

home report



**2 DASHWOOD COTTAGES
GOODS LANE
DG8 6EH**



property | legal | financial

Energy Performance Certificate



property | legal | financial

Energy Performance Certificate (EPC)

Scotland

Dwellings

2 DASHWOOD COTTAGES, GOODS LANE, NEWTON STEWART, DG8 6EH

Dwelling type: Top-floor flat
Date of assessment: 02 December 2025
Date of certificate: 02 December 2025
Total floor area: 67 m²
Primary Energy Indicator: 128 kWh/m²/year

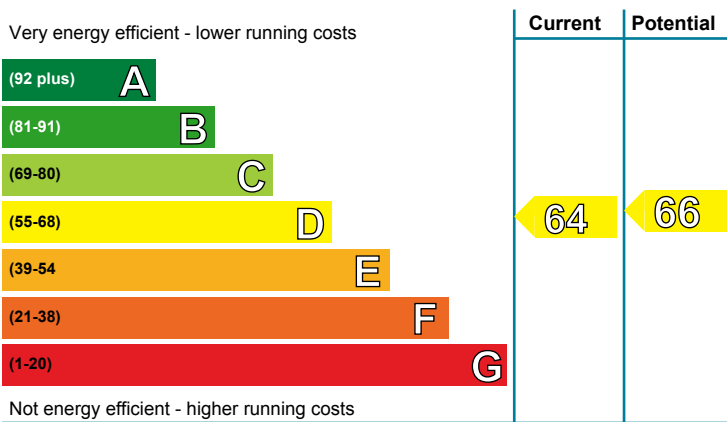
Reference number: 0423-1922-5202-5775-9204
Type of assessment: RdSAP, existing dwelling
Approved Organisation: ECMK
Main heating and fuel: Boiler and radiators, electric

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*	£4,716	See your recommendations report for more information
Over 3 years you could save*	£324	

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

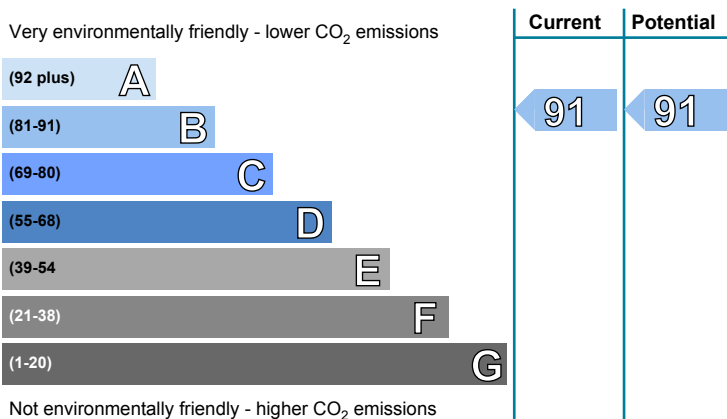


Energy Efficiency Rating

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

Your current rating is **band D (64)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band B (91)**

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 Heat recovery system for mixer showers	£600 - £1,500	£324.00

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	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, insulated (assumed)	★★★★★	★★★★★
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, electric	★☆☆☆☆	★★★★★
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	Electric immersion, standard tariff	★☆☆☆☆	★★★★★
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 12 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 0.8 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,796 over 3 years	£2,796 over 3 years	
Hot water	£1,770 over 3 years	£1,446 over 3 years	
Lighting	£150 over 3 years	£150 over 3 years	
Totals	£4,716	£4,392	

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 Heat recovery system for mixer showers	£600 - £1,500	£108		

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 Heat recovery system for mixer showers

A shower heat recovery system extracts heat from the water in the shower drain and transfers it to incoming cold water. This reduces the amount of energy needed per shower. Building regulations generally apply to this work, so it is best to check with your local authority building standards department and seek advice from a qualified plumber or heating engineer.

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)	3,130.25	N/A	N/A	N/A
Water heating (kWh per year)	2,074.9			

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 ECMK (www.ecmk.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:	Ian Vest
Assessor membership number:	ECMK304187
Company name/trading name:	Walker Fraser Steele
Address:	CASTLE DOUGLAS DG7 3AS
Phone number:	07968604071
Email address:	ian.vest@esurv.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Scottish Single Survey



property | legal | financial

Single Survey

Property Address	2 Dashwood Cottages Goods Lane Newton Stewart DG8 6EH
Customer	Aberdein Considine & Company
Date of Inspection	02/12/2025
Prepared by	Ian Vest Walker Fraser Steele

TERMS AND CONDITIONS

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 will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property.¹

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

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.²

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as

detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

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

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.

