23 St. John Street,
Whithorn,
Newton Stewart,
Wigtownshire,
DG8 8PD

Home Report



Selling Agent

A B & A Matthews

DM HALL

23 St. John Street,
Whithorn,
Newton Stewart,
Wigtownshire,
DG8 8PD

Single Survey



DM HALL

Survey Report on:

Property Address	23 St. John Street, Whithorn, Newton Stewart, Wigtownshire, DG8 8PD
Reference	1303291
Customer Name	Bethany Scott
Date of Inspection	11th November 2025
Surveyor's name, qualifications and office	Michael P Churm, BSc (Hons) MRICS DM Hall LLP 11 Buccleuch Street Dumfries DG1 2AT
Prepared By	DM Hall LLP

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

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.[1]

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

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 adviser 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.

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

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 an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm’s length transaction, after proper marketing and where 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.

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, they 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 reinstatement cost, as defined below.

“Market value” The estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm’s length transaction,

after proper marketing and where 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.

"Reinstatement 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	Two storey extended mid terraced house.
Accommodation	GROUND FLOOR: Entrance hall, lounge, kitchen, bathroom with toilet. FIRST FLOOR: Landing, three bedrooms
Gross Internal Floor Area (m2)	78 SQM approximately.
Neighbourhood and Location	The property is situated within the town of Whithorn where there are limited local amenities available with additional facilities available in regional towns. There are open rural outlooks to the rear.
Age	Built around 1820 with the kitchen extension erected at a later date.
Weather	The property was inspected during dull, wet weather conditions following a period of heavy rain.
Chimney Stacks	**Visually inspected with the aid of binoculars where appropriate.** There is a chimney stack of rendered masonry construction with chimney pots in place and lead flashings.
Roofing including Roof Space	**Sloping roofs were visually inspected with the aid of**

	binoculars where appropriate. **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.** **If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.** The main roof is pitched and clad in concrete tiles. There are apex details to the front and rear which incorporate lead lined valley gutters. The main roof is flashed to the adjoining property with lead. The kitchen extension has a flat roof clad in resin material. Access to the roof void was gained from a hatch formed in the first floor ceiling. This revealed the construction to be of timber frame construction with rafters and sarking boards. The roof void incorporates fibre glass insulation.
Rainwater Fittings	**Visually inspected with the aid of binoculars where appropriate.** Roof gutters to the front are of PVC construction discharging to PVC downpipes and to the pavement. To the rear, the roof gutters are a combination of cast iron and PVC construction discharging to downpipes. The extension roof gutters are of PVC construction discharging to PVC downpipes
Main Walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls appear to be of stone construction, externally rendered. The inner leaf of external walls is dry lined. Walls to the kitchen extension are of cavity brick construction, externally rendered.
Windows, External Doors and Joinery	**Internal and external doors were opened and closed**

