

Home Report

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Scottish
Single Survey



survey report on:

Property address	1 Laigh Isle Isle Of Whithorn Newton Stewart DG8 8LS
Customer	Mr Stephen Bellars
Customer address	1 Laigh Isle Isle Of Whithorn Newton Stewart DG8 8LS
Prepared by	Shepherd Chartered Surveyors
Date of increasion	20/05/2025
Date of inspection	20/05/2025



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PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

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, 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 to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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.

Х

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

1.2 THE REPORT

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

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

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

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.

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.

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

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 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.

1.5 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.

1.6 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.

1.7 PRECEDENCE

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

1.8 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 "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.

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

tests are made of any services or appliances.

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	Detached chalet.
Accommodation	Ground Floor: Lounge, Kitchen, Bedroom 1, Bedroom 2 and Bathroom with w.c.
Gross internal floor area (m²)	43m² or thereby.
Neighbourhood and location	The property forms part of an established development of holiday chalets, in the harbour village of Isle of Whithorn. A limited range of local facilities are available in the village itself and in neighbouring Whithorn. The main shopping, social and educational amenities for the area are provided in Newton Stewart, which lies approximately 20 miles distant.
Age	It is understood that the property was constructed in 1976.
Weather	Dry and sunny.
Chimney stacks	Not applicable.

Roofing including roof space Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The roof is pitched and laid in profiled concrete interlocking tiles, with tiled ridging and pointed verges. A ceiling hatch in the bathroom provides access into the attic roof space. The roof is formed with timber trusses which are overlaid with chipboard sarking. The attic is insulated above the ceilings. Rainwater fittings Visually inspected with the aid of binoculars where appropriate. The gutters and downpipes are formed in PVC. Main walls Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The chalet is built off a concrete slab base. The property is of non-traditional construction. The walls are approximately 130mm thick, and appear to comprise of a timber frame that is lined externally with plywood sheets, and with the roughcast finish being applied onto an expanded metal lath. Windows, external doors and joinery Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The windows are double glazed UPVC casements with a woodgrain effect finish, there are matching external doors to the kitchen and entrance hall, and the lounge has UPVC double glazed French doors. The fascias, soffits and bargeboards are formed in timber.

External decorations	Visually inspected.
Conservatories / porches	Not applicable.
Communal areas	Not applicable.
Garages and permanent outbuildings	There is no garage nor are there any permanent outbuildings.
Outside areas and boundaries	Visually inspected. There are areas of lawn surrounding the property and off road parking is provided. There is a stone dyke adjoining the site road, but most of the plot boundaries are undefined.
Ceilings	Visually inspected from floor level. The ceilings are lined with plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The main walls and the timber stud partitions are lined with plasterboard.
Floors including sub floors	The floors are of concrete construction. It was not possible to inspect the floor surfaces due to the presence of fitted coverings in all rooms.
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 internal doors are flush timber. There are fitted units in the kitchen which are on semi modern lines. The unit fronts have been painted.
Chimney breasts and fireplaces	Not applicable.
Internal decorations	Visually inspected.

Cellars	Not applicable.
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 fusebox are in the kitchen, within one of the fitted units adjoining the external door.
Gas	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 plastic cold water storage tank is in the attic.
	The kitchen units are fitted with a stainless steel sink.
	There is a three piece modern white suite in the bathroom.
Heating and hot water	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	There are electric night storage heaters in the lounge and hall.
	Hot water is provided by an electrical immersion heater. The lagged hot water cylinder is in the lounge airing cupboard. Hot water is supplemented by an electric shower (not tested).
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is assumed to be connected to the public sewer.

Fire, smoke and burglar alarms

Visually inspected.

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

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 carbonfuelled 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.

