughout with plasterboard, although it is possible that some original timber lath and plaster ceilings remain.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The stone walls are dry lined internally, and the walls of the brick built extension are plastered on the hard. The partitions are a mix of solid construction and timber studs.</p>
Floors including sub floors	<p>The ground floors are of concrete construction and there are suspended timber floors upstairs.</p> <p>It was not possible to inspect the floor surfaces due to the presence of fitted coverings in all rooms.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The internal doors are a mix of flush timber and timber glazed types.</p> <p>There are fitted base and wall units in the kitchen which are dated.</p> <p>An open-treaded timber staircase with ranch style balustrade provides access to the first floor landing from the hall.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The lounge has a reconstituted stone fireplace with an open fire.</p> <p>All other fireplaces have been removed and the openings blanked off.</p>
Internal decorations	<p>Visually inspected.</p>
Cellars	<p>Not applicable.</p>

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Electricity	<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.</p> <p>The electric meter and consumer unit are in the kitchen.</p>
Gas	<p>No gas supply.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is assumed to be from the mains supply.</p> <p>The kitchen units are fitted with a stainless steel sink.</p> <p>There is a three piece dated coloured suite in the bathroom.</p>
Heating and hot water	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The floor-standing 'Worcester Heatslave 20/25' oil fired boiler is in the kitchen. The boiler provides domestic hot water, and it also heats radiators in the main rooms. The radiators are fitted with thermostatic valves and there is an electronic programmer with room thermostat in the hall.</p> <p>There is an older style electric night storage heater (not tested) on the landing.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is understood to be connected to a septic tank, that is located outwith the site in the field at the rear. For the avoidance of doubt the tank was not inspected to confirm its age, type and condition, and the drainage system has not been checked or tested in any way.</p>

<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>All Scottish homes require 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. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p> <p>In the interests of security no comment is made in relation to the presence or otherwise of a burglar alarm.</p>
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Any additional limits to inspection

The property was occupied at the time of the inspection, and the survey was restricted by floor coverings, furniture, stored articles and personal items. Those parts of the property concealed behind fitted units and sanitary fittings etc were not viewed. The rear eaves roof void only was inspected from the extent visible from the wall opening without being fully entered. No access was gained into any other roof voids.

With properties of this type and age, various parts of the structure are hidden from view behind wall linings etc and cannot be seen. Where timbers are affected by dampness due to the inherent nature of the construction, or have become wet as a result of existing or previous defects in the building fabric, or leaking plumbing etc, it is possible for decay to manifest itself within concealed areas and to only become apparent in the future. Hidden areas that were not accessed or inspected cannot be reported as being free from defect, and any comments regarding the condition of the property must be read in this context.

The report does not include an Asbestos Inspection. However, asbestos was widely used in residential construction until it was finally banned 1999. If suspected asbestos containing material has been highlighted in this report, or if there are concerns of its potential existence having regard to the age of the property, a qualified asbestos surveyor should be engaged to carry out an inspection should further advice be required.

The report is not a Fire Risk Assessment, and the surveyor is not qualified to provide specific advice on fire safety issues.

An inspection for Japanese Knotweed was not carried out. This is a plant that is subject to control regulation, is considered invasive, and 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 on neighbouring ground. Identification of Japanese Knotweed is best undertaken by a specialist. If it exists, removal must be undertaken in a controlled manner by a specialist contractor, which can be expensive.

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.

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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 are slight distortions to the fabric of the building, including slopes/runs to the floors, but there is no evidence of significant structural movement.



Dampness, rot and infestation

Repair category	2
Notes	High damp meter readings were recorded to some of the internal walls and partitions, and there is evidence of woodworm infestation to timbers including the roof. Instruct a reputable firm of timber/damp specialists to carry out a detailed inspection covering the entire property, provide a report and costings prior to purchase, and to thereafter undertake all works necessary to a fully documented and guaranteed standard.



Chimney stacks

Repair category	2
Notes	There is weathering to the chimneys and open pointing. Chimney stacks are vulnerable to defect from exposure to extremes in weather and must be regularly inspected and maintained.



