



Home Report

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CHARTERED SURVEYORS

All Angles Covered

Residential | Commercial | Property & Construction



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Scottish Single Survey



Single Survey

survey report on:

Property address	11 Harbour Street Creetown Newton Stewart DG8 7JJ
Customer	Alex Harvey
Customer address	11 Harbour Street Creetown Newton Stewart DG8 7JJ
Prepared by	Shepherd Chartered Surveyors
Date of inspection	29/10/2025



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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.

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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 mid terraced house.
Accommodation	Ground Floor: Lounge, Sitting Room, Bedroom 1, en-suite Shower Room with w.c., Dining Room and Kitchen/Dining Room. First Floor: Bedroom 2, Bedroom 3 and Bathroom with w.c.
Gross internal floor area (m²)	133m ² or thereby (attic rooms with sloping ceilings measured to 1.5m height).
Neighbourhood and location	The property is situated on a residential street in the village of Creetown, convenient to a limited range of local facilities. The main shopping, social and educational amenities for the area are provided in Newton Stewart which lies approximately 5 miles distant.
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 chimneys are shared with the properties on either side (Nos. 9 and 13), and are of stone pointed construction with lead flashings, clay pots and metal flue vent terminal.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The main roof is pitched and laid in plain concrete interlocking tiles, with tiled ridging. The flat roofs to the front dormers (not viewed) are covered with lead. A limited and partial inspection of the apex and eaves roof voids was undertaken. The roof is of timber frame construction overlaid with sarkingboard, and there is a felt membrane beneath the tiles. Only the apex roof void is insulated. There are flat felt covered roofs over the extensions to the rear.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rainwater fittings are formed in a mix of PVC and cast iron.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls are of solid stone construction which are roughcast externally. The walls of the extensions appear to be of timber frame construction, enclosed with a reconstituted stone, brick pointed and brick roughcast outerleaf.

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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 and there are double glazed Velux rooflights. There is a timber framed window with original stained and etched glass on the stairwell, but a double glazed window has been installed externally to protect it from the elements. The front entrance has a non-glazed UPVC door with double glazed fanlight above, and there is a UPVC double glazed external door to the kitchen.
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. The property fronts front directly onto the public footpath. The garden ground to the rear is enclosed with hedges, a brick wall and timber fence. The back boundary wall could not be inspected due to it being covered with climbing vegetation.
Ceilings	Visually inspected from floor level. The ceilings are lined with a mix of timber lath and plaster and plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The main walls are dry lined internally, and the partitions are a mix of solid construction and timber studs.

Single Survey

Floors including sub floors	The floors are a mix of suspended timber and solid concrete construction. It was not possible to inspect the floor surfaces due to the presence of fitted coverings in all rooms. No access was gained into the sub-floor areas.
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 a mix of timber panelled, flush timber and timber glazed types. There are fitted units in the kitchen which are dated. A timber carpeted staircase provides access to the first floor landing from the hall.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. The lounge has a marble fireplace with living flame effect gas fire. The dining room has a gas fire (with back boiler that serves the central heating system). All other fireplaces have been removed.
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 fuseboxes are in the entrance vestibule.