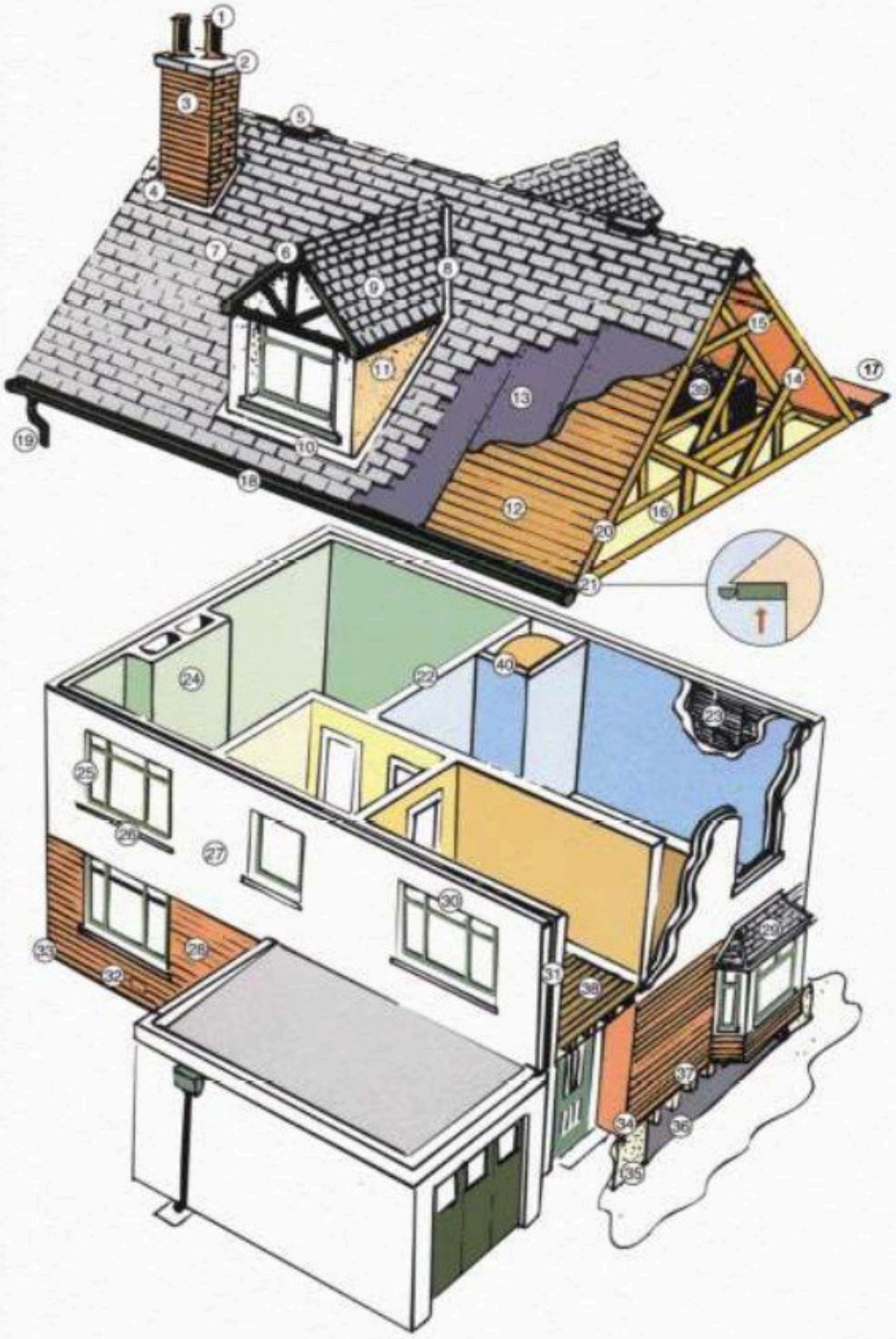
	where keys were available. **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** External windows are of uPVC construction with sealed unit double glazing. The front and rear doors are of uPVC construction and the rear door incorporates glazing. External fascia boards to the extension are timber.
External Decorations	**Visually inspected.** External timbers have previously been painted. External render finishes have previously been painted.
Conservatories and Porches	None.
Communal Areas	None.
Garages and Permanent Outbuildings	None.
Outside Areas and Boundaries	**Visually inspected.** There is no front garden or forecourt. There is a small private rear garden which is largely overgrown and laid partly to concrete. External boundaries are formed in a stone wall.
Ceilings	**Visually inspected from floor level.** Ceilings are of plaster board construction where noted with decorative finishes applied. Ceilings at first floor level slope slightly below the roof profile.
Internal Walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls are a combination of masonry and timber studded construction with decorative finishes applied.
Floors including Sub-floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** The ground floors are of solid construction and first floors are of suspended timber construction.

