YOUR ONESURVEY HOME REPORT

ADDRESS

Brandyburn Bungalow Auldgirth, Dumfries DG2 0XR

PREPARED FOR

Fiona Smith

INSPECTION CARRIED OUT BY:



SELLING AGENT:

C & D Rural

HOME REPORT GENERATED BY:



Document Index

| Document | Status | Prepared By | Prepared On |
|------------------------|------------------|---|-------------|
| Index of Documents | | | |
| Single Survey | Final | Dumfries - Allied Surveyors Scotland Plc | 10/08/2016 |
| Mortgage Certificate | Final | Dumfries - Allied Surveyors Scotland Plc | 10/08/2016 |
| Property Questionnaire | Final | Mrs. Fiona Smith | 05/08/2016 |
| EPC | File Uploaded | Dumfries - Allied Surveyors Scotland Plc | 09/08/2016 |

Important Notice:

This report has been prepared for the purposes of and use of Fiona Smith. Should your name not be on this report then Onesurvey is unable to guarantee that this is a genuine or complete copy of the Home Report. A personalised copy of this Home Report may be obtained at www.onesurvey.org free of charge.

If you are a potential purchaser of this property you may then present your personalised copy of the report to your advisers or mortgage provider with a view to them requesting a transcription report from the appointed Chartered Surveyor.

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes

PART 1

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

| Customer | Mrs. Fiona Smith |
|--------------------|---|
| | |
| Customer address | Brandyburn Bungalow Auldgirth, Dumfries DG2 0XR |
| | |
| Date of Inspection | 09/08/2016 |
| | |
| Prepared by | Simon Allen Dumfries - Allied Surveyors Scotland Plc |

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 Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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

1.2 THE REPORT

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

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

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

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

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in 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;
- 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

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

- 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 <u>Category 3</u>: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 <u>Category 2</u>: 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 consists of a detached bungalow. |
|--------------------------------|--|
| Accommodation | Ground floor: Entrance hall, sitting room, dining room, kitchen, utility room, toilet, two bedrooms and shower room incorporating WC. |
| Gross internal floor area (m2) | Approximately 107 m ² . |
| Neighbourhood and location | The property is situated in a rural setting near the small village of Auldgirth, with open outlooks over a surrounding agricultural landscape. The regional capital of Dumfries lies approximately 9 miles to the south and is capable of providing a wide range of shops, schools, transport links and other amenities. |
| Age | The bungalow is believed to have been constructed circa 1980. |
| Weather | Dry with sunny intervals. |
| Chimney stacks | Visually inspected with the aid of binoculars where required. The property possesses two chimney stacks which are of masonry construction with a painted roughcast external finish. Flashings are lead and chimney pots are of traditional design. |
| Roofing including roof space | Sloping roofs were visually inspected with the aid of binoculars where required. |

| | Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. |
|-------------------------------------|---|
| | The roof is pitched, timber framed and clad with concrete interlocking tiles over roofing felt and timber sarking boards. There are concrete ridge tiles and skews. |
| | An inspection of the roof void revealed the presence of mineral wool insulation above ceilings to an average depth of approximately 270 mm. |
| Rainwater fittings | Visually inspected with the aid of binoculars where required. |
| | Seamless alloy rainwater gutters connect to PVC downpipes. |
| Main walls | Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected. |
| | The main walls are of load-bearing timber framed construction with a masonry external leaf, generally roughcast. The walls are lined internally with plasterboard. Adequate sub-floor ventilation would appear to have been provided. |
| 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. |
| | Windows are of a timber framed casement design, generally incorporating sealed unit double glazing. The external door providing access to the entrance hall is timber, whilst aluminium framed, double glazed patio doors provide access to the sitting room. |
| External decorations | Visually inspected. |
| | Exposed external joinery, rainwater goods and wall surfaces have been painted. |
| Conservatories / porches | There are no conservatories or porches. |
| Communal areas | There are no common use areas within the building. |

