



# Home Report

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# Scottish Single Survey



# Single Survey

survey report on:

<b>Property address</b>	22 Bank Street Wigtown Newton Stewart DG8 9HP
<b>Customer</b>	Kathleen Marshall
<b>Customer address</b>	22 Bank Street Wigtown Newton Stewart DG8 9HP
<b>Prepared by</b>	Shepherd Chartered Surveyors
<b>Date of inspection</b>	03/03/2025



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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 Property<sup>1</sup>.

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



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

### 1.2 THE REPORT

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

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

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

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

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

<sup>1</sup> 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 Report<sup>2</sup>.

## 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

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

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.

<b>Description</b>	Mid terraced, two storey villa.
<b>Accommodation</b>	Ground Floor: Lounge, Dining Room and Kitchen. First Floor: 2 Bedrooms and Bathroom with w.c.
<b>Gross internal floor area (m<sup>2</sup>)</b>	96m <sup>2</sup> or thereby.
<b>Neighbourhood and location</b>	The property is situated in an established residential/commercial district in the town of Wigtown where adequate local facilities can be found.
<b>Age</b>	The property was constructed around 1840.
<b>Weather</b>	Overcast but dry.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b> There are two chimney heads of stone construction.

<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The roof is pitched and laid in slates with stone ridging. There is a mono pitched roof on the kitchen outshoot which is laid in asbestos tiles.</p> <p>Access to the main roof void is via a hatch in the first floor hallway ceiling. There is a loft ladder and light fitted and it is floored and insulated. Our inspection was restricted by stored items.</p> <p>Access to the rear outshoot roof void is via a hatch in the kitchen ceiling. There was a head and shoulders inspection only. This area is insulated.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The gutters and downpipes are of cast iron at the front and PVC at the rear.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are of solid stone construction, rendered to the front and painted at the rear.</p> <p>The rear outshoot is of solid brick construction with a painted finish.</p> <p>The exposed gable of the main building was not viewed.</p>

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<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The front entrance door is timber panelled with a timber and glazed rear door.</p> <p>The windows are timber sash and timber casement double glazed, part UPVC double glazed. There are double glazed skylights above the stairs and in the rear bedroom.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p>
<b>Conservatories / porches</b>	<p>None.</p>
<b>Communal areas</b>	<p>None.</p>
<b>Garages and permanent outbuildings</b>	<p>There is no garage and there are no permanent outbuildings.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>There is an area of garden ground to the rear of the property bounded by hedging, stone walls and post and wire fencing. There is a plastic oil storage tank in the rear garden. An access pend leads from the street to the rear garden with an additional door into the hallway of the house.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>The ceilings are a mix of plasterboard and timber lath and plaster.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls are a mix of plaster on the hard, timber stud and plasterboard and timber lath and plaster.</p>

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<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p><b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b></p> <p>The floors are of suspended timber construction with concrete flooring in the kitchen. The property was fully furnished and the floors were covered throughout and accordingly our view of the floor timbers/surfaces was greatly restricted. We were unable to locate an access hatch to any sub-floor areas which may exist.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The internal doors are of timber, part timber and glazed. The kitchen has modern wall and base storage units. A timber carpeted staircase leads from the ground floor hallway to first floor level.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>The lounge and front bedroom have tiled fire surrounds with the solid fuel fireplaces no longer in use. The dining room has a solid fuel stove with a brick and timber surround.</p>
<b>Internal decorations</b>	<b>Visually inspected.</b>
<b>Cellars</b>	None.

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<b>Electricity</b>	<p><b>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.</b></p> <p>There is a mains supply of electricity. The electric meter and consumer unit are in the entrance vestibule.</p>
<b>Gas</b>	None.
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is a mains supply of water. The kitchen has a white wash tub. The bathroom has a dated three piece white suite and a shower cubicle with an electric shower fitment. There is no cold water storage tank required for this system.</p>
<b>Heating and hot water</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Space heating is by means of an oil fired central heating system with radiators located in the main apartments linked by microbore copper piping. There is a main thermostat in the ground floor hallway. The system is operated by means of a free-standing 'Worcester' central heating boiler, installed in 2018, in the kitchen. It is a condensing combi boiler which heats the hot water with no hot water storage tank required.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is connected to the main sewer.</p>

<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>All Scottish homes require a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p> <p>No comment is made on the existence or otherwise of a burglar alarm.</p>
<b>Any additional limits to inspection</b>	<p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</p>



## Sectional Diagram showing elements of a typical house



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

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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

<b>Repair category</b>	1
<b>Notes</b>	There was no evidence of significant structural movement within the limitations of our inspection.