Internal Joinery and Kitchen Fittings	**Built-in cupboards were looked into, but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** In the kitchen there is a range of wall and base units with worktops. There are timber skirting boards and architraves. Internal doors are of a panelled type. There is a timber staircase.
Chimney Breasts and Fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** In the lounge there is a stone fireplace which does not appear to have a working flue.
Internal Decorations	**Visually inspected.** A combination of paper, paint and tiling.
Cellars	None.
Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** There is a mains electrical connection which is metered in the entrance hall area. Distribution, where noted, is in PVC and there are rewirable fuses in place.
Gas	None.
Water, Plumbing and Bathroom Fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** There is a mains water connection with distribution, where noted, in copper and plastic. Sanitary fittings comprise in the kitchen a sink unit and in the bathroom, a flush toilet, wash hand basin and panelled bath. There is a separate shower cubicle with electric shower fitting.

Heating and Hot Water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The property is heated by an electric central heating system from a Heatrae Sadia 'boiler' with distribution to water filled radiators. Hot water is provided from an immersion heater system and the cylinder is located off the front bedroom and incorporates insulation.
Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** There is a mains drainage connection.
Fire, Smoke and Burglar Alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance. For the purposes of the report it has been assumed the system is fully compliant, if not then the appropriate compliant system will be required to be installed prior to sale. This should be confirmed by your legal advisor.
Any Additional Limits to Inspection	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties. The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been

	reported within the limitations of the inspection and you have concerns, you should engage a qualified asbestos surveyor. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. Concealed areas beneath and around sanitary fittings were not visible. Due to the presence of water, there is an inherent risk of leakage and resultant damage to concealed areas which may only become apparent when the building fabric is opened up for examination. My physical inspection of the roof void area was restricted due to insulation material, stored items and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch 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. Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is outwith the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

Sectional Diagram showing elements of a typical house



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

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

Structural Movement	
Repair Category	1
Notes	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, Rot and Infestation	
Repair Category	3
Notes	High damp readings were recorded to some ground floor walls. High damp readings were recorded to first floor chimney breasts. There is evidence of condensation in various locations. This may be alleviated by a proper balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor. As there is evidence of dampness at the base of various walls and concealed timbers may be defective. Further investigation should be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repair work implemented. As there is evidence of penetrating dampness to various walls and concealed timbers may be defective. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repairs implemented.

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.**

Chimney Stacks	
Repair Category	2
Notes	Rendering to the stack is weathered and cracked. A contractor will be able to advise on the necessary repairs. The cement flashings to the stack are weathered. A contractor will be able to advise on the necessary repairs.

Roofing including Roof Space	
Repair Category	2
Notes	The original slate roof covering has been replaced with tile. There are valley gutters. These can be problematic (especially within older buildings), and maintenance should be undertaken regularly. Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs. There is moss growth to the roof covering. The flat roof covering to the kitchen is of a type which has a limited life expectancy and can fail without warning. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. A reputable roofing contractor will be able to provide further advice. Copies of guarantees for the flat roof covering should be transferred if available. There is evidence of dampness in the roof space. This may be alleviated through improved loft ventilation. A firm of damp specialists/roofing contractors will be able to provide further advice.

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.**

Rainwater Fittings	
Repair Category	2
Notes	Rainwater fittings are in a poor state of repair and require overhaul or replacement.

Main Walls	
Repair Category	2
Notes	The rendering of outer walls is cracked in places and can be repaired or replaced by a competent local builder. External render extends to ground level which may bridge any damp proof course that is in position.

Windows, External Doors and Joinery	
Repair Category	2
Notes	The window units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather/ daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions. Windows and doors have been replaced in the past. Doors and random windows are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional.

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.**

External Decorations	
Repair Category	1
Notes	No significant defects evident.

Conservatories and Porches	
Repair Category	**N/A**
Notes	Not Applicable

Communal Areas	
Repair Category	**N/A**
Notes	Not Applicable

Garages and Permanent Outbuildings	
Repair Category	**N/A**
Notes	Not Applicable

Outside Areas and Boundaries	
Repair Category	2
Notes	Garden walls have deteriorated and require general repair. The external garden areas have an accumulation of rubbish are are overgrown.

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.**

Ceilings	
Repair Category	1
Notes	The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above. Damp staining to the kitchen ceiling was dry on testing.

Internal Walls	
Repair Category	2
Notes	Cracked and impact damaged plaster finishes should be repaired prior to redecorating.