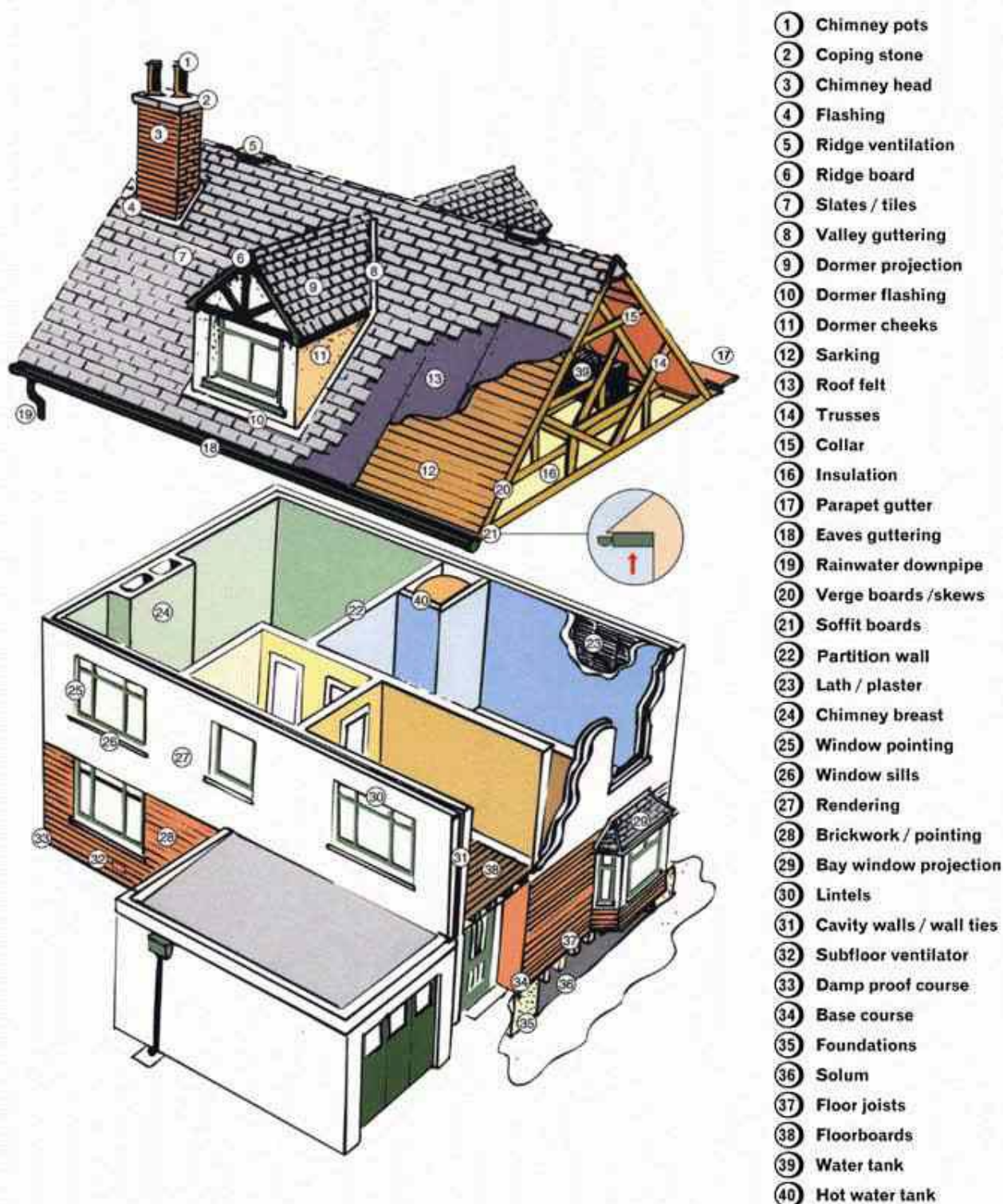
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains gas. The gas meter is in a recessed wall cupboard in the lounge.
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. There are galvanised steel and fibreglass water storage tanks in the attic. One of these may be a feeder tank for the central heating. The kitchen units are fitted with a dated stainless steel sink. There is a three piece semi modern white suite in the en-suite shower room, and the bathroom has a four piece dated coloured suite.
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. The 'Baxi Bermuda 51/5' back boiler behind the gas fire in the dining room provides domestic hot water, and it also heats radiators in the main rooms. Some of the radiators are fitted with thermostatic valves and there is a room thermostat in the hall. The foam insulated hot water tank, which is fitted with an electrical immersion heater, is in a recessed wall cupboard adjoining the chimney breast in the dining room. Hot water is supplemented by an electric shower in the en-suite.