- 2.3.1 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.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 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 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 will not be inspected or reported on.

Description	The property is a first floor and own entrance door converted flat within a 1.5 storey end terrace block, with one other flat to the ground floor.
Accommodation	First Floor: 1 Reception room(s), 2 Bedroom(s), 1 Kitchen(s), 1 Shower room(s) with WC. Ground Floor: Entrance hall
Gross internal floor area (sqm)	67
Neighbourhood and location	<p>The property forms part of an established mixed residential/commercial area close to the town centre. A reasonably good range of facilities are easily accessible.</p> <p>The Star Inn on Albert Street is adjacent to the property. The pubs deliveries, including the beer, are handled to the rear of the pub next to the subjects.</p>
Age	Former bakery building circa 1900. Converted 2007.
Weather	At the time of the inspection, it was dry following a period of mainly wet weather.
Chimney stacks	There is a brick chimney between the subjects block and No 13 Albert Street. The chimney may be mutual but this should be clarified. The chimney has cement flashings with a single pot capped with an elephants foot.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where required.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defines 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.</p> <p>Roofs are prone to water penetration in extreme storms but it is not always possible for surveyors to identify this likelihood in good or dry weather. All slated roofs in particular should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.</p> <p>Roof: the various roof surfaces, including the dormers, are pitched and slated with clipped/vented ridge, concrete skew stones and lead lined valleys.</p> <p>Roof Space: The roof frame houses the attic floor accommodation therefore the majority of the roof frame is concealed. There are no loft access hatches but above the stairs within the kitchen, there are some exposed timber rafters and fibreglass insulation within a shallow ceiling level cupboard.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where required.</p> <p>Rainwater fittings are formed in plastic.</p>
Main walls	<p>Visually inspected with the aid of binoculars where required.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main ground floor walls are finished in stone and render measure approximately 750mm thick and are assumed to be of solid construction. The subjects gable wall is 300mm thick (measured at the kitchen window) and is assumed to be of rendered brick construction.</p>