Floors including Sub-floors	
Repair Category	1
Notes	It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. Some unevenness was nnoted to the rear bedroom floor.

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.**

Internal Joinery and Kitchen Fittings	
Repair Category	3
Notes	Kitchen base and wall units are dated and reaching the end of their useful life. The staircase may not meet current Building Standards. Sections of timber handrail and balustrade have been removed. These should be reinstated.

Chimney Breasts and Fireplaces	
Repair Category	1
Notes	No significant defects evident. If disused fireplaces are to be reopened further advice should be sought to ensure that the chimney flue is intact and suitable for use.

Internal Decorations	
Repair Category	2
Notes	Decorative finishes are generally damaged and show signs of wear and tear.

Cellars	
Repair Category	**N/A**
Notes	Not Applicable.

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.**

Electricity	
Repair Category	2
Notes	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 IET regulations. The electrical installation appears dated. There are rewireable fuses in place. Further advice will be available from a NICEIC/SELECT registered electrician.

Gas	
Repair Category	**N/A**
Notes	None.

Water, Plumbing and Bathroom Fittings	
Repair Category	2
Notes	Seals around the bath and shower areas are worn. Failure to seals can result in dampness/decay within hidden areas of the property.

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.**

Heating and Hot Water	
Repair Category	1
Notes	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. It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements. Boilers and central heating systems should be tested and serviced on an annual basis to ensure their safe and efficient operation.

Drainage	
Repair Category	1
Notes	No significant defects evident.

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	3
Chimney Stacks	2
Roofing including Roof Space	2
Rainwater Fittings	2
Main Walls	2
Windows, External Doors and Joinery	2
External Decorations	1
Conservatories and Porches	N/A
Communal Areas	N/A
Garages and Permanent Outbuildings	N/A
Outside Areas and Boundaries	2
Ceilings	1
Internal Walls	2
Floors including Sub-floors	1
Internal Joinery and Kitchen Fittings	3
Chimney Breasts and Fireplaces	1
Internal Decorations	2
Cellars	N/A
Electricity	2
Gas	N/A
Water, Plumbing and Bathroom Fittings	2
Heating and Hot Water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair.

The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin operated machines.

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a Solicitor or Licensed Conveyancer

Usual enquiries should be made of the local authority. A Property Enquiry Certificate should be obtained.

The property is assumed to be held in 'Absolute Ownership' and free from any onerous restrictions or obligations.

The property has been extended in the past, although the works appear to be over twenty years old. It is assumed all necessary Local Authority and other consents have been obtained for alterations 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.

The property is located in a Conservation Area and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland.

Where items of maintenance or repair have been identified in the report, the purchaser should satisfy themselves as to the costs and remedial work required prior to making an offer to purchase.

Estimated Reinstatement Cost (£) for Insurance Purposes

Two Hundred and Ninety-Five Thousand Pounds:
£295,000

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS). This reflects the cost of demolition, site clearance, rebuilding, fees and VAT where applicable.

For historic properties within Conservation Areas you should seek further specialist insurance advice.

Valuation (£) and Market Comments

Eighty-Five Thousand Pounds:
£85,000

The Market Value of the property is considered to be fairly reflected in this sum.

Against a backdrop of uncertain economic circumstances and changing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.	
Report author:	Michael P Churm BSc (Hon's) MRICS
Company name:	DM Hall LLP
Address:	DM Hall LLP Chartered Surveyors 11 Buccleuch Street Dumfries DG1 2AT Tel: 01387 254318 email: dumfriesresidential@dmhall.co.uk
Signed:	
Date of report:	11th November 2025

23 St. John Street, Whithorn,
Newton Stewart, Wigtownshire,
DG8 8PD

Mortgage Valuation Report



DM HALL

Property Address: 23 St. John Street, Whithorn, Newton Stewart, Wigtownshire, DG8 8PD

Date of Inspection: 11th November 2025

Reference: 1303291

Location & Description

1. Location:

The property is situated within the town of Whithorn where there are limited local amenities available with additional facilities available in regional towns. There are open rural outlooks to the rear.