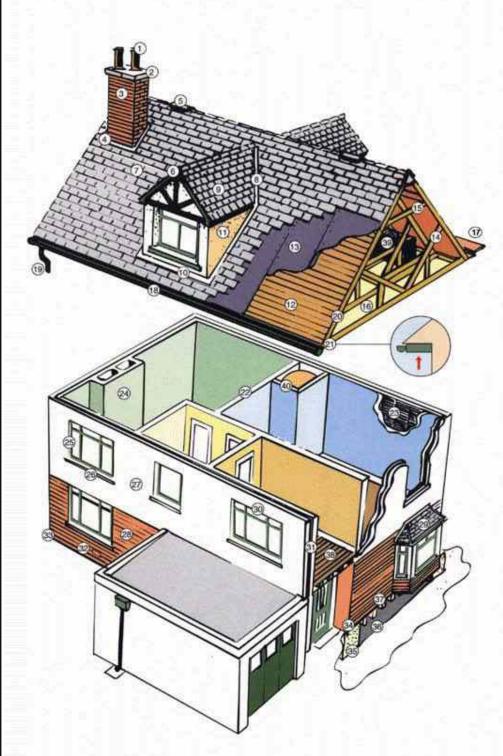
In the interests of security no comment is made in relation to the presence or otherwise of a burglar alarm.

Any additional limits to inspection

The property inspection was restricted by fitted floor coverings in all rooms together with furniture and stored articles. Those parts of the property concealed behind fitted units and sanitary fittings etc were not viewed. The external parts of the building were viewed from ground level only.

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.

Sectional Diagram showing elements of a typical house



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

- 1) Chimney pots
- 2) Coping stone
- 3 Chimney head
- (4) Flashing
- 5) Ridge ventilation
- 6 Ridge board
- 7 Slates / tiles
- 8 Valley guttering
- 9 Dormer projection
- 10 Dormer flashing
- 11) Dormer cheeks
- (12) Sarking
- 13) Roof felt
- 14) Trusses
- (15) Collar
- (16) Insulation
- (17) Parapet gutter
- 18) Eaves guttering
- (19) Rainwater downpipe
- 20) Verge boards /skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- (24) Chimney breast
- 25) Window pointing
- 26) Window sills
- 27) Rendering
- (28) Brickwork / pointing
- 29 Bay window projection
- (30) Lintels
- (31) Cavity walls / wall ties
- 32) Subfloor ventilator
- (33) Damp proof course
- 34) Base course
- 35) Foundations
- 36) Solum
- 37) Floor joists
- 38) Floorboards
- 39) Water tank
- 40) Hot water tank

2. Condition

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

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

Structural movement	
Repair category	1
Notes	There was no evidence of significant structural movement within the limitations of the inspection.

Dampness, rot and infestation	
Repair category	2
Notes	Slightly elevated readings of dampness were recorded to the internal walls using a moisture meter. The property is not currently occupied and heated on a permanent basis, and this may be a condensation issue.

Chimney stacks	
Repair category	N/A
Notes	Not applicable.

Roofing including roof space	
Repair category	2
Notes	The roof coverings are original and the concrete tiles are affected by weathering and a general degradation in condition commensurate with age. There is failed pointing to the roof verges at the gable ends of the building.

Rainwater fittings	
Repair category	1
Notes	Within the limitations of the inspection the rainwater goods were seen to be free from significant defect.

Main walls	
Repair category	2
Notes	The property is of non-traditional timber construction, with a roughcast outer finish and no masonry external leaf. Buildings of this type have a limited lifespan, and higher than average maintenance cost should be anticipated. There is cracking through the roughcast at the joints in the external wall boarding, which requires to be sealed to prevent potential water ingress. Some of the roughcast is weathered and loose.

Windows, external doors and joinery	
Repair category	2
Notes	There is weathering to the roofline joinery timbers. The windows were not all fully opened or tested, and it should be appreciated that some defects may only be evident during certain weather conditions. Within the limitations of the inspection, no significant defects were noted.

External decorations	
Repair category	2
Notes	The paintwork to the timber external joinery is becoming weathered.

Conservatories/porches	
Repair category	N/A
Notes	Not applicable.

Communal areas	
Repair category	N/A
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	N/A
Notes	Not applicable.

Outside areas and boundaries	
Repair category	1
Notes	Boundary walls should be regularly checked and maintained as necessary.

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

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

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

Internal joinery and kitchen fittings	
Repair category	1
Notes	The kitchen units are on semi modern lines and are affected by a degree of age-related wear and tear.

Chimney breasts and fireplaces	
Repair category	N/A
Notes	Not applicable.

Internal decorations	
Repair category	1
Notes	The property is in basic but reasonably good decorative order.

Cellars	
Repair category	N/A
Notes	Not applicable.

Electricity	
Repair category	2
Notes	Aspects of the electrical installation including the fusebox are on semi modern lines, and the system must be checked by a registered electrician before purchase and upgraded as necessary thereafter. The Institution of Engineering and Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	N/A
Notes	Not applicable.