Roofing including roof space

Repair category	2
Notes	<p>There are broken and loose/slipped slates to the roof. The roof coverings are of an age and style where a degree of ongoing maintenance should be anticipated, and more extensive repairs and overhaul may be required in the future.</p> <p>The flats roofs over the front dormers have recently been replaced with fibreglass. It must be confirmed if supporting documentation and a guarantee is available for this work.</p> <p>The flat felt roof coverings over the rear dormer (not viewed) and the back extension are likely to have a limited life only, and early renewal may be required.</p> <p>Evidence of woodworm infestation was noted to the roof timbers. In the absence of a guarantee for previous treatment, this requires to be checked before purchase by a timber specialist.</p>



Rainwater fittings

Repair category	2
Notes	<p>The downpipes are not trapped, and discharge rainwater onto adjoining ground which is not an ideal arrangement.</p> <p>All rainwater fittings should be monitored during heavy rainfall to properly assess their alignment and watertightness.</p>



Main walls

Repair category	1
Notes	<p>Within the limitations of the inspection no significant defects were noted, but normal levels of maintenance are recommended.</p>

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Windows, external doors and joinery

Repair category	2
Notes	<p>The windows and the rooflight are of an older style, and affected by weathering and age-related wear and tear. There are failed double glazed units.</p> <p>The windows were not all fully opened or tested, but they are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units, handles and opening mechanisms, etc. It will be appreciated that some defects may only be evident during certain weather conditions. The condition of windows and doors deteriorates with age and use, and the ad hoc repair or replacement of components is likely to be required over time</p> <p>Rot is affecting sections of timber fascia.</p>



External decorations

Repair category	1
Notes	The property is in the course of being redecorated externally.



Conservatories/porches

Repair category	2
Notes	There are broken polycarbonate roof panels to the porch. The new material has been delivered, for the required repairs to be undertaken by a contractor.



Communal areas

Repair category	N/A
Notes	Not applicable.

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Garages and permanent outbuildings

Repair category	2
Notes	The garage is a basic quality structure. There is some cracking to the walls, and the roughcast is affected by weathering. The external joinery timbers are affected by weathering and there is some localised rot. There is some moss build-up on the corrugated fibre cement roof sheeting. The roof is suspected to contain asbestos. It is generally accepted that asbestos in this form is not hazardous to health, unless it becomes damaged, disturbed or degraded. Specialist advice should be obtained before carrying out any works of repair, maintenance or renewal.



Outside areas and boundaries

Repair category	2
Notes	There is cracking/movement to the front boundary walls. The fences require repair.



Ceilings

Repair category	1
Notes	Within the limitations of the inspection no significant defects were noted.



Internal walls

Repair category	2
Notes	As advised, there is dampness to some of the internal walls and partitions. This requires investigation, before purchase, by a timber/damp specialist.



Floors including sub-floors

Repair category	1
Notes	Due to fitted carpets and floor coverings no inspection of floors was possible, and accordingly no comment can be made on their condition.

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Internal joinery and kitchen fittings

Repair category	2
Notes	<p>The kitchen units are dated and are affected by age-related wear and tear. Consideration should be given to their replacement.</p> <p>The internal joinery has been finished to a basic standard.</p> <p>Low level glazing must be checked for safety glass.</p>



Chimney breasts and fireplaces

Repair category	2
Notes	<p>The flue that serves the open fire in the lounge must be swept at least annually, to remove the build-up of soot and to clear out any debris. The condition of the flue must also be checked at this time, and any required repairs attended to. Chimney flues are susceptible to developing defects due to the combined effects of heat, combustion gases and chemical attack.</p> <p>All other fireplaces have been removed. To prevent the ingress of rainwater and to allow the circulation of air, ventilating caps have been fitted to the top of the chimneys. Ventilators should also be installed into the chimney breasts, to draw air through the redundant flues and help maintain them in a dry condition.</p>



Internal decorations

Repair category	1
Notes	The property is in basic but reasonable decorative order.



Cellars

Repair category	N/A
Notes	Not applicable.

Single Survey



Electricity

Repair category	1
Notes	<p>The Institution of Engineering and Technology (IET) recommends that electrical installations are professionally inspected and tested at least every 5 years, and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have electrical installations that fully comply with IET regulations.</p> <p>The electrical safety certificate from an inspection within the last 5 years by a NICEIC/SELECT registered contractor must be obtained before purchase, and any observations or recommendations must be noted as these items may require attention.</p>