2. Description:

Two storey extended mid terraced house.

3. Age:

Built around 1820 with the kitchen extension erected at a later date.

4. Main Construction:

Walls: Main are stone. Extension cavity brick. Roof: Pitched concrete tiles and flat roof.

5. Accommodation:

GROUND FLOOR:

Entrance hall, lounge, kitchen, bathroom with toilet.

FIRST FLOOR:

Landing, three bedrooms

6. Floor Area - excluding garages and outbuildings:

Gross internal floor area: 78 Gross external floor area: 94

7. Garage and Outbuildings:

None.

Services / Roads

8 Main Service:				
Water:	Yes:	✔	No:	
Electricity:	Yes:	✔	No:	
Gas:	Yes:		No:	✔
Drainage:	Yes:	✔	No:	

For comments on non-mains services, see section 15.

8a. Heating:

Electric central heating system to radiators.

9. Roads - assumed adopted (If no see section 15. General Remarks)

Yes:	✔	No:	

General Condition

10. Essential Repairs - comments confined to defects which would materially affect the property and/or value/suitably for mortgage purposes.

Investigate dampness to the property and implemt recommendations.

Retention:	Yes:	No:	✔

Retention amount:

11. Subsidence, Settlement and Landslip:

The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

12. General Condition:

An extended mid-terraced house in a residential location.

Elements of the property appear in poor condition having regard to its age and type of construction. Works of repair and maintenance are required.

Usual enquiries should be made of the local authority. A Property Enquiry Certificate should be obtained.

The property is assumed to be held in 'Absolute Ownership' and free from any onerous restrictions or obligations.

The property has been extended in the past, although the works appear to be over twenty years old. It is assumed all necessary Local Authority and other consents have been obtained for alterations 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.

The property is located in a Conservation Area and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland.

Where items of maintenance or repair have been identified in the report, the purchaser should satisfy themselves as to the costs and remedial work required prior to making an offer to purchase.

Legal & Other Matters

13. Alterations: Has the property been extended/converted/altered? (If yes, see section 15)

Yes:	✔	No:	

14. Tenure - assumed ownership with marketable title (If no, see section 15)

Yes:	✔	No:	

15. General Remarks:

Usual enquiries should be made of the local authority. A Property Enquiry Certificate should be obtained.

The property is assumed to be held in 'Absolute Ownership' and free from any onerous restrictions or obligations.

The property has been extended in the past, although the works appear to be over twenty years old. It is assumed all necessary Local Authority and other consents have been obtained for alterations 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.

The property is located in a Conservation Area and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland.

Where items of maintenance or repair have been identified in the report, the purchaser should satisfy themselves as to the costs and remedial work required prior to making an offer to purchase.

16. Comments on Mortgageability:

The property would provide suitable security for mortgage purposes.

Valuation & Insurance

17.1 Valuation in present condition (words and figures):

Eighty-Five Thousand Pounds: £85,000

17.2 Valuation upon completion of any works required under section 9 (words and figures):

17.3 Insurance reinstatement: Approximate current reinstatement cost including site clearance and professional fees, excluding VAT except on fees. (words and figures):

Two Hundred and Ninety-Five Thousand Pounds: £295,000

18. Declaration:

Signed: 

Valuer's name and Qualifications: Michael P Churm BSc (Hon's) MRICS 0080549

Date: 11th November 2025

Office Address: DM Hall LLP Chartered Surveyors
11 Buccleuch Street
Dumfries
DG1 2AT

Tel: 01387 254318

email: dumfriesresidential@dmhall.co.uk

DM Hall LLP, a Limited Liability Partnership registered in Scotland with Registration number SO301144

A full list of members can be obtained from the head office, 17 Corstorphine Road, Edinburgh EH12 6DD. 0131 477 6000

DM Hall has a network of offices across Scotland and offices in Carlisle, Kendal and Cornwall

Regulated by RICS

RICS®
Registered valuer

23, St. John Street,
Whithorn, Newton
Stewart,
Wigtownshire, DG8
8PD

Property Questionnaire

Property Questionnaire

Property Address:

23, St. John Street, Whithorn, Newton Stewart, Wigtownshire, DG8 8PD

Seller(s):

Bethany Scott

Completion Date of Property Questionnaire: 15/11/2025

Note for sellers.