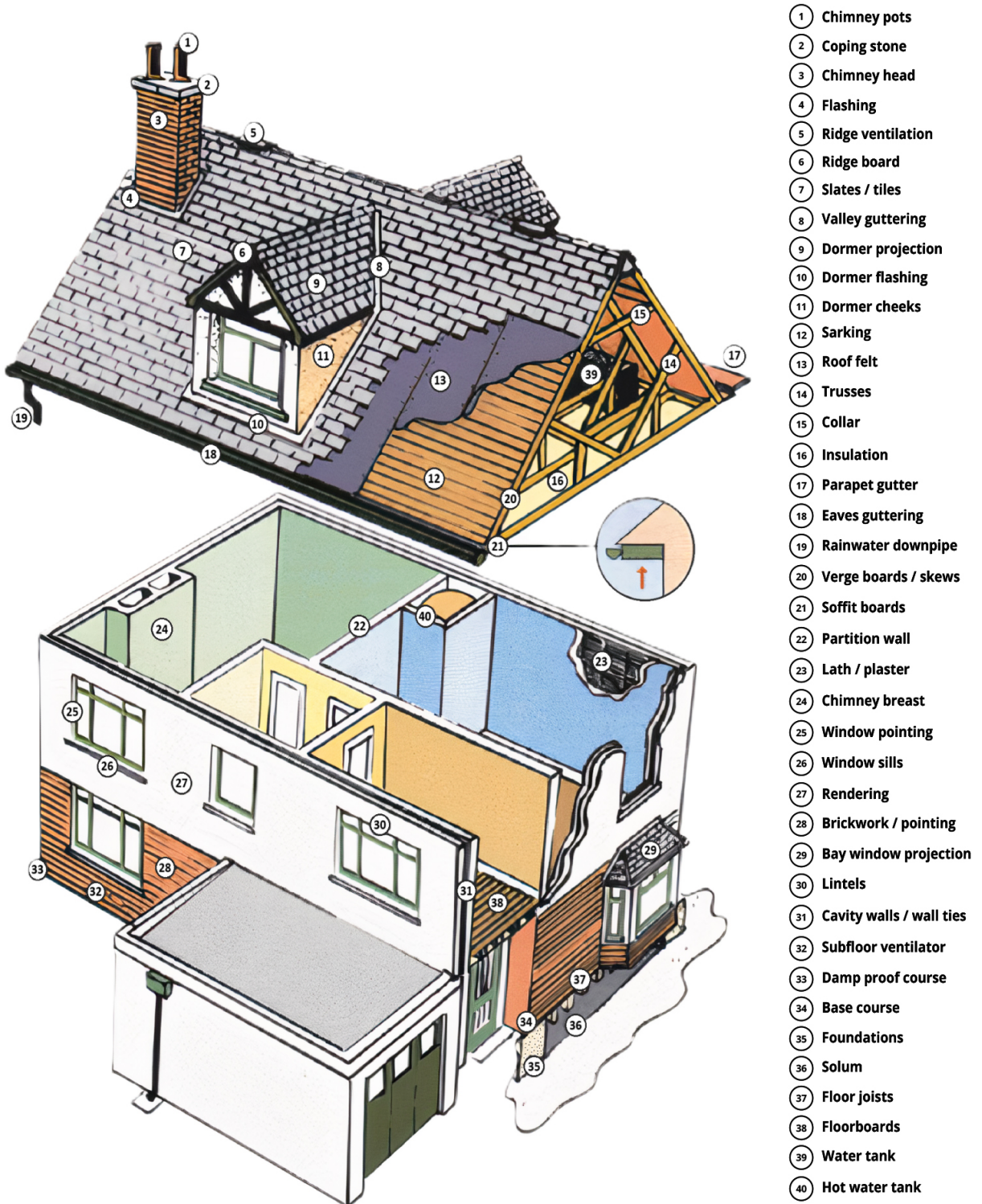
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible. Doors and windows were not forced open.</p> <p>Windows: the windows are double glazed, timber sash units. The rooflights are of the Velux type.</p> <p>Doors: the external door is formed in uPVC with double glazing.</p> <p>External Joinery: the external joinery is formed in timber. The dormers are formed in timber with render to the cheeks.</p>
<p>External decorations</p>	<p>Visually inspected</p> <p>Paint finishes</p>
<p>Conservatories / porches</p>	<p>None</p>
<p>Communal areas</p>	<p>None</p>
<p>Garages and permanent outbuildings</p>	<p>There is an integral and shared meter cupboard and store. The store has a uPVC entrance door and low double doors adjacent to the meters provide access to a store below the subjects access stairs. The stairs are formed in steel as is evident within this cupboard. The external wall is of solid stone 750mm thick and the internal walls are of solid blockwork.</p>
<p>Outside areas and boundaries</p>	<p>There are no outside areas apart from the tiled entrance door steps.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level</p> <p>Ceilings are of plasterboard with a textured and painted plaster finish.</p>

Internal walls	<p>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls are of solid construction and stud partition with a dry-lined and painted plaster finish. Within the main bedroom there are two original protrusions of exposed stonework.</p>
Floors including sub floors	<p>Surface of exposed floors were visually inspected. No carpets or floor covering were lifted.</p> <p>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.</p> <p>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.</p> <p>The floors are of solid and suspended timber construction.</p>
Internal joinery and kitchen fittings	<p>The internal joinery is formed in softwood/MDF with hollow panel internal doors.</p> <p>The kitchen has range of floor and wall units with stainless steel sink.</p> <p>The main stairs are formed in steel.</p>
Chimney breasts and fireplaces	None
Internal decorations	<p>Visually inspected</p> <p>Paint finishes.</p>
Cellars	None

Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.</p> <p>Mains electricity is connected with the meter and consumer unit located in shared meter cupboard/store.</p>
Gas	None
Water, plumbing and bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains water supply is connected. The stop tap is located below the electric meter in the shared store cupboard.</p> <p>Plumbing where visible is plastic.</p> <p>There is no cold water storage tank.</p> <p>The shower room is fitted with a cubicle with mixer shower unit, WC and vanity basin.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Central heating is by an Aztec unvented electric boiler located in the kitchen which is connected to steel panel radiators distributed throughout the property. The system is controlled by a programmer and thermostatic radiator valves. Hot water is provided by an unvented cylinder next to the boiler which is heated by a single immersion heater.</p>
Drainage	<p>Drainage covers etc were not lifted. Neither drains nor drainage system were tested.</p> <p>Drainage is assumed to connect into the public sewer.</p>

Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property has mains operated and interlinked smoke and heat detectors.</p>
Any additional limits to inspection	<p>All references to left and right within this report assume the reader is facing the main elevation of the property from the outside.</p> <p>During the inspection the property was vacant and unfurnished with fitted floor coverings throughout.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards).</p> <p>Floor coverings have not been lifted.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>Random testing for dampness is undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>The roof frame houses the subjects accommodation therefore the majority of the roof frame is concealed. There are no loft access hatches therefore a roof space inspection was not possible. Above the stairs within the kitchen there is a shallow ceiling level cupboard with sliding doors and some fibreglass insulation and roof timbers are visible.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <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. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</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.