### Dampness, rot and infestation

<b>Repair category</b>	2
<b>Notes</b>	There is evidence of woodworm in the roof and stair timbers. It is understood that this has in part been treated by a firm of timber specialists and the documentation should be checked. High damp readings were recorded in the lounge and ground floor hallway walls and skirtingboards. A precautionary check of the entire property should be carried out by a reputable timber and damp specialist prior to purchase.



### Chimney stacks

<b>Repair category</b>	1
<b>Notes</b>	Chimney stacks appear to be in a fair state of repair within the limitations of our inspection but can be vulnerable to defect and should be regularly maintained.

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## Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	<p>There is some defective ridge pointing. There is damp staining to the roof timbers which was found to be dry.</p> <p>The roof on the kitchen is clad with asbestos tiles which are weathered and have a covering of moss. Care should be taken when carrying out repairs, maintenance or renewal as this is a potential health hazard.</p> <p>There is evidence of woodworm in the roof timbers.</p>



## Rainwater fittings

<b>Repair category</b>	1
<b>Notes</b>	<p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p>



## Main walls

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



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	<p>Some of the windows are seized with paint. There are some soft/rotting timbers.</p>



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	<p>Paint finished and decorated external surfaces will require redecoration on a regular basis.</p>



## Conservatories/porches

<b>Repair category</b>	N/A
<b>Notes</b>	<p>Not applicable.</p>

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## Communal areas

<b>Repair category</b>	N/A
<b>Notes</b>	Not applicable.



## Garages and permanent outbuildings

<b>Repair category</b>	N/A
<b>Notes</b>	Not applicable.



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	Boundary walls and fences should be regularly checked and maintained as necessary.



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	Within the limitations of our inspection no significant defects were noted.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	Within the limitations of our inspection no significant defects were noted.



## Floors including sub-floors

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



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	The entrance vestibule door glazing does not have safety marks and as such it might not be safety glass.

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## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	<p>All flue linings should be checked, repaired if necessary and swept prior to fires being reused.</p> <p>It is assumed that the stove has been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed in full, safe working order. The flue should be regularly swept.</p>



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	The property is in reasonably good decorative order.



## Cellars

<b>Repair category</b>	N/A
<b>Notes</b>	Not applicable.



## Electricity

<b>Repair category</b>	1
<b>Notes</b>	The Institution of Engineering 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 re-wired properties will have installations which fully comply with IET regulations.



## Gas

<b>Repair category</b>	N/A
<b>Notes</b>	Not applicable.

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## Water, plumbing and bathroom fittings

<b>Repair category</b>	1
<b>Notes</b>	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.



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.



## Drainage

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

# Single Survey

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
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	1
Internal decorations	1
Cellars	N/A
Electricity	1
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. 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 & First Floor			
2. Are there three steps or fewer to a main entrance door of the property?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>



## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

Both the road and footpath adjoining the subjects are made up to Local Authority adoption standards.

The property is a Category 'C' Listed Building within a Conservation Area. Some new windows have been installed and it is assumed that the relevant documentation is in order.

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 £590,000.

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 £175,000 (ONE HUNDRED AND SEVENTY FIVE THOUSAND POUNDS STERLING).

<b>Signed</b>	<i>J Malcolm Hunter</i> Electronically signed :- 05/03/2025 10:33
<b>Report author</b>	J Malcolm Hunter
<b>Company name</b>	J & E Shepherd Chartered Surveyors
<b>Address</b>	18 Castle Street Dumfries DG1 1DR
<b>Date of report</b>	03/03/2025

# Mortgage Valuation Report



## Property Address

Address 22 Bank Street, Wigtown, Newton Stewart, DG8 9HP  
Seller's Name Kathleen Marshall  
Date of Inspection 03/03/2025

## 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

Oil fired boiler to radiators.