Gas

Repair category	N/A
Notes	Not applicable.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No tests of the plumbing installation have been undertaken.</p> <p>Aspects of the plumbing are dated. The bathroom suite would benefit from replacement.</p> <p>Silicone seals and waterproof finishes in bath/shower rooms must be regularly checked and maintained in good order, to ensure that they remain watertight. Concealed plumbing and areas hidden beneath sanitaryware and kitchen units etc cannot be confirmed as being free from defect. It is not unusual for the seepage of water or hidden leaks to only become evident when floor coverings or fittings are removed in kitchens and bathrooms, revealing a need for repair works.</p> <p>The cold water rising main was not fully inspectable.</p>



Heating and hot water

Repair category	2
Notes	<p>The boiler is dated and is likely to require replacement in the near future. A qualified heating engineer must advise on the remaining life expectancy of the appliance and provide an estimate for the cost of replacing the boiler and updating the central heating system.</p> <p>Oil fired heating systems must be examined and serviced annually by a qualified engineer, to ensure safe and efficient operation. A copy of the most recent inspection certificate, dated within the past 12 months, must be obtained before purchase. Any observations or recommendations made by the engineer in relation to the heating system or the condition and positioning of the oil storage tank must be noted, as these items may require attention.</p>



Drainage

Repair category	1
Notes	<p>It is understood that the property is connected to an exclusive septic tank that is located outwith the site in the field at the rear. It must be confirmed that the private drainage system is registered with the Scottish Environment Protection Agency (SEPA). It is assumed that the tank has been regularly emptied and maintained, and documentation relating to this must be obtained. The drainage system was not tested and is assumed to be fully functional. However, the condition of underground drainage pipework can only be properly ascertained by a CCTV survey. No inspection covers have been raised.</p> <p>Where any aspects of the drainage system lie outwith the site boundaries, it must be confirmed that the rights of access for use and maintenance are legally enforceable.</p>

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	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	2
Communal areas	N/A
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	N/A
Electricity	1
Gas	N/A
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.

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/attic			
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 checked="" type="checkbox"/>	No	<input 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 road fronting the property is made up, and is adopted by the Local Authority.
- 3) The house has been altered and extended to provide the present accommodation, but it is understood that these works were undertaken in the early 1970s and prior to current Building Regulations coming into force.
- 4) The property is situated in an area identified by the Scottish Environment Protection Agency (SEPA) as being at high risk of river and surface water flooding and at low risk of coastal flooding. However, we are advised that the property has never flooded. If the subjects were to be affected by flooding in the future this is likely to impact the availability of flood risk insurance and mortgage funding, which would have a negative effect of saleability and value. It is recommended that a site-specific assessment of the property's potential risk to future flooding is commissioned.
- 5) It is understood that the property is connected to an exclusive septic tank that is located outwith the site in the field at the rear. It must be confirmed that the private drainage system is registered with the Scottish Environment Protection Agency (SEPA), and that the appropriate servitudes are in place for use and maintenance.

Pricing repairs falls outwith the scope of this survey. Accordingly, where defects or items of maintenance or repair have been identified, the buyer must fully satisfy themselves as to the cost and implications of these issues, by obtaining detailed reports and estimates before making a legal commitment to purchase. This will allow an informed decision on whether to proceed with the transaction to be made, and on what terms.

The testing of services falls outwith the scope of this survey. Electrical installations must be professionally tested at least every 5 years, there is a requirement for gas appliances to be examined every 12 months, and most types of central heating system must be serviced on an annual basis to ensure safe and efficient operation. Copies of the most recent test certificates, issued within the relevant date parameters, must be obtained as part of the conveyancing process.

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 £775,000.

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Single Survey

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 £250,000 (TWO HUNDRED AND FIFTY THOUSAND POUNDS STERLING).

Signed	<i>Ian Young</i> Electronically signed :- 15/08/2025 11:52
Report author	Ian Young
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street Dumfries DG1 1DR
Date of report	12/08/2025

Mortgage Valuation Report



Property Address

Address The Willows, Ruthwell, Dumfries, DG1 4NG
Seller's Name James Ritchie Deceased
Date of Inspection 12/08/2025

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 Other

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:

None.

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

Brief description of Central Heating and any non mains services:

Oil fired boiler to 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 Shared service connections
 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 rural location adjoining the B725, between the villages of Ruthwell and Bankend. The main shopping, social and educational amenities for the area are provided in the neighbouring town of Dumfries.

At the time of inspection the property was found to be maintained in reasonable condition having regard to its age and character, although fittings internally are on older lines and the house is in need of modernisation and upgrading. A number of items were noted which have been reflected in the valuation figure. In general, these are mostly typical of buildings of this age, or are capable of remedy by routine maintenance and repair.