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

Any additional limits to inspection	The property was unoccupied at the time of the inspection, but the survey was restricted by fitted floor coverings in all rooms. Those parts of the property concealed behind fitted units and sanitary fittings etc were not viewed. No access was gained into the sub-floor areas. The roof voids were inspected from the extent visible from the ceiling and wall hatched without being fully entered. 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.
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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 was no evidence of significant structural movement affecting the property within the limitations of the inspection. A localised crack was noted to a section of wall between the lounge and entrance vestibule, but they may be a void behind this concealing pipework.



Dampness, rot and infestation

Repair category	3
Notes	High damp meter readings were recorded to the floors, walls and partitions in a number of areas. Dampness was recorded to the chimney breasts. There is rot to the floor and skirting timbers, and concealed timbers that have been in contact with damp may be also affected by decay. Evidence of woodworm infestation was noted to the floor and roof timbers, which is active in some areas. 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 undertaken all works necessary to a fully documented and guaranteed standard.



Chimney stacks

Repair category	2
Notes	There is defective pointing and plant growth to the chimneys. As advised, there is dampness to the chimney breasts internally. 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	The concrete roof tiles are affected by weathering and a general degradation in condition commensurate with age. There is some plant growth and moss build-up on the roof. The cladding to the stairwell dormer sides/haffits is weathered and perished, and requires renewal. Roof coverings must be regularly inspected and maintained to ensure that they remain watertight. Evidence of woodworm infestation was noted to the roof timbers which is active in some areas. The flat felt roof coverings over the rear extensions are affected by weathering, there are uneven sections, some parts are holding water, and previous patch repairs are evident. Whilst no evidence of water ingress is evident, the roof covering could fail and require renewal at any time. Accordingly, the condition of the flat roof and its remaining life expectancy must be confirmed by a roofing contractor before purchase, and a quote for the required works of renewal obtained. The flat lead covered dormer roofs could not be viewed.



Rainwater fittings

Repair category	2
Notes	The cast iron rainwater fittings are affected by corrosion. The downpipe at the front is loose and not secured to the wall.



Main walls

Repair category	1
Notes	There is cracking to the roughcast on the front elevation.



Windows, external doors and joinery

Repair category	2
Notes	The windows and doors are of an older style and are affected by weathering and age-related wear and tear. There are failed and suspect failed double glazed units to the windows and rooflights. The front door has a missing/broken handle. Rot is affecting the external joinery including the window woodwork.

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External decorations

Repair category	2
Notes	The external paintwork is weathered and flaking.



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	2
Notes	The boundary walls require repair.



Ceilings

Repair category	2
Notes	There are visible joints to the plasterboard ceiling linings in the kitchen/dining room. Cracked and uneven ceiling plaster was noted. Repairs may be required at the time of redecoration or in the event of disturbance. Old lath and plaster can deteriorate in condition and come loose with age, and on occasion it may fail without warning.

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Internal walls

Repair category	3
Notes	High damp meter readings were recorded to the internal walls and partitions. This requires investigation, before purchase, by a timber/damp specialist.



Floors including sub-floors

Repair category	3
Notes	There is dampness to the timber floors, evidence of rot and woodworm infestation. There is excessive decay to the floor in the kitchen/dining room. This requires investigation, before purchase, by a timber/damp specialist.



Internal joinery and kitchen fittings

Repair category	2
Notes	The kitchen units are dated and would benefit from being replaced. Some of the internal joinery is affected by age related wear and tear. Low level internal glazing should be checked for safety glass.



Chimney breasts and fireplaces

Repair category	2
Notes	There is dampness to the chimney breasts. It is assumed that the gas fires in the lounge and dining room have been installed and maintained in accordance with the manufacturers' recommendations for fluing and ventilation, and that they have been serviced annually by a Gas Safe registered engineer. All service records must be obtained and authenticated at the point of sale. In the absence of such documentation being available, the appliances must be tested by a Gas Safe engineer prior to use. All other fireplaces have been removed. To prevent the ingress of rainwater and to allow the circulation of air, ventilating caps should be 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.

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Internal decorations

Repair category	2
Notes	The internal decoration is dated and requires renewal throughout.



Cellars

Repair category	N/A
Notes	Not applicable.