## Site

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

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

## Location

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

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

The property has been generally well maintained having due regard to its age and nature with fittings on mixed modern/older lines and the decoration to a reasonably good standard. A few items were noted during the inspection which are capable of remedy by routine maintenance and repair.

The property is a Category 'C' Listed Building within a Conservation Area. Some new windows have been installed and it is assumed that the relevant documentation is in order.

## Essential Repairs

None.

Estimated cost of essential repairs

Retention recommended?  Yes  No

Retention amount

## Comment on Mortgageability

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

## Valuation

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £

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

Is a reinspection necessary?  Yes  No

# Mortgage Valuation Report

## Declaration

Signed	<i>J Malcolm Hunter</i> Electronically signed :- 05/03/2025 10:33
Surveyor's name	J Malcolm Hunter
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	03/03/2025



**Energy  
Performance  
Certificate**



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

22 BANK STREET, WIGTOWN, NEWTON STEWART, DG8 9HP

**Dwelling type:** Mid-terrace house  
**Date of assessment:** 03 March 2025  
**Date of certificate:** 04 March 2025  
**Total floor area:** 96 m<sup>2</sup>  
**Primary Energy Indicator:** 318 kWh/m<sup>2</sup>/year

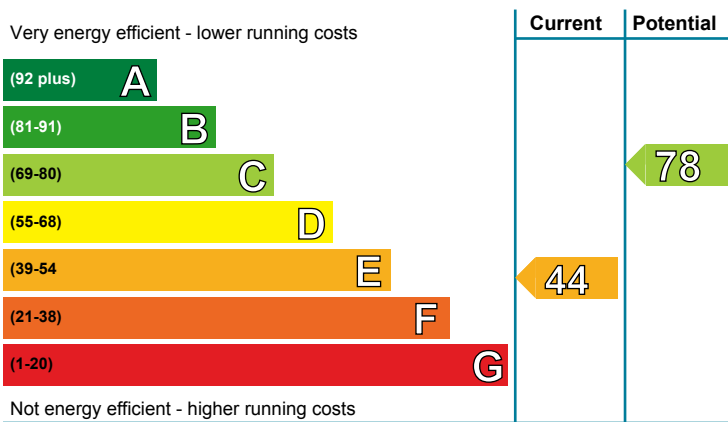
**Reference number:** 6015-3827-8000-0657-2206  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, oil

## You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£5,442</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£2,283</b>	

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

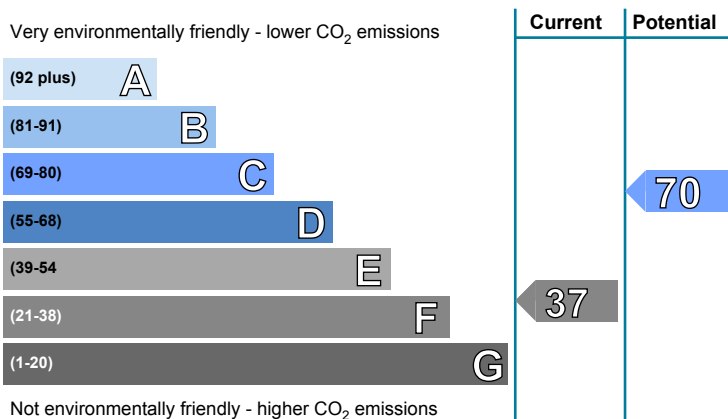


## Energy Efficiency Rating

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

Your current rating is **band E (44)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

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

Your current rating is **band F (37)**. 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 Room-in-roof insulation	£1,500 - £2,700	£1167.00
2 Internal or external wall insulation	£4,000 - £14,000	£600.00
3 Floor insulation (suspended floor)	£800 - £1,200	£372.00

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

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

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

## Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Roof room(s), ceiling insulated	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	To unheated space, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment


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

The calculated emissions for your home are 82 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 7.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.




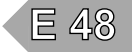

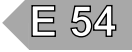






### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,443 over 3 years	£2,301 over 3 years	
Hot water	£711 over 3 years	£570 over 3 years	
Lighting	£288 over 3 years	£288 over 3 years	
<b>Totals</b>	<b>£5,442</b>	<b>£3,159</b>	

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

### Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Room-in-roof insulation	£1,500 - £2,700	£389		
2 Internal or external wall insulation	£4,000 - £14,000	£200		
3 Floor insulation (suspended floor)	£800 - £1,200	£124		
4 Solar water heating	£4,000 - £6,000	£49		
5 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£419		

### Choosing the right improvement package

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

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

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

### 1 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](http://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.