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 1 1	Category 2 2	Category 3 3
No immediate action or repair is needed.	Repairs or replacement requiring future attention, but estimates are still advised.	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.

Structural movement	
Repair category:	1
Notes	No evidence of significant structural movement was noted affecting the property within the limitations and scope of the inspection and report.

Dampness, rot and infestation	
Repair category:	2
Notes	<p>There is evidence of condensation staining in various locations especially to the Velux rooflights. This may be alleviated by a proper balance of heating and ventilation. This should be monitored.</p> <p>Some elevated damp meter readings were noted adjacent to the ground floor entrance door.</p> <p>Disturbed plasterwork and high/elevated damp meter readings were noted with in the main bedroom at the party wall/ceiling junction. A reputable roofing contractor can provide further advice.</p>

Chimney stacks	
Repair category:	2
Notes	There is vegetation growing on the chimney stack and weathered/defective brickwork. Redundant chimney flues should be capped and vented (elephant's feet). A reputable builder can advise on all necessary repairs.

Roofing including roof space	
Repair category:	3
Notes	<p>Roof: The occasional chipped slate noted. The bitumen underslate felt is exposed at eaves level and this has deteriorated in places and there appears to be some exposed timbers to the rear right eaves. Moss is evident to the skew stones. A qualified roofing contractor can inspect and advise further.</p> <p>I have referred to damp plaster on some of the main bedroom wall surfaces in the 'Dampness, Rot and Infestation' section.</p> <p>Roof Space: There are no significant defects noted but my inspection was limited.</p>

Rainwater fittings	
Repair category:	2
Notes	<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> <p>The rainwater fittings are leaking, loose in places and the gutter is too far below the edge of the roof slates. There is no guttering to the dormers. Rainwater fittings require overhaul or replacement.</p>

Main walls	
Repair category:	1
Notes	<p>The occasional area of cracked pointing noted. A reputable builder can advise on all necessary repairs.</p>

Windows, external doors and joinery	
Repair category:	2
Notes	<p>There is significant decay to the external joinery including the sash windows and dormer joinery. Some missing timbers are also evident to the dormers. There is exposed expanded foam to the main elevation fascia boards.</p> <p>There is decay to the external door timber sub frame, the handle is defective and the letterbox has been screwed shut.</p> <p>Double glazed seals have failed resulting in "misting" within sealed units to the windows and Velux rooflights.</p> <p>A reputable joiner can advise on repairs.</p>

External decorations	
Repair category:	2
Notes	The paintwork has deteriorated and painting is now required.

Conservatories / porches	
Repair category:	
Notes	Not Applicable

Communal areas	
Repair category:	
Notes	Not Applicable

Garages and permanent outbuildings	
Repair category:	2
Notes	There is staining and some high damp meter readings to the external wall. The under stair store doors are loose and ill fitting.

Outside areas and boundaries	
Repair category:	2
Notes	The entrance step ceramic tiles are loose, missing and cracked.

Ceilings	
Repair category:	2
Notes	<p>I have referred to damp plaster on ceiling surfaces in the 'Dampness, Rot and Infestation' section.</p> <p>Parts of the ceilings are affected by cracking.</p> <p>Ceilings have a textured coating. There is the possibility that these finishes may contain some degree of asbestos fibre content. Textured coatings in good condition and left undisturbed poses no risk to health however, should you wish to remove or drill specialist advice should be sought prior to carrying out such work.</p>

Internal walls	
Repair category:	2
Notes	Parts of the internal walls are affected by cracking and there is some damaged plasterwork to the entrance hall. There is some exposed brick/stonework adjacent to the kitchen sink.

Floors including sub floors	
Repair category:	1
Notes	There are no obvious or significant defects affecting flooring.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	Internal joinery is affected by wear and tear. The newel post between the dining and lounge areas is loose. There is wear and tear to the kitchen fittings. Consideration may be given to the further upgrading/modernisation of the kitchen fittings (appliances not tested).