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

Property Questionnaire

1. Length of ownership

How long have you owned the property? Less than a year

2. Council Tax

Which Council Tax band is your property in? A

3. Parking

What are the arrangements for parking at your property? (Please indicate all that apply)

Garage	No	**Allocated parking space**	No	**Driveway**	No
Shared parking	No	**On street**	Yes	**Resident permit**	No
Metered parking	No	**Other:**			

4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)? Yes

5. Listed Building

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)? No

6. Alterations/additions/extensions

A. (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet or bedroom)?

No

If you have answered yes, please describe the changes which you have made:

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

If you have answered yes, the relevant documents will be needed by the purchaser, and you should give them to your solicitor as soon as possible for checking.

If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.

B. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

No

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced?

(ii) Did this work involve any changes to the window or door openings?

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Please give any guarantees which you received for this work to your solicitor or estate agent.

7. Central Heating

A. Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).	Partial
If you, have answered yes/partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air)	Electric radiators

If you have answered yes, please answer the 3 questions below:

B. When was your central heating system or partial central heating system installed?	Don't know
C. Do you have a maintenance contract for the central heating system?	No
If you have answered yes, please give details of the company with which you have a maintenance agreement:	
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?

Don't know

9. Issues that may have affected your property

a. **Has there been any storm, flood, fire or other structural damage to your property while you have owned it?**

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. **Are you aware of the existence of asbestos in your property?**

No

If you have answered yes, please give details:

10. Services

a. **Please tick which services are connected to your property and give details of the supplier:**

Services	Connected	Supplier
Gas/liquid petroleum gas	No	
Water mains/private water supply	Yes	Mains
Electricity	Yes	Good Energy Ltd
Mains Drainage	Yes	Don’t know
Telephone	Yes	Don’t know
Cable TV/Satellite	No	
Broadband	Yes	Sky

b. Is there a septic tank system at your property?

No

If you have answered yes, please answer the two questions below:

c. Do you have appropriate consents for the discharge from your septic tank?

d. 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:

11. Responsibilities for a 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

If you have answered yes, please give details:

b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

If you have answered yes, 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

If you have answered yes, 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

If you have answered yes, please give details:

f. As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

No

If you have answered yes, please give details:

12. Charges associated with your property

a. Is there a factor or property manager for your property?

No

If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:

b. Is there a common buildings insurance policy?

No

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

c. Please give details of any other charges you must pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.

13. Specialist Works

a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

Don't know

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.

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?

Don't know

If you have answered yes, please give details.

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

Don't know

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

Guarantees are held by:

14. Guarantees

A.	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	No
(ii)	Roofing	No
(iii)	Central heating	No
(iv)	NHBC	No
(v)	Damp course	No

(vi)	**Any other work or installations?** (for example, cavity wall insulation, underpinning, indemnity policy)	No

If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

B. Are there any outstanding claims under any of the guarantees listed above? No

If you have answered yes, please give details:

15. Boundaries

So far as you are aware, has any boundary of your property been moved in the last 10 years? No

If you have answered yes, please give details:

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? No

b. That affects your property in some other way. No

c. That requires you to do any maintenance, repairs, or improvements to your property. No

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.