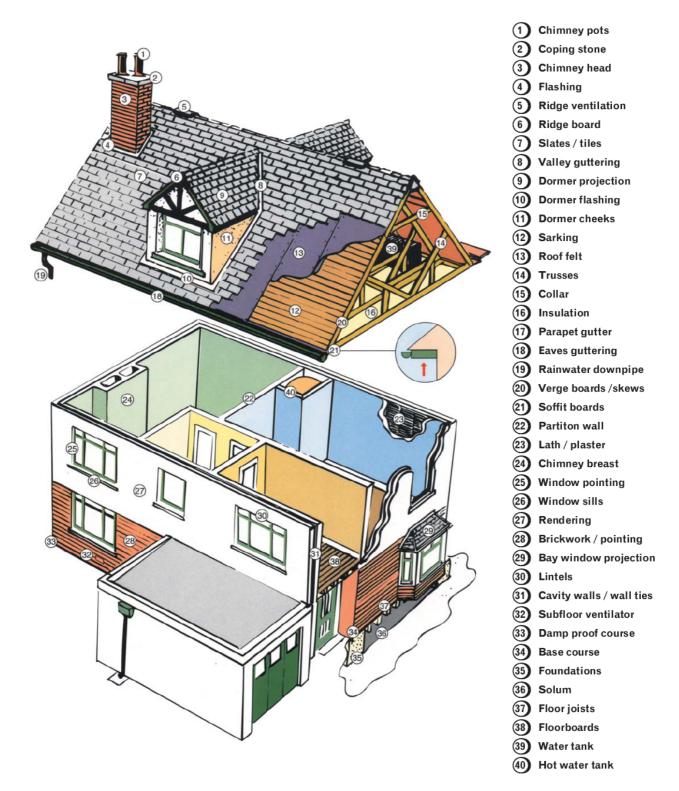
| The property includes a detached workshop/vehicle store which extends to approximately 106 m² measured internally. This building consists of a steel portal frame with concrete base walls. The pitched roof and external walls are clad with single skin, box profile sheet metal. Light and power are provided. There is a galvanised steel roller door for vehicular access. There are no additional permanent outbuildings. Visually inspected. Private garden ground surrounds the bungalow and is generally laid to grass with paved paths and access drive. The gardens are enclosed by stone dykes and timber fencing. In addition to the immediate garden ground, there are two small paddocks situated immediately to the north of the property and an area to the side where the workshop/vehicular store and additional parking area are situated. The paddocks are generally enclosed by a stone roadside wall and timber fencing. The eastern paddock is not as yet fully defined on the ground. It is understood that the two paddocks extendto approximately 0.74 acres (0.40 ha), whilst the property in total extends to approximately 1.06 acres (0.43ha). Ceilings Visually inspected from floor level. Ceilings throughout the property are lined with plasterboard. A textured Artex finish has been applied to some ceiling surfaces. | | |
|---|------------------------------|---|
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| · · · · · · · · · · · · · · · · · · · | Internal walls | walls were randomly tested for dampness where considered |
| Internal walls consist of timber framed stud partitions, lined with plasterboard. A textured Artex finish has been applied to some wall surfaces. | | with plasterboard. A textured Artex finish has been applied |
| | Floors including sub | Surfaces of exposed floors were visually inspected. No carpets or |
| | Floors including sub | Surfaces of exposed floors were visually inspected. No carpets or |

| floors | floor coverings were lifted. | |
|---------------------------------------|--|--|
| | 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. | |
| | Floors are of suspended timber joist construction, overlaid with timber boarding. | |
| | An inspection of floor surfaces was severely restricted due to the presence of fitted carpets and other floor coverings. Subfloor areas have not been inspected. | |
| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. | |
| | Internal joinery is mahogany with a stained varnish finish. There are a couple of timber framed and glazed doors, whilst the remainder are of a timber framed composite design with a smooth faced sapele type finish. | |
| | The kitchen has been provided with a range of fitted floor and wall mounted cupboard units with wood effect laminated doors and laminated worktops. There is an inset stainless steel sink unit and a fitted cooker hood. | |
| | There are built in wardrobes in each of the bedrooms. | |
| Chimney breasts and fireplaces | Visually inspected. No testing of the flues or fittings was carried out. | |
| | There are no operational fireplaces within the property although a reconstituted stone fire surround and tiled hearth are to be found in the sitting room, currently occupied by an electric fire. | |
| Internal decorations | Visually inspected. | |
| | Papered and/or painted finishes have been applied to wall and ceiling surfaces. A textured Artex finish has been applied to some walls and ceilings. Internal joinery has been treated with a stained varnish. | |
| Cellars | There are no cellars. | |
| Electricity | Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any | |