Chimney breast and fire places	
Repair category:	
Notes	Not Applicable

Internal decorations	
Repair category:	1
Notes	Decorative finishes are worn/marked.

Cellars	
Repair category:	
Notes	Not Applicable

Electricity	
Repair category:	2
Notes	<p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC / SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.</p> <p>The electricity supply has been shut off. Services should be reinstated by a NICEIC/SELECT registered electrician.</p>

Gas	
Repair category:	
Notes	Not Applicable

Water, plumbing and bathroom fittings	
Repair category:	2
Notes	<p>The water supply is currently turned off. Defects can appear when services are reintroduced.</p> <p>There is some wear and tear to the sanitary fittings.</p>

Heating and hot water	
Repair category:	2
Notes	<p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p> <p>The central heating and hot water systems system are shut down and drained. Services should be reinstated by a qualified contractor.</p>

Drainage	
Repair category:	1
Notes	There are no obvious defects affecting the foul or surface water drainage systems.

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 comments above for detailed information.

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	3
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	
Internal decorations	1
Cellars	
Electricity	2
Gas	
Water, plumbing and bathroom fittings	2
Heating and hot water	2
Drainage	1

Category 1 1

No immediate action or repair is needed.

Category 2 2

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

Category 3 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.

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

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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The subjects form part of a block of flats and it has been assumed that the maintenance/ repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors.

A building factor should be asked to confirm there are no planned or outstanding repair schemes for the building containing the flat. The flat may have a common building and reinstatement policy.

Rights of access for maintenance purposes should be confirmed.

It is assumed all necessary Local Authority and other consents were obtained for the conversion and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it is assumed they meet the standards required by the building Regulations or are exempt.

Estimated re-instatement cost (£) for insurance purposes

£230,000.00. (Two Hundred and Thirty Thousand pounds.)

Valuation (£) and market comments

In our opinion the subjects would form suitable mortgage security by a lending institution.

£45,000 (Forty Five Thousand Pounds).

Report author:	Ian Vest
Company:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Electronically Signed By:	Ian Vest
Date of report:	03/12/2025



Mortgage Valuation

Case Details

Seller name(s):	LBG Group		
Address line 1:	Goods Lane		
Address line 2:			
Address line 3:			
Town / City:	Newton Stewart	County:	Dumfries & Galloway.
Postcode:	DG8 6EH		
Date of inspection (dd/mm/yyyy):	02/12/2025		

Property Details

Property type:	Flat
Property style:	Converted
Was the property built for the public sector?	No

Specific details for: flats & maisonettes

Floor of property:	1	Number of floors in block:	2	Number of units in block:	2	Lift available in block?	No
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Tenure

Tenure:	Absolute Ownership
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If Leasehold:

Unexpired term (years):		Ground rent (pa):	£
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Accommodation

No. of living room(s):	1	No. of bedroom(s):	2	No. of kitchen(s):	1
No. of bathroom(s):	1	No. of WC(s):	0	No. of other room(s):	0
Description of other room(s):					
Floor area (m ²):	67	Floor area type:	Internal		

Garages & Outbuildings

Garages / Parking space(s):	None
Permanent outbuildings:	1 shared store

Construction

Wall construction:	Solid Stone
Roof construction:	Pitched slate
Approximate year of construction:	1900
Any evidence of alterations or extensions?	No
Alterations or extension details:	

Risks

Is there any evidence of movement to the property?

No

If yes, does this appear longstanding?

Are there any further risk factors?

No

If yes, please provide details:

Services

Electricity:

Mains

Gas:

None

Water:

Mains

Central heating:

Full

Drainage:

Mains

Provide comments:

Turned off and drained down.

Legal Matters

Are there any apparent legal issues to be verified by the conveyancer?

Yes

If yes, please provide details:

The subjects form part of a block of flats and it has been assumed that the maintenance/ repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors.

A building factor should be asked to confirm there are no planned or outstanding repair schemes for the building containing the flat. The flat may have a common building and reinstatement policy.

Rights of access for maintenance purposes should be confirmed. It is assumed all necessary Local Authority and other consents were obtained for the conversion and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent, then it is assumed they meet the standards required by the building Regulations or are exempt.

Location

Location details:

The property forms part of an established mixed residential/commercial area close to the town centre. A reasonably good range of facilities are easily accessible. The Star Inn on Albert Street is adjacent to the property. The pubs deliveries, including the beer, are handled to the rear of the pub, next to the subjects.