Energy Performance Certificate



DM HALL

Energy Performance Certificate (EPC)

Dwellings

Scotland

23 ST JOHN STREET, WHITHORN, NEWTON STEWART, DG8 8PD

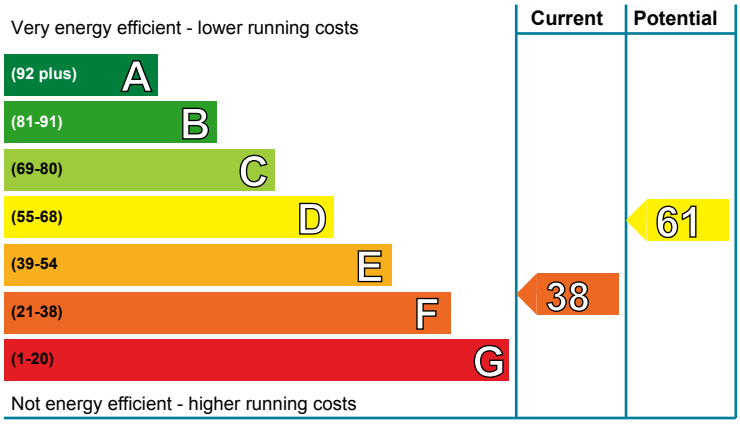
Dwelling type:	Mid-terrace house	**Reference number:**	9615-0329-8109-0189-4292
Date of assessment:	11 November 2025	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	14 November 2025	**Approved Organisation:**	Elmhurst
Total floor area:	78 m²	**Main heating and fuel:**	Boiler and radiators, electric
Primary Energy Indicator:	213 kWh/m²/year		

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_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£9,150**	See your recommendations report for more information
Over 3 years you could save*	**£2,481**	

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

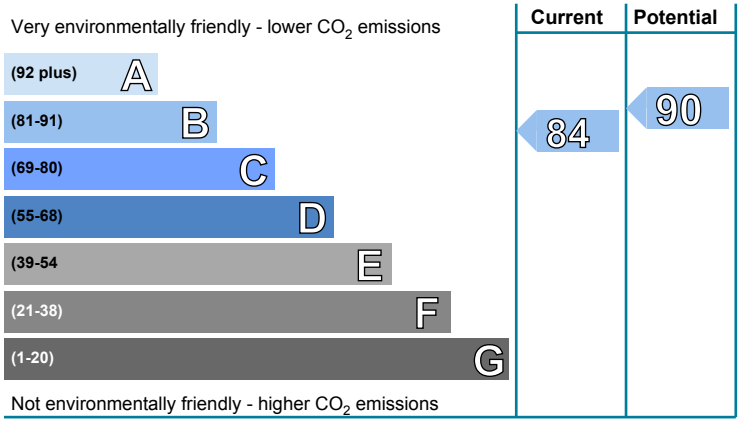


Energy Efficiency Rating

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

Your current rating is **band F (38)**. 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_2) Rating

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

Your current rating is **band B (84)**

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 Internal wall insulation	£7,500 - £11,000	£1449.00
2 Floor insulation (solid floor)	£5,000 - £10,000	£513.00
3 Solar water heating	£4,000 - £7,000	£258.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Flat, no insulation	★★★☆☆	★★★☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, electric	★☆☆☆☆	★★★★★
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, electric	—	—
Hot water	Electric immersion, standard tariff	★☆☆☆☆	★★★★★
Lighting	Below average lighting efficiency	★★★☆☆	★★★☆☆

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 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 21 kg $CO_2/m^2/yr$.

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 1.6 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 0.6 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	£7,179 over 3 years	£4,971 over 3 years	You could save £2,481 over 3 years
Hot water	£1,749 over 3 years	£1,476 over 3 years	
Lighting	£222 over 3 years	£222 over 3 years	
Totals	**£9,150**	**£6,669**	

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	Internal wall insulation	£7,500 - £11,000	£483	E 47	B 86
2	Floor insulation (solid floor)	£5,000 - £10,000	£171	E 51	B 87
3	Solar water heating	£4,000 - £7,000	£86	E 53	B 88
4	High performance external doors	£1,800 - £2,400	£88	D 55	B 88
5	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£276	D 61	B 90

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.

energy saving trust

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 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

4 High performance external doors

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

5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,302.27	N/A	N/A	N/A
Water heating (kWh per year)	2,051.34			

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), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Mr. Michael Churm
Assessor membership number: EES/019285
Company name/trading name: D M Hall Chartered Surveyors LLP
Address: 11 Buccleuch Street
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Phone number: 01387 254318
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Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org 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
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