| | services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on. |
|---------------------------------------|--|
| | Mains electricity is connected, serving 13 amp square pin sockets. Visible wiring was seen to be PVC sheathed and insulated. The electricity meter and fuse box are located in the utility room. An RCD has been fitted. |
| Gas | There is no gas connection to the property, nor is mains gas available within the locality. |
| 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. |
| | Mains water is connected and visible plumbing was seen to be copper. There is a stopcock beneath the kitchen sink. An insulated PVC cold water storage tank is located in the roof space. |
| | Sanitary fittings in the shower room consist of a modern white WC and wash hand basin. There is an open shower with enclosure suitable for disabled use. The WC and wash hand basin in the toilet are of an older design and coloured. |
| 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. |
| | Central heating is provided by an oil fired Grant Vortex boiler, which is located in the utility room and serves panel radiators throughout the property. The heating is controlled by a central programmer and separate room thermostat. There are no individual thermostatic valves fitted to radiators. |
| | Domestic hot water is provided by the central heating boiler, supplemented by an electric immersion system fitted to an insulated hot water storage cylinder located in the roof space. |
| Drainage | Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. |
| | Drainage is understood to be connected to a private septic |

| | tank, believed to be located within the field to the rear of the bungalow. The exact location of the septic tank could not be ascertained at the time of inspection. |
|-------------------------------------|---|
| Fire, smoke and burglar alarms | Visually inspected. No tests whatsoever were carried out to the system or appliances. A smoke detector has been installed in the entrance hall. |
| Any additional limits to inspection | 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. |

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 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: | Although a number of hairline cracks were identified in the cement render finish at the base of the external walls, there is no evidence of significant structural movement affecting the property. |

| Dampness, rot and infestation | |
|-------------------------------|---|
| Repair category: | 1 |
| Notes: | No indications of penetrating dampness, rot or infestation were identified within the accessible areas of the property. |

| Chimney stacks | |
|------------------|--|
| Repair category: | |
| Notes: | Chimney stacks appear to be in satisfactory condition, based on a ground level inspection. |

| Roofing including roof space | |
|------------------------------|--|
| Repair category: | |
| Notes: | No reportable defects were identified. The roof space has been adequately insulated. |

| 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 | S |
|--------------------|---|
| Repair category: | 1 |
| Notes: | Weather conditions were dry at the time of inspection, thus restricting a full assessment of the effectiveness of the rainwater conductors. No obvious defects were identified. |

| Main walls | |
|------------------|---|
| Repair category: | 1 |
| Notes: | There is some light cracking to the cement render finish applied to the base walls and future repairs may become necessary. |

| Windows, extern | al doors and joinery |
|------------------|---|
| Repair category: | 2 |
| Notes: | The seals to several of the double glazed window units have failed, resulting in a build up of condensation between the panes of glass. Additional double glazing units may be susceptible to similar failure in the future. There is some slight surface weathering to timber window frames |
| | and sills, generally disguised by decorative finishes. |

| External decorations | |
|----------------------|---|
| Repair category: | |
| Notes: | External decoration has been adequately maintained. |

| 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. |

| Conservatories / | porches |
|------------------|-----------------|
| Repair category: | |
| Notes: | Not applicable. |

| Communal areas | |
|------------------|-----------------|
| Repair category: | |
| Notes: | Not applicable. |

| Garages and per | manent outbuildings |
|------------------|---|
| Repair category: | 1 |
| Notes: | The workshop/vehicular store is generally in sound condition. Repairs to the access door are to be completed prior to completion of sale. |

| Outside areas ar | nd boundaries |
|------------------|--|
| Repair category: | 1 |
| Notes: | Whilst no major defects were identified, the small north-western paddock would appear to have been poorly maintained and could be usefully improved, particularly if required for grazing. Boundary walls and fences appear to be in reasonable condition. |