High damp meter readings were recorded to some of the internal walls and partitions, and there is evidence of woodworm infestation to timbers including the roof. Instruct a reputable firm of timber/damp specialists to carry out a detailed inspection covering the entire property, provide a report and costings prior to purchase, and to thereafter undertake all works necessary to a fully documented and guaranteed standard.

The house has been altered and extended to provide the present accommodation, but it is understood that these works were undertaken in the early 1970s and prior to current Building Regulations coming into force.

The property is situated in an area identified by the Scottish Environment Protection Agency (SEPA) as being at high risk of river and surface water flooding and at low risk of coastal flooding. However, we are advised that the property has never flooded. If the subjects were to be affected by flooding in the future this is likely to impact the availability of flood risk insurance and mortgage funding, which would have a negative effect of saleability and value. It is recommended that a site-specific assessment of the property's potential risk to future flooding is commissioned.

It is understood that the property is connected to an exclusive septic tank that is located outwith the site in the field at the rear. It must be confirmed that the private drainage system is registered with the Scottish Environment Protection Agency (SEPA), and that the appropriate servitudes are in place for use and maintenance.

Essential Repairs

None.

Estimated cost of essential repairs

Retention recommended? Yes No

Retention amount

Comment on Mortgageability

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

Valuation

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary? Yes No

Mortgage Valuation Report

Declaration

Signed	<i>Ian Young</i> Electronically signed :- 15/08/2025 11:52
Surveyor's name	Ian Young
Professional qualifications	MRICS
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street, Dumfries, DG1 1DR
Telephone	01387 264333
Email Address	dumfries@shepherd.co.uk
Date of Inspection	12/08/2025



**Energy
Performance
Certificate**



Energy Performance Certificate (EPC)

Scotland

Dwellings

THE WILLOWS, BANKEND ROAD, DUMFRIES, DG1 4NG

Dwelling type: Detached house
Date of assessment: 12 August 2025
Date of certificate: 12 August 2025
Total floor area: 149 m²
Primary Energy Indicator: 315 kWh/m²/year

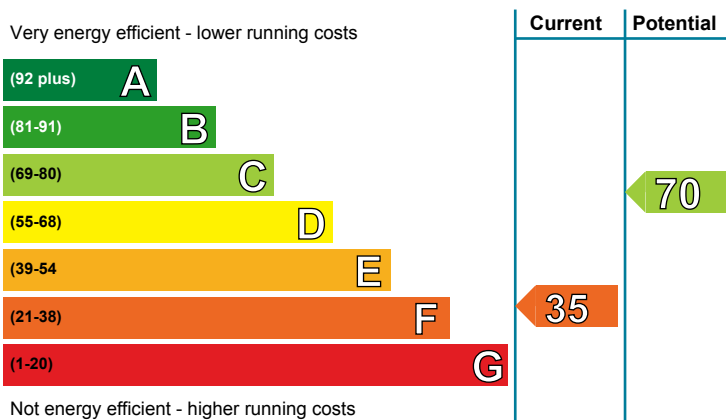
Reference number: 0152-2122-7483-2795-0561
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

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*	£10,326	See your recommendations report for more information
Over 3 years you could save*	£3,474	

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

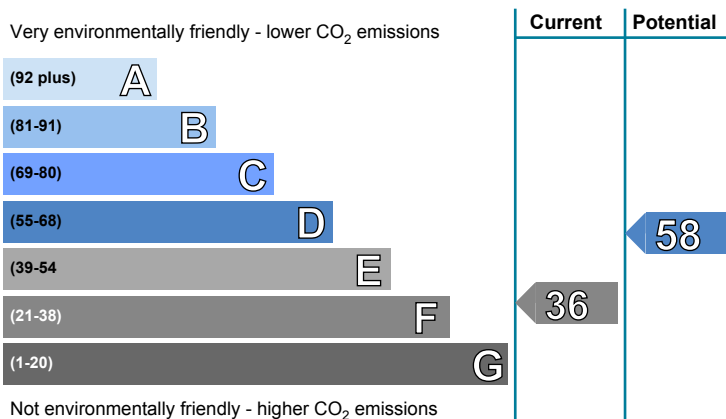


Energy Efficiency Rating

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

Your current rating is **band F (35)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band F (36)**