Electricity

Repair category	3
Notes	Aspects of the electrical installation are dated and may be dangerous. The system must be checked by a NICEIC/SELECT registered contractor before purchase, and thereafter the installation must be upgraded or rewired as necessary to meet current regulations. 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.



Gas

Repair category	1
Notes	In the interests of safety and in accordance with current regulations, all gas appliances must be examined and serviced by a Gas Safe registered contractor on an annual basis. A copy of the most recent gas safety report from an inspection within the last 12 months should be obtained, and any observations or recommendations must be noted as these items may require attention.



Water, plumbing and bathroom fittings

Repair category	2
Notes	Aspects of the plumbing installation are dated. The galvanised steel cold water storage tank is affected by corrosion. The shower tray in the upstairs bathroom is cracked/fractured. The tiling around the tray is also suspect. A reputable contractor must check the entire system and upgrade as necessary. The property is of an age where lead pipes may be found within the building's internal plumbing or the buried underground water supply, which can be hazardous to health. The cold water rising main was not fully inspectable.



Heating and hot water

Repair category	1
Notes	The seller advises that the gas boiler was installed in 2012. Gas fired heating systems must be examined and serviced annually by a Gas Safe registered engineer, to ensure safe and efficient operation. A copy of the most recent inspection certificate, dated within the past 12 months, should be obtained before purchase. Any observations or recommendations made by the engineer must be noted, as these items may require attention.



Drainage

Repair category	1
Notes	Drainage is assumed to be connected to the public sewer. 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 undertaking a CCTV survey. No inspection covers have been raised.

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	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
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	2
Ceilings	2
Internal walls	3
Floors including sub-floors	3
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	2
Cellars	N/A
Electricity	3
Gas	1
Water, plumbing and bathroom fittings	2
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. 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	☒	No	☐
3. Is there a lift to the main entrance door of the property?	Yes	☐	No	☒
4. Are all door openings greater than 750mm?	Yes	☐	No	☒
5. Is there a toilet on the same level as the living room and kitchen?	Yes	☐	No	☒
6. Is there a toilet on the same level as a bedroom?	Yes	☒	No	☐
7. Are all rooms on the same level with no internal steps or stairs?	Yes	☐	No	☒
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	☒	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 road and footpath fronting the property are made up, and are adopted by the Local Authority.
- 3) The property has been altered and extended in the past to provide the present accommodation. However, these works are clearly longstanding and historic and were undertaken more than 20 years ago. The property is situated in a Conservation Area. It is assumed that any required consents were obtained for installing the replacement windows and doors and relacing the slate roof coverings with concrete tiles.
- 4) There would appear to be pedestrian access rights to the back garden over two neighbouring properties to the east, from a pend opening on Harbour Street between Nos. 5 and 7. Details of this arrangement must be confirmed with the title deeds.

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 £665,000.

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 £180,000 (ONE HUNDRED AND EIGHTY THOUSAND POUNDS STERLING).

Pricing of repairs falls outwith the scope of this survey. It is therefore essential that detailed reports and estimates are obtained to ascertain the cost and extent of the required repairs before making a legal commitment to purchase. In particular, reports are required from a timber/damp specialist, roofing contractor and an electrician.

The valuation figure assumes that the cost of the Category 3 Repairs will not greatly exceed £10,000.

Single Survey

However, should the estimates differ significantly from this provisional allowance all reports and costings must be referred back to the surveyor, as the 'present condition' valuation will have to be reconsidered and may be subject to change.

Signed	<i>Ian Young</i> Electronically signed :- 04/11/2025 12:58
Report author	Ian Young
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street Dumfries DG1 1DR
Date of report	29/10/2025

Mortgage Valuation Report



Property Address

Address 11 Harbour Street, Creetown, Newton Stewart, DG8 7JJ
Seller's Name Alex Harvey
Date of Inspection 29/10/2025

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

Brief description of Central Heating and any non mains services:

Gas 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 on a residential street in the village of Creetown, convenient to a limited range of local facilities. The main shopping, social and educational amenities for the area are provided in Newton Stewart which lies approximately 5 miles distant.