| Ceilings |
|----------|
|----------|

| 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. |

| Repair category: | 1 |
|------------------|--|
| Notes: | No reportable defects were identified. |
| | A textured Artex finish has been applied to a number of the ceilings. Earlier forms of Artex, produced prior to the mid-1980s, often contained asbestos fibres in their manufacture. Whilst asbestos in this form is not considered hazardous to health unless damaged, care or specialist advice should be taken before carrying out any invasive works affecting these ceilings. |

| Internal walls | | |
|------------------|--|--|
| Repair category: | 1 | |
| Notes: | No reportable defects were identified. | |
| | A textured Artex finish has been applied to some internal wall surfaces. Earlier forms of Artex, produced prior to the mid-1980s, often contained asbestos fibres in their manufacture. Whilst asbestos in this form is not considered hazardous to health unless damaged, care or specialist advice should be taken before carrying out any invasive works affecting these walls. | |

| Floors including sub-floors | | |
|-----------------------------|---|--|
| Repair category: | | |
| Notes: | Floors were seen to be in satisfactory condition, where accessible. | |

| Internal joinery and kitchen fittings | | |
|---------------------------------------|--|--|
| Repair category: | | |

| 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. |

| | 1 |
|--------|---|
| Notes: | Internal joinery is considered to be in reasonable condition, normal wear and tear accepted. Kitchen fittings appear to be of a reasonably modern design and free from significant wear and tear. |

| Chimney breasts and fireplaces | | |
|--------------------------------|--|--|
| Repair category: | | |
| Notes: | No immediate action or repair is needed. | |

| Internal decorations | | |
|----------------------|--|--|
| Repair category: | 1 | |
| Notes: | Whilst decoration is largely a subjective matter, the property is considered to have been maintained in reasonable decorative order. | |

| Cellars | |
|------------------|-----------------|
| Repair category: | |
| Notes: | Not applicable. |

| Electricity | |
|------------------|---|
| Repair category: | 2 |

| 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. |

| Notes: | Whilst no major defects were identified, based on a visual inspection, the fuse box is of an older design and is unlikely to meet current standards. The provision of electrical power points in some rooms is limited in relation to modern-day requirements. |
|--------|--|
| | The Institution of Electrical Engineers recommends that electrical installations be regularly tested by a qualified electrician, preferably every ten years and on change of occupation |

| Gas | |
|------------------|-----------------|
| Repair category: | |
| Notes: | Not applicable. |

| Water, plumbing and bathroom fittings | |
|---------------------------------------|--|
| Repair category: | 1 |
| Notes: | No obvious defects were identified in the water feed and plumbing systems. Shower room fittings appear to be of a reasonably modern design and in good condition. The WC and wash hand basin in the toilet are of a somewhat dated design and colour, although appear serviceable. |

| Heating and hot water | |
|-----------------------|---|
| Repair category: | |
| Notes: | It is assumed that the central heating system has been properly installed and maintained in accordance with all current regulations, with particular emphasis on fluing and ventilation requirements. The boiler appears to be of a reasonably modern, high efficiency |

| 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. |

| design. Nevertheless, failure to regularly test and service boilers and associated fittings can increase safety risks and reduce |
|--|
| efficiency. |

| Drainage | |
|------------------|--|
| Repair category: | |
| Notes: | No obvious defects were identified, based on a visual inspection. It should be appreciated that drainage is to a private system and that the property owner will therefore be responsible for any future maintenance and repair. |

| 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. |

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

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.

<u>Unrestricted parking within 25 metres:</u> 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 coinoperated machines.

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

The assumed tenure is Ownership.

Access to this and the neighbouring properties would appear to be over a shared driveway and legal arrangements and responsibilities should be confirmed.

At the time of inspection, the property boundaries were not fully defined on the ground and these should be confirmed with reference to title deeds. Any possible rights of access over the property should also be identified.

The workshop/vehicle store is understood to have been erected approximate ten years ago and it should be ensured that all local authority consents have been obtained, as appropriate.

There are electricity and telecom poles located within the boundaries of the property and wayleaves are likely to exist for the purposes of maintenance and repair.

The location of the septic tank should be identified and if this or the outflow extend beyond the boundaries of the property, it should be ensured that legal arrangements for the purposes of maintenance and repair are adequate. It should also be insured that the drainage system is registered with SEPA.