Water, plumbing and bathroom fittings				
Repair category	1			
Notes	No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas. The cold water rising main was not fully inspectable.			

Heating and hot water			
Repair category	1		
Notes There are electric night storage heaters, and domestic hot water is provided by electrical immersion heater and an electric shower. It is assumed the system has been installed, serviced and maintained to comply with the relevant regulations. A copy of the most recent electr safety certificate from an inspection within the last 5 years must be obtained before purchase.			

Drainage	
Repair category	1
Notes	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

- 1) The assumed tenure is Absolute Ownership.
- 2) The site roads are private. Details of the access rights and maintenance liability must be confirmed with the title deeds.
- 3) Details of the factoring arrangements for the development and the associated charges must be verified.
- 4) The property does not provide an acceptable security for mortgage loan purposes due to its non-traditional construction type. Consequently, the purchase is open to cash buyers only.

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 £120,000.

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 £85,000 (EIGHTY FIVE THOUSAND POUNDS STERLING).

Signed	lan Young Electronically signed :- 22/05/2025 09:33	
Report author	lan Young	
Company name	J & E Shepherd Chartered Surveyors	

Address	18 Castle Street Dumfries DG1 1DR
Date of report	20/05/2025



Energy Performance Certificate



Energy Performance Certificate (EPC)

Dwellings

Scotland

1 LAIGH ISLE, ISLE OF WHITHORN, NEWTON STEWART, DG8 8LS

Dwelling type:Detached bungalowDate of assessment:20 May 2025Date of certificate:22 May 2025

Total floor area: 43 m²

Primary Energy Indicator: 852 kWh/m²/year

Reference number: 0100-2700-0150-2925-8781

Type of assessment: RdSAP, existing dwelling

Approved Organisation: Elmhurst

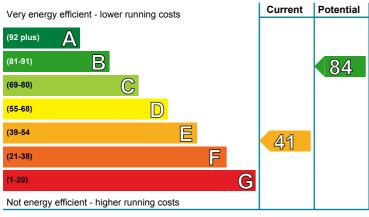
Main heating and fuel: Electric storage heaters

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*	£5,802	See your recommendations
Over 3 years you could save*	£2,724	report for more information

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

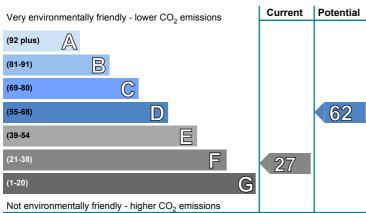


Energy Efficiency Rating

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

Your current rating is **band E (41)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (27)**. 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 Floor insulation (solid floor)	£4,000 - £6,000	£975.00
2 High heat retention storage heaters	£1,200 - £1,800	£1404.00
3 Solar water heating	£4,000 - £6,000	£246.00

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	System built, as built, partial insulation (assumed)	***	★★★☆☆
Roof	Pitched, 270 mm loft insulation	****	★★★★☆
Floor	Solid, no insulation (assumed)	_	_
Windows	Fully double glazed	****	★★★★☆
Main heating	Electric storage heaters	★★★☆☆	****
Main heating controls	Manual charge control	***	***
Secondary heating	Portable electric heaters (assumed)	_	_
Hot water	Electric immersion, off-peak	****	***
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 144 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 6.3 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 3.5 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	£4,488 over 3 years	£2,523 over 3 years	
Hot water	£1,146 over 3 years	£387 over 3 years	You could
Lighting	£168 over 3 years	£168 over 3 years	save £2,724
Tota	s £5,802	£3,078	over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures		Indicative cost	Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Floor insulation (solid floor)	£4,000 - £6,000	£325	E 50	F 35
2	High heat retention storage heaters and dual immersion cylinder	£1,200 - £1,800	£468	D 65	E 43
3	Solar water heating	£4,000 - £6,000	£82	D 68	E 48
4	High performance external doors	£1,000	£34	C 69	(E 49
5	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£447	B 84	D 62

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.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump
- Cavity, internal or external wall insulation

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 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.

2 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

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 High performance external doors

High performance external doors contain insulation and lose heat at about half the rate of conventional external doors. Building regulations generally apply to this work, so it is best to check this your local authority building standards department.