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 Flat roof or sloping ceiling insulation	£900 - £1,200	£522.00
2 Cavity wall insulation	£900 - £1,500	£192.00
3 Internal wall insulation	£7,500 - £11,000	£1089.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, insulated (assumed)	★★★★☆☆	★★★★☆☆
	Flat, limited insulation	★☆☆☆☆	★☆☆☆☆
	Roof room(s), no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★☆☆☆	★★★★☆☆
Main heating controls	Room thermostat and TRVs	★★★★☆☆	★★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★☆☆☆	★★☆☆☆
Lighting	Below average lighting efficiency	★★★★☆☆	★★★★☆☆

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 69 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 4.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


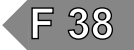

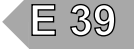


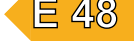


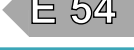

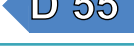

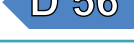


Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£8,856 over 3 years	£5,064 over 3 years	
Hot water	£1,149 over 3 years	£1,467 over 3 years	
Lighting	£321 over 3 years	£321 over 3 years	
Totals	£10,326	£6,852	

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 Flat roof or sloping ceiling insulation	£900 - £1,200	£174		
2 Cavity wall insulation	£900 - £1,500	£64		
3 Internal wall insulation	£7,500 - £11,000	£363		
4 Floor insulation (solid floor)	£5,000 - £10,000	£160		
5 Replace boiler with new condensing boiler	£2,200 - £3,500	£330		
6 Replacement glazing units	£4,500 - £6,000	£69		
7 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£246		
8 Wind turbine	£5,000 - £20,000	£712		

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.

- External insulation with cavity wall insulation
- Biomass boiler (Exempted Appliance if in Smoke Control Area)

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 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

2 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

3 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside 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. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

4 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.

5 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.

6 Replacement glazing units

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

7 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.

8 Wind turbine

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

Low and zero carbon energy sources

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

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

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	23,142.28	N/A	N/A	N/A
Water heating (kWh per year)	2,334.06			

Addendum

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

About this document

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

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

Assessor's name:	Mr. Ian Young
Assessor membership number:	EES/012603
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	dundee@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 [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





Property Questionnaire



property questionnaire

Property address	The Willows Ruthwell Dumfries DG1 4NG
Seller(s)	James Ritchie Deceased
Completion date of property questionnaire	09/08/25

property questionnaire

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	APPOX PURCHASE 1977
2.	Council tax	
	Which Council Tax band is your property in?	BAND E
3.	Parking	
	<p>What are the arrangements for parking at your property? (Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input checked="" type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input checked="" type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered Parking <input type="checkbox"/> • Other (please specify): <input type="text"/> 	
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

property questionnaire

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: EXTENSION - 1 BEDROOM & 1 BATHROOM	YES
	(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. THESE SHOULD BE IN THE HOUSE 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:	YES
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? REPLACED 1980'S, HAD A 25 YEAR GUARANTEE If you have answered yes, please answer the three questions below:	YES
	(i) Were the replacements the same shape and type as the ones you replaced?	NO YES
	(ii) Did this work involve any changes to the window or door openings?	NOT SURE
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): NOT SURE 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). 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). OIL	YES OIL

property questionnaire

	If you have answered yes, please answer the three questions below:		
	i) When was your central heating system or partial central heating system installed? SERVICED 18 MONTHS AGO?		1990
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:		NO
	(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?		NO
9.	Issues that may have affected your property		
a.	Has there been any storm, flood, fire or other structural damage to the property while you have owned it? 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? If you have answered yes, please give details:		NO
10.	Services		
a.	Please tick which services are connected to your property and give details of the supplier:		
	Services	Connected	Supplier
	Gas or liquid petroleum gas	NO	N/A
	Water mains or private water supply	YES - MAINS	SCOTTISH WATER
	Electricity	YES	SCOTTISH POWER
	Mains drainage	YES	
	Telephone	YES	BT
	Cable TV or satellite	CABLE	FREEVIEW

property questionnaire

Broadband		YES - FULL FIBRE	VODAFONE
b.	Is there a septic tank system at your property? <u>If you have answered yes</u> , please answer the two questions below:		YES
	(i) Do you have appropriate consents for the discharge from your septic tank?		-
	(ii) Do you have a maintenance contract for your septic tank? <u>If have answered yes</u> , details of the company with which you have a maintenance contract:		NO
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? * FENCE AS BOUNDARY <u>If you have answered yes</u> , please give details:		NO*
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes</u> , please give details:		NO
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		YES
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? <u>If you have answered yes</u> , please give details:		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? <u>If you have answered yes</u> , please give details:		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.) <u>If you have answered yes</u> , please give details:		NO
12.	Charges associated with the property		
a.	Is there a factor or property manager for your property?		NO