Estimated re-instatement cost (£) for insurance purposes

£205.000

Two Hundred and Five Thousand Pounds

Valuation (£) and market comments

£195.000

The market value of the property as described in this report is One Hundred and Ninety Five Thousand pounds.

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights.

The property is considered to be of a type and in a location for which continuing demand might reasonably be anticipated.

|--|

| Company name: | Dumfries - Allied Surveyors Scotland Plc |
|-----------------|--|
| Address: | 35 Buccleuch Street Dumfries DG1 2AB |
| Signed: | Electronically Signed: 81958-26356689-8508 |
| Date of report: | 10/08/2016 |

P A R T 2.

MORTGAGE VALUATION **CERTIFICATE**

Includes a market valuation of the property.





Property: Brandyburn Bungalow Auldgirth, Dumfries DG2 0XR Client: Mrs. Fiona Smith Tenure: Ownership Date of Inspection: 09/08/2016 Reference: SA/16/426

This report has been prepared in response to your recent instructions to carry out a valuation report on the property referred to above. Please note that for most clients purchasing a property, the more detailed HOME CONDITION REPORT is recommended. This report and our inspection to which it refers have been carried out in accordance with the RICS Valuation Standards. Your attention is drawn to the additional comments elsewhere within the report, which set out the extent and limitations of the service provided. This report should be read in conjunction with the instruction acknowledgement. It is normal practice and a requirement of the RICS Valuation Standards regulations to point out that this report is for the use of the party to whom it is addressed, or their named client, or their nominated lenders, and no responsibility is accepted to any third party for the whole, or any part of its contents. Your attention is drawn to the fact that neither the whole, nor any part of this report, or any reference thereto may be included in any document, circular or statement without prior approval in writing as to the form in which it will appear

1.0 LOCATION

The property is situated in a rural setting near the small village of Auldgirth, with open outlooks over a surrounding agricultural landscape. The regional capital of Dumfries lies approximately 9 miles to the south and is capable of providing a wide range of shops, schools, transport links and other amenities.

| | | l | l |
|-----|-------------|----------|------------------------|
| 2.0 | DESCRIPTION | 2.1 Age: | 36 years approximately |

The property consists of a detached bungalow with spacious workshop/vehicle store, garden ground and two small paddocks. The property extends in total to approximately 1.06 acres (0.43ha).

3.0 CONSTRUCTION

The roof is pitched, timber framed and clad with concrete interlocking tiles.

The main walls are of load-bearing timber framed construction with a roughcast masonry outer leaf.

Floors are of suspended timber construction.

4.0 ACCOMMODATION

Ground floor: Entrance hall, sitting room, dining room, kitchen, utility room, toilet, two bedrooms and shower room incorporating WC.

| 5.0 | SERVICES (No tests have been applied to any of the services) | | | | | | |
|---------------|--|------------------------------------|-------|------|------|-----------|-------------|
| Water: | Mains | Electricity: | Mains | Gas: | None | Drainage: | Septic tank |
| Central Heati | ng: | Oil fired boiler serving radiators | | | | | |

| 6.0 | OUTBUILDINGS | | | | | |
|--|--|---|--|--|--|--|
| Garage: | | Spacious detached workshop/vehicle store. | | | | |
| Others: | | None | | | | |
| 7.0 | GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination. | | | | | |
| The property is considered to be in satisfactory condition for mortgage purposes with no evident requirement for repairs of an urgent or essential nature. A number of matters were however noted during the course of the inspection and these typically include the following: 1. Some aspects of the electrical installation may not meet current standards. A qualified electrician should be | | | | | | |
| instructed to test the system and undertake any upgrading that may be necessary. | | | | | | |
| 2. Hairline cracks were identified within the cement render applied to the external base walls and future repairs may be necessary. | | | | | | |

- 3. The seals to some of the double glazed window units have failed, resulting in a build up of condensation between the panes of glass. Additional glazing units may be susceptible to similar failure in the future. There is some surface weathering of timber window frames and sills, generally disguised by decorative finishes.
- 4. A textured Artex finish has been applied to some wall and ceiling surfaces. Earlier forms of Artex, produced prior to the mid-1980s, often contained asbestos fibres in their manufacture. Whilst asbestos in this form is not considered hazardous to health unless damaged, care or specialist advice should be taken before carrying out any invasive works affecting these ceilings.