At the time of inspection the property was found to be maintained in fair condition only. Fittings internally are on mixed semi modern/older lines and the property is in need of modernisation, repair 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. Early replacement of the flat felt roof coverings should be anticipated.

The property has been altered and extended in the past to provide the present accommodation. However, these works are clearly longstanding and historic and were undertaken more than 20 years ago. The property is situated in a Conservation Area. It is assumed that any required consents were obtained for installing the replacement windows and doors and relacing the slate roof coverings with concrete tiles.

There would appear to be pedestrian access rights to the back garden over two neighbouring properties to the east, from a pend opening on Harbour Street between Nos. 5 and 7. Details of this arrangement must be confirmed with the title deeds.

Essential Repairs

1) 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 undertaken all works necessary to a fully documented and guaranteed standard. High damp meter readings were recorded to the floors, walls and partitions in a number of areas. Dampness was recorded to the chimney breasts. There is rot to the floor and skirting timbers, and concealed timbers that have been in contact with damp may be also affected by decay. Evidence of woodworm infestation was noted to the floor and roof timbers, which is active in some areas.

2) Aspects of the electrical installation are dated and may be dangerous. The system must be checked by a NICEIC/SELECT registered contractor before purchase, and thereafter the installation must be upgraded or rewired as necessary to meet current regulations.

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 :- 04/11/2025 12:58
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	29/10/2025



Energy Performance Certificate



Energy Performance Certificate (EPC)

Scotland

Dwellings

11 HARBOUR STREET, CREETOWN, NEWTON STEWART, DG8 7JJ

Dwelling type: Mid-terrace house
Date of assessment: 29 October 2025
Date of certificate: 29 October 2025
Total floor area: 128 m²
Primary Energy Indicator: 304 kWh/m²/year

Reference number: 3215-1520-7009-0761-5222
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

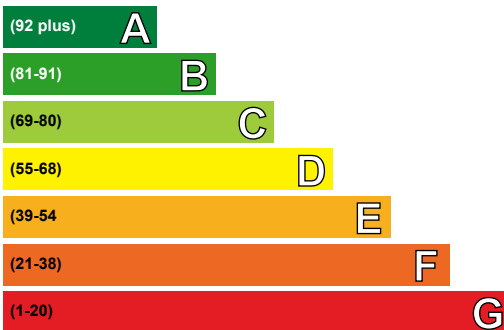
You can use this document to:

- 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*	£7,494	See your recommendations report for more information
Over 3 years you could save*	£3,015	

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

Very energy efficient - lower running costs



Current	Potential
56	77

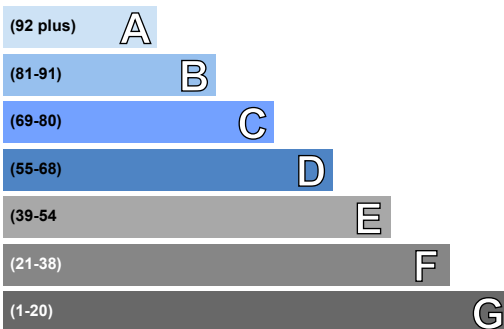
Energy Efficiency Rating

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

Your current rating is **band D (56)**. 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.

Very environmentally friendly - lower CO₂ emissions



Current	Potential
50	74

Environmental Impact (CO₂) Rating

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

Your current rating is **band E (50)**.