property questionnaire

	If you have answered <u>yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:	—
b.	Is there a common buildings insurance policy? PRIVATE INS. If you have answered <u>yes</u>, is the cost of the insurance included in monthly/annual factor's charges?	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 work	
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? If you have answered <u>yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. 1980s REPAIRS TO STAIRS AND ROOFING IN 1980S	—
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? 1980s RICHARDSON & STARLING INJECTED INTO STONE If you have answered <u>yes</u>, please give details:	YES
c.	If you have answered <u>yes</u> to 13(a) or (b), do you have any guarantees relating to this work? NO, EXPIRED. If you have answered <u>yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by: N/A	
14.	Guarantees	
a.	Are there any guarantees or warranties for any of the following?	
	(i) Electrical work	NO
	(ii) Roofing	?
	(iii) Central heating	NO
	(iv) National House Building Council (NHBC)	NO
	(v) Damp course	NO
	(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)	NO

property questionnaire

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): N/A	
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:	NO
15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:	NO
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 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. N/A	

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

Name(s): JAMES RITCHIE J Ritchie

Date: 09/ AUGUST / 2025



- Home Report
- Valuation Report
- Executory Valuation
- Tax Valuations
- Separation Valuation
- Private Sale Valuation
- New Build & Plot Valuation
- Insurance Reinstatement Valuation
- Portfolio Valuation
- Rental Valuation
- Drive By & Desktop Valuation
- Energy Performance Certificate (EPC)
- Level Two Survey & Valuation Report
- Level Two Condition Report
- Expert Witness Report

- Commercial Valuation
- Commercial Agency
- Acquisitions Consultancy
- Commercial Lease Advisory
- Rent Reviews
- Asset Management
- Development Appraisals & Consultancy
- Auctions
- Property Management
- Professional Services
- Licensed Trade & Leisure
- Expert Witness Report
- Rating
- Property Investment
- Public Sector

- Quantity Surveying
- Building Surveying
- Project Management
- Dispute Resolution Support Services
- Principal Designer
- Clerk of Works
- Commercial EPC
- Health & Safety Management
- Employer's Agent
- Energy Consultancy
- Housing Partnerships
- Housing Consultancy
- Development Monitoring
- Mediation Services

Aberdeen
△△△ 01224 202800

Ayr
△△ 01292 267987

Bearsden
△△ 0141 611 1500

Belfast
△ 02890 912975

Birmingham
△ 0121 270 2266

Coatbridge
△△ 01236 436561

Cumbernauld
△△ 01236 780000

Dalkeith
△△ 0131 663 2780

Dumbarton
△△ 01389 731682

Dumfries
△△△ 01387 264333

Dundee
△△ 01382 200454
△ 01382 220699

Dunfermline
△△ 01383 722337
△ 01383 731841

East Kilbride
△△ 01355 229317

Edinburgh
△△ 0131 2251234
△ 0131 557 9300

Elgin
△△ 01343 553939

Falkirk
△△ 01324 635 999

Fraserburgh
△△ 01346 517456

Galashiels
△△ 01896 750150

Glasgow
△△△ 0141 331 2807

Glasgow South
△△ 0141 649 8020

Glasgow West End
△△ 0141 353 2080

Greenock
△△ 01475 730717

Hamilton
△△ 01698 891400

Inverness
△△△ 01463 712239

Kilmarnock
△△ 01563 520318

Kirkcaldy
△△ 01592 205442

Lanark
△△ 01555 663058

Leeds
△ 0113 322 5069

Livingston
△△ 01506 416777

London
△△ 02033 761 236

Montrose
△△ 01674 676768

Musselburgh
△△ 0131 653 3456

Oban
△△ 01631 707 800

Paisley
△△ 0141 889 8334

Perth
△△ 01738 638188
△ 01738 631631

Peterhead
△△ 01779 470766

St Andrews
△△ 01334 477773
△ 01334 476469

Saltcoats
△△ 01294 464228

Stirling
△△ 01786 450438
△ 01786 474476