5 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

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)	10,100	N/A	N/A	N/A
Water heating (kWh per year)	1,751			

Addendum

This dwelling is a system built property or some of its walls are of non-conventional construction and requires further investigation to establish the type of construction, the type of wall insulation best suited (cavity insulation or internal/external insulation) and the savings it might deliver. Please contact the Home Energy Scotland hotline on 0808 808 2282 to find out more.

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:
Assessor membership number:
Company name/trading name:
Address:

Mr. Ian Young
EES/012603
J & E Shepherd
13 Albert Square
Dundee

DD1 1XA 01382 200454

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 greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Questionnaire



Property address	1 Laigh Isle Isle Of Whithorn Newton Stewart DG8 8LS
Seller(s)	Mr Stephen Bellars
Completion date of property questionnaire	19/05/2025

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	7? 5 years	
2.	Council tax		
	Which Council Tax band is your propert	y in? A	
3.	Parking		
	What are the arrangements for parking (Please tick all that apply)	at your property? Yes	
4.	Conservation area		
	Is your property in a designated Conse special architectural or historical intere which it is desirable to preserve or enh	est, the character or appearance of	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)?	No			
	If you have answered yes, please describe below the changes which you have made:				
	(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?	Yes			
	If you have answered yes, please answer the three questions below:				
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes			
	(ii) Did this work involve any changes to the window or door openings?	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 solicito agent.	r or estate			
	Patio doors replaced.				
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).	No			
	If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).				

	i) When was your central heating system or partial central heating system installed?				
	(ii) Do you have a maintenand	ce contract for the ce	ntral heating system?		
	If you have answered yes, please give details of the company with which you have a maintenance contract:				
	(iii) When was your maintena (Please provide the month ar		enewed?		
8.	Energy Performance Certification	ate			
	Does your property have an I than 10 years old?	Energy Performance	Certificate which is less	Yes	
9.	Issues that may have affected	d your property			
a.	Has there been any storm, flo property while you have own		ctural damage to the	No	
	If you have answered yes, is insurance claim?	the damage the subje	ect of any outstanding		
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:		No		
10.	Services				
а.	Please tick which services are connected to your property and give details supplier:			of the	
	Services	Connected	Supplier		
	Gas or liquid petroleum gas	No			
	Water mains or private water supply	Yes	Scottish Water		
	Electricity	Yes	Scottish power		
	Mains drainage	Yes	Local Authority		
	Telephone	No			

	Cable TV or satellite	No		
	Broadband	No		
b.	Is there a septic tank syst	em at your property?	No	
	If you have answered yes, please answer the two questions below:			
	(i) Do you have appropriate consents for the discharge from your septic tank?			
	(ii) Do you have a mainter	nance contract for your septic tank?		
	If have answered yes, deta maintenance contract:	ails of the company with which you have a		
11.	Responsibilities for share	ed or common areas		
а.		sponsibility to contribute to the cost of anything repair of a shared drive, private road, a?	No	
	If you have answered yes	<u>s,</u> please give details:		
b.	Is there a responsibility to roof, common stairwell of	to contribute to repair and maintenance of the or other common areas?	No	
	If you have answered yes	<u>s,</u> please give details:		
C.	Has there been any major during the time you have	repair or replacement of any part of the roof owned the property?	No	
d.		walk over any of your neighbours'property — our rubbish bin or to maintain your	No	
	If you have answered yes	s, please give details:		
e.	- 1	do any of your neighbours have the right to for example to put out their rubbish bin or toes?	No	
	If you have answered yes	s, please give details:		
f.	your property? (public ri	is there a public right of way across any part of ght of way is a way over which the public has a not the land is privately-owned.)	No	
			I	

12.	Charges associated with the property		
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No	
b.	Is there a common buildings insurance policy? If you have answered yes, 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. £425 per year for the estate, lawn cutting		
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 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.	No	
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? If you have answered yes, please give details:	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. Guarantees are held by:		
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		
	(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)	No		
b.	If you have answered 'yes' or 'with title deeds', please give details of the installations to which the guarantee(s) relate(s):	e work or		
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 thelast 10 years?	No		
	If you have answered yes, please give details:			
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 yo or estate agent, including any notices which arrive at any time before the d 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

Name(s): Stephen Bellars

Date: 19/05/2025

shepherd.co.uk





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



PROPERTY & CONSTRUCTION CONSULTANTS



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

Dunfermline

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 4167<u>77</u>

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