| 8.0 | ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property) | | | | | |
|--|---|--|--|--|--|--|
| None. | | | | | | |
| 8.1 Retention | 8.1 Retention recommended: n/a | | | | | |
| 9.0 | ROADS &FOOTPATHS | | | | | |
| The passing public road has been made up and is understood to be maintained at public expense. | | | | | | |
| 10.0 | BUILDINGS INSURANCE 205,000 GROSS EXTERNAL FLOOR AREA 119 Square metres | | | | | |
| | This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. | | | | | |

Access to this and the neighbouring properties would appear to be over a shared driveway and legal arrangements and responsibilities should be confirmed.

11.0

GENERAL REMARKS

At the time of inspection, the property boundaries were not fully defined on the ground and these should be confirmed with reference to title deeds. Any possible rights of access over the property should also be identified.

The workshop/vehicle store is understood to have been erected approximate ten years ago and it should be ensured that all local authority consents have been obtained, as appropriate.

There are electricity and telecom poles located within the boundaries of the property and wayleaves are likely to exist for the purposes of maintenance and repair.

The location of the septic tank should be identified and if this or the outflow extend beyond the boundaries of the property, it should be ensured that legal arrangements for the purposes of maintenance and repair are adequate. It should also be insured that the drainage system is registered with SEPA.

The property is considered to be of a type and in a location for which continuing demand might reasonably be anticipated.

| 12.0 | VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests. | | | | | | |
|--|--|------------------------|------------|---|------------|--|--|
| 12.1 | Market Value in present condition (£): One Hundred and Ninety Five Thousand Pounds | | | ounds | | | |
| 12.2 | Market Value on completion of essential works (£): | | n/a | n/a | | | |
| 12.3 | Suitable security for Yes normal mortgage purposes? | | | | | | |
| 12.4 | Date of Valua | ition: | 10/08/2016 | | | | |
| Signature: | nature: Electronically Signed: 81958-26356689-8508 | | | | | | |
| Surveyor: Simon Allen | | Date : 10/08/20 | | | 10/08/2016 | | |
| Dumfries - Allied Surveyors Scotland Plc | | | | | | | |
| Office: | Office: 35 Buccleuch Street Dumfries DG1 2AB | | | Tel: 01387 254425 Fax: 01387 257266 email: dumfries@alliedsurveyorsscotland.com | | | |

PART 3.

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

| Property address | Brandyburn Bungalow Auldgirth, Dumfries DG2 0XR |
|------------------|---|
| | |
| Customer | Mrs. Fiona Smith |
| | |
| Customer address | Brandyburn Bungalow Auldgirth, Dumfries DG2 0XR |
| | |
| Prepared by | Simon Allen Dumfries - Allied Surveyors Scotland Plc |

Energy Performance Certificate (EPC)

Dwellings

Scotland

BRANDYBURN BUNGALOW, AULDGIRTH, DUMFRIES, DG2 0XR

Dwelling type: Detached bungalow
Date of assessment: 09 August 2016
Date of certificate: 09 August 2016

Total floor area: 107 m²

Primary Energy Indicator: 214 kWh/m²/year

Reference number: 0013-1048-1238-9726-1924 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

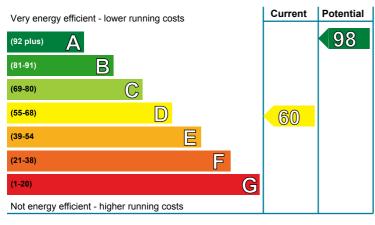
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

| Estimated energy costs for your home for 3 years* | £2,910 | See your recommendations report for more information |
|---|--------|---|
| Over 3 years you could save* | £807 | |

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

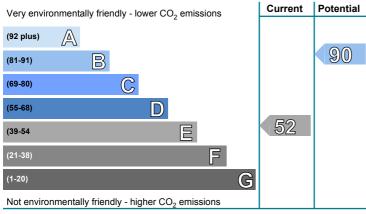


Energy Efficiency Rating

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 (60)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band E (52)**. The average rating for EPCs in Scotland is **band D (59)**.