### 2 Internal or external wall insulation

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

### 3 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 4 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](http://www.microgenerationcertification.org).

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

## Low and zero carbon energy sources

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

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

## Your home's heat demand

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)	19,221	N/A	N/A	(2,459)
Water heating (kWh per year)	3,404			

## Addendum

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

## About this document

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

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

Assessor's name:	Mr. James Hunter
Assessor membership number:	EES/016139
Company name/trading name:	J & E Shepherd
Address:	18 Castle Street Dumfries DG1 1DR
Phone number:	01387 264333
Email address:	<a href="mailto:dumfries@shepherd.co.uk">dumfries@shepherd.co.uk</a>
Related party disclosure:	No related party

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

## Use of this energy performance information

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

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT





# Property Questionnaire



# property questionnaire

<b>Property address</b>	<b>22 Bank Street Wigtown Newton Stewart DG8 9HP</b>
<b>Seller(s)</b>	<b>Kathleen Marshall</b>
<b>Completion date of property questionnaire</b>	<b>26/02/2025</b>

# 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.	<b>Length of ownership</b>	
	How long have you owned the property?	12 years
2.	<b>Council tax</b>	
	Which Council Tax band is your property in?	A
3.	<b>Parking</b>	
	<p>What are the arrangements for parking at your property? (Please tick all that apply)</p> <ul style="list-style-type: none"> <li>• Garage <input type="checkbox"/> No</li> <li>• Allocated parking space <input type="checkbox"/> No</li> <li>• Driveway <input type="checkbox"/> No</li> <li>• Shared parking <input type="checkbox"/> No</li> <li>• On street <input type="checkbox"/> Yes</li> <li>• Resident permit <input type="checkbox"/> No</li> <li>• Metered Parking <input type="checkbox"/> No</li> <li>• Other (please specify): <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div></li> </ul>	
4.	<b>Conservation area</b>	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes

# property questionnaire

<b>5.</b>	<b>Listed buildings</b>	
	<b>Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?</b>	<b>Yes</b>
<b>6.</b>	<b>Alterations/additions/extensions</b>	
<b>a.</b>	<p><b>(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)?</b></p> <p><b><u>If you have answered yes</u>, please describe below the changes which you have made:</b></p>	<b>No</b>
	<p><b>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</b></p> <p><b><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.</b></p> <p><b>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></p>	
<b>b.</b>	<p><b>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</b></p> <p><b><u>If you have answered yes</u>, please answer the three questions below:</b></p>	<b>Yes</b>
	<b>(i) Were the replacements the same shape and type as the ones you replaced?</b>	<b>Yes</b>
	<b>(ii) Did this work involve any changes to the window or door openings?</b>	<b>No</b>
	<p><b>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</b></p> <p><b>Please give any guarantees which you received for this work to your solicitor or estate agent.</b></p> <p>The front living room window on the ground floor was replaced in 2019 by Bairds Windows from Newton Stewart. Guarantees range from 10 to 30 years for different aspects of the work. Both front doors were replaced in 2016 on a like for like basis with the previous ones.</p>	
<b>7.</b>	<b>Central heating</b>	
<b>a.</b>	<p><b>Is there a central heating system in your property?</b> <b>(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).</b></p>	<b>Yes</b>