Roads

Road description:

The road has been adopted.

General Remarks

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider. The former bakery building was built around 1900 and converted in 2007.

None

 Mortgageability Remarks

The property is adjacent to a public house. The proximity of the commercial premises may deter some purchasers and affect marketability. This is reflected in the mortgage valuation.

 Valuation

Market value in present condition:	£ 45000
Market value after essential repairs:	£
Insurance reinstatement value:	£ 230000
Retention required? <input type="checkbox"/> No	Retention amount: £

 Declaration

Surveyor name:	Ian Vest
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	03/12/2025
Company name:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Telephone number:	01412210442
Email address:	Enquiries@walkerfrasersteele.co.uk
Surveyor signature:	

Sellers Property Questionnaire



property | legal | financial

Property Questionnaire

Property address	2 DASHWOOD COTTAGES, GOODS LANE, Newton Stewart, DG8 6EH
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Seller(s)	Aberdein Considine
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Completion date of property questionnaire	26/11/2025
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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?	Cannot answer*
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	
	A B C D E F G H	Cannot answer*
3.	Parking	
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input style="width: 450px;" type="text"/> <p style="color: red; text-align: right;">Cannot answer*</p>	
4.	Conservation area	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	<p>Yes / No / Don't know Cannot answer*</p>

Property Questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No Cannot answer*
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered <u>yes</u> , please describe below the changes which you have made:	Yes / No Cannot answer*
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered <u>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:	Yes / No
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered <u>yes</u> , please answer the three questions below:	Yes / No Cannot answer*
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	

Property Questionnaire

7. Central heating		
a.	<p>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).</p> <p><u>If you have answered yes / partial</u> - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes / No / Partial Cannot answer*</p>
b.	When was your central heating system or partial central heating system installed?	
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes / No
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8. Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<p>Yes / No Cannot answer*</p>
9. Issues that may have affected your property		
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes / No Cannot answer*</p> <p>Yes / No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes / No Cannot answer*</p>

Property Questionnaire

10.	Services																									
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Services</th> <th style="text-align: center;">Connected</th> <th style="text-align: center;">Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Water mains / private water supply</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Electricity</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Telephone</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Cable TV / satellite</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> <tr> <td>Broadband</td> <td style="text-align: center; color: red;">Cannot answer*</td> <td></td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas / liquid petroleum gas	Cannot answer*		Water mains / private water supply	Cannot answer*		Electricity	Cannot answer*		Mains drainage	Cannot answer*		Telephone	Cannot answer*		Cable TV / satellite	Cannot answer*		Broadband	Cannot answer*	
Services	Connected	Supplier																								
Gas / liquid petroleum gas	Cannot answer*																									
Water mains / private water supply	Cannot answer*																									
Electricity	Cannot answer*																									
Mains drainage	Cannot answer*																									
Telephone	Cannot answer*																									
Cable TV / satellite	Cannot answer*																									
Broadband	Cannot answer*																									
b.	<p>Is there a septic tank system at your property? <u>If you have answered yes</u>, please answer the two questions below:</p>	<p>Yes / No Cannot answer*</p>																								
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	<p>Yes / No / Don't know</p>																								
d.	(ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	<p>Yes / No</p>																								

Property Questionnaire

11.	Responsibilities for Shared or Common Areas	
a.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes / No / Don't Know Cannot answer*</p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes / No / Not applicable Cannot answer*</p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes / No Cannot answer*</p>
d.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes / No Cannot answer*</p>
e.	<p>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?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes / No Cannot answer*</p>
f.	<p>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.)</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes / No Cannot answer*</p>
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<p>Yes / No Cannot answer*</p>

Property Questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes / No / Don't Know Cannot answer*</p> <p>Yes / No / Don't Know</p>
c.	<p>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.</p>	
13. Specialist works		
a.	<p>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?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:</p>	<p>Yes / No Cannot answer*</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p>	<p>Yes / No Cannot answer*</p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<p>Yes / No</p>

Property Questionnaire

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(ii)	Roofing	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					Yes / No	
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:					Yes / No / Don't know Cannot answer*	

Property Questionnaire

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Don't know Cannot answer*
b.	that affects your property in some other way?	Yes / No / Don't know Cannot answer*
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know Cannot answer*
	If you have answered <u>yes</u> 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.	

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

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

Signature(s): _____

Date: _____

* This report has been completed on behalf of the lender in respect to a repossessed property and therefore some information is not available.



property | legal | financial