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 Increase loft insulation to 270 mm	£900 - £1,200	£663.00
2 Flat roof or sloping ceiling insulation	£900 - £1,200	£354.00
3 Room-in-roof insulation	£900 - £1,200	£1002.00

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)	★★☆☆☆	★★☆☆☆
	Timber frame, as built, partial insulation (assumed)	★★★★☆	★★★★☆
	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, no insulation	★☆☆☆☆	★☆☆☆☆
	Flat, limited insulation	★☆☆☆☆	★☆☆☆☆
	Roof room(s), ceiling insulated	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★★	★★★★★
Main heating controls	Programmer, room thermostat and TRVs	★★★★★	★★★★★
Secondary heating	None	—	—
Hot water	From main system, no cylinder thermostat	★★★★☆	★★★★☆
Lighting	Good 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 56 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 7.1 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 3.3 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	£6,060 over 3 years	£3,387 over 3 years	
Hot water	£1,209 over 3 years	£867 over 3 years	
Lighting	£225 over 3 years	£225 over 3 years	
Totals	£7,494	£4,479	

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 Increase loft insulation to 270 mm	£900 - £1,200	£221		
2 Flat roof or sloping ceiling insulation	£900 - £1,200	£118		
3 Room-in-roof insulation	£900 - £1,200	£334		
4 Floor insulation (solid floor)	£5,000 - £10,000	£55		
5 Hot water cylinder thermostat	£130 - £180	£127		
6 Replace boiler with new condensing boiler	£2,200 - £3,500	£151		
7 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£240		

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)
- Micro CHP

Choosing the right improvement package

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

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

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

1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 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.

3 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room 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 this with your local authority building standards department.

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 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

6 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.

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.

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)	21,278.18	N/A	N/A	N/A
Water heating (kWh per year)	3,646.59			

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 [greenerscotland.org](https://www.greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Questionnaire



property questionnaire

Property address	11 Harbour Street Creetown Newton Stewart DG8 7JJ
Seller(s)	Alex Harvey
Completion date of property questionnaire	28/10/2025

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?	27 years
2.	Council tax	
	Which Council Tax band is your property in?	D
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) • Garage No • Allocated parking space No • Driveway No • Shared parking No • On street Yes • Resident permit No • Metered Parking No • Other (please specify): 	
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)? <u>If you have answered yes</u>, please describe below the changes which you have made:	No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? <u>If you have answered yes</u>, 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? <u>If you have answered yes</u>, please answer the three questions below:	No
	(i) Were the replacements the same shape and type as the ones you replaced?	
	(ii) Did this work involve any changes to the window or door openings?	
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): 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). <u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). Gas	Yes

property questionnaire

	<u>If you have answered yes</u>, please answer the three questions below:		
	i) When was your central heating system or partial central heating system installed? 1990		
	(ii) Do you have a maintenance contract for the central heating system? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract: British Gas		Yes
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year). 2024		
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? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?		No
b.	Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, 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	Yes	Scottish Power
	Water mains or private water supply	Yes	Scottish Water
	Electricity	Yes	Scottish Power
	Mains drainage	Yes	Local Authority

property questionnaire

	Telephone	Yes	BT
	Cable TV or satellite	No	
	Broadband	No	
b.	Is there a septic tank system at your property?		No
	<u>If you have answered yes</u> , please answer the two questions below:		
	(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:		
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?		No
	<u>If you have answered yes</u> , please give details:		
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?		Not Applicable
	<u>If you have answered yes</u> , please give details:		
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?		Yes
	<u>If you have answered yes</u> , please give details:		
	Common entry at side of No. 7 with right of access through joining gates.		
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?		No
	<u>If you have answered yes</u> , please give details:		

property questionnaire

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? <u>If you have answered yes</u> , 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? <u>If you have answered 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.	
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? <u>If you have answered yes</u> , please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	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? <u>If you have answered yes</u> , please give details:	No
c.	<u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <u>If you have answered 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:	
14.	Guarantees	
a.	Are there any guarantees or warranties for any of the following?	

property questionnaire

	(i) Electrical work	Don't know
	(ii) Roofing	Don't know
	(iii) Central heating	Don't know
	(iv) National House Building Council (NHBC)	No
	(v) Damp course	Don't know
	(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)	Don't know
b.	<u>If you have answered 'yes' or 'with title deeds'</u> , please give details of the work or installations to which the guarantee(s) relate(s):	
c.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes</u> , 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? <u>If you have answered yes</u> , 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
	<u>If you have answered yes to any of a–c above</u> , please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Name(s): Alex and Jacqui Harvey

Date: 28/10/2025



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