# property questionnaire

	<p><b><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).</b></p> <p>Oil</p> <p><b><u>If you have answered yes</u>, please answer the three questions below:</b></p>		
	<p><b>i) When was your central heating system or partial central heating system installed?</b></p> <p>May 2018. Warranty till end of May 2025</p>		
	<p><b>(ii) Do you have a maintenance contract for the central heating system?</b></p> <p><b><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</b></p> <p>Eric Hyslop Ltd, 16 Princes Street, Newton Stewart</p>	Yes	
	<p><b>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</b></p> <p>Agreed every year</p>		
<b>8.</b>	<b>Energy Performance Certificate</b>		
	<p><b>Does your property have an Energy Performance Certificate which is less than 10 years old?</b></p>	Yes	
<b>9.</b>	<b>Issues that may have affected your property</b>		
<b>a.</b>	<p><b>Has there been any storm, flood, fire or other structural damage to the property while you have owned it?</b></p> <p><b><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</b></p>	No	
<b>b.</b>	<p><b>Are you aware of the existence of asbestos in your property?</b></p> <p><b><u>If you have answered yes</u>, please give details:</b></p> <p>The survey we instructed when we bought the house said the kitchen extension had "apparent asbestos tile covering."</p>	Yes	
<b>10.</b>	<b>Services</b>		
<b>a.</b>	<b>Please tick which services are connected to your property and give details of the supplier:</b>		
	<b>Services</b>	<b>Connected</b>	<b>Supplier</b>
	Gas or liquid petroleum gas	No	
	Water mains or private water supply	Yes	Scottish Water

# property questionnaire

	Electricity	Yes	So Energy
	Mains drainage	Yes	Local Authority
	Telephone	Yes	VOIP (Internet via Vodafone)
	Cable TV or satellite	Yes	Freesat via satellite dish
	Broadband	Yes	Vodafone
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?		No
	<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?		No
	<u>If you have answered yes</u> , please give details:		
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.	<p><b>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.)</b></p> <p><b><u>If you have answered yes</u>, please give details:</b></p>	No
<b>12. Charges associated with the property</b>		
a.	<p><b>Is there a factor or property manager for your property?</b></p> <p><b><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</b></p>	No
b.	<p><b>Is there a common buildings insurance policy?</b></p> <p><b><u>If you have answered yes</u>, is the cost of the insurance included in monthly/annual factor's charges?</b></p>	No
c.	<p><b>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.</b></p>	
<b>13. Specialist work</b>		
a.	<p><b>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?</b></p> <p><b><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.</b></p> <p>The previous owner refurbished the property, including comprehensive woodwork treatment. He did it himself so there was no documentation. Therefore, we instructed our own woodworm survey in preparation for putting the house on the market. It was carried out in October 2024 and confirmed the existence of old, inactive woodworm in the main attic and under the stairs. There was a "slight, confined infestation" in the small attic above the kitchen. This was treated in December 2024 with a 30-year warranty.</p>	Yes
b.	<p><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?</b></p> <p><b><u>If you have answered yes</u>, please give details:</b></p> <p>We arranged for a French Drain to be made at the rear of the house to address the issue of the height of the ground relative to the internal floor level.</p>	Yes
c.	<p><b><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</b></p> <p><b><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</b></p>	Yes

# property questionnaire

	<p>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.</p> <p><b>Guarantees are held by:</b> Richardson &amp; Starling, Dumfries for woodworm treatment.</p>	
<b>14.</b>	<b>Guarantees</b>	
<b>a.</b>	<b>Are there any guarantees or warranties for any of the following?</b>	
	<b>(i) Electrical work</b>	<b>Don't know</b>
	<b>(ii) Roofing</b>	<b>No</b>
	<b>(iii) Central heating</b>	<b>Yes</b>
	<b>(iv) National House Building Council (NHBC)</b>	<b>No</b>
	<b>(v) Damp course</b>	<b>No</b>
	<b>(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)</b>	<b>No</b>
<b>b.</b>	<b><u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u></b>	
<b>c.</b>	<b>Are there any outstanding claims under any of the guarantees listed above?<u>If you have answered yes, please give details:</u></b>	<b>No</b>
<b>15.</b>	<b>Boundaries</b>	
	<b>So far as you are aware, has any boundary of your property been moved in the last 10 years?</b>	<b>No</b>
	<b><u>If you have answered yes, please give details:</u></b>	
<b>16.</b>	<b>Notices that affect your property</b>	
	<b>In the past three years have you ever received a notice:</b>	
<b>a.</b>	<b>advising that the owner of a neighbouring property has made a planning application?</b>	<b>No</b>
<b>b.</b>	<b>that affects your property in some other way?</b>	<b>No</b>
<b>c.</b>	<b>that requires you to do any maintenance, repairs or improvements to your property?</b>	<b>No</b>
	<b><u>If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.</u></b>	

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

# property questionnaire

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

**Name(s): Kathleen Anne Marshall**

**Date: 26/02/2025**



- 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