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

Top actions you can take to save money and make your home more efficient

| Recommended measures | Indicative cost | Typical savings over 3 years | Available with Green Deal |
|--------------------------------------|-----------------|------------------------------|------------------------------|
| 1 Floor insulation (suspended floor) | £800 - £1,200 | £411.00 | ⊘ |
| 2 Low energy lighting | £50 | £141.00 | |
| 3 Heating controls (TRVs) | £350 - £450 | £90.00 | Ø |

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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) | **** | ★★★★ ☆ |
| Roof | Pitched, 270 mm loft insulation | **** | ★★★★ ☆ |
| Floor | Suspended, no insulation (assumed) | _ | _ |
| Windows | Mostly double glazing | *** | *** |
| Main heating | Boiler and radiators, oil | ★★★☆☆ | ★★★★ ☆ |
| Main heating controls | | *** | *** |
| Secondary heating None | | _ | _ |
| Hot water | From main system | *** | *** |
| Lighting | Low energy lighting in 17% of fixed outlets | *** | *** |

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 55 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 5.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|-----------|----------------------|------------------------|--------------------------|
| Heating | £2,085 over 3 years | £1,629 over 3 years | |
| Hot water | £459 over 3 years | £276 over 3 years | You could |
| Lighting | £366 over 3 years | £198 over 3 years | save £807 |
| Total | s £2,910 | £2,103 | over 3 years |

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

Recommendations for improvement

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

| Recommended measures | | Indicative cost | Typical saving | Rating after improvement | | Green |
|----------------------|---|-------------------|----------------|--------------------------|-------------|-------|
| Re | commended measures | indicative cost | per year | Energy | Environment | Deal |
| 1 | Floor insulation (suspended floor) | £800 - £1,200 | £137 | D 66 | D 59 | |
| 2 | Low energy lighting for all fixed outlets | £50 | £47 | D 67 | D 60 | |
| 3 | Upgrade heating controls | £350 - £450 | £30 | C 69 | D 62 | |
| 4 | Solar water heating | £4,000 - £6,000 | £55 | C 71 | D 65 | |
| 5 | Solar photovoltaic panels, 2.5 kWp | £5,000 - £8,000 | £257 | C 80 | C 73 | |
| 6 | Wind turbine | £15,000 - £25,000 | £552 | A 98 | B 90 | |

Measures which have a green deal tick are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

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.

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

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

1 Floor insulation (suspended floor)

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

2 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

3 Heating controls (thermostatic radiator valves)

Thermostatic radiator valves allow the temperature of each room to be controlled to suit individual needs, adding to comfort and reducing heating bills provided internal doors are kept closed. For example, they can be set to be warmer in the living room and bathroom than in the bedrooms. Ask a competent heating engineer to install thermostatic radiator valves. Thermostatic radiator valves should be fitted to every radiator except the radiator in the same room as the room thermostat. Remember the room thermostat is needed as well as the thermostatic radiator valves, to enable the boiler to switch off when no heat is required. Building regulations generally apply to this work, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

4 Solar water heating

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

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 these 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.

6 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and 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. 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 a wind turbine, 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.

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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

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 13,413 | N/A | N/A | N/A |
| Water heating (kWh per year) | 2.937 | | | |

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. Simon Allen Assessor membership number: EES/008215

Company name/trading name: Allied Surveyors Scotland Plc

Address: 35 Buccleuch Street

Dumfries DG1 2AB 01387 254 424

Phone number: 01387 254 424

Email address: simon.allen@alliedsurveyorsscotland.com

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.

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Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerscotland.org or call 0808 808 2282.

Authorised home energy assessment

Finance at no upfront cost

Choose from authorised installers May be paid from savings in energy bills

Repayments stay with the electricity bill payer

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P A R T 4.

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Questionnaire

| Property Address | Brandyburn Bungalow Auldgirth, Dumfries DG2 0XR |
|---|---|
| Seller(s) | Fiona Smith |
| Completion date of property questionnaire | 05/08/2016 |

Note for sellers

| 1. | Length of ownership | |
|----|---|-----|
| | How long have you owned the property? August 2003 | |
| 2. | Council tax | |
| | Which Council Tax band is your property in? (Please circle) []A[]B[]C[]D[x]E[]F[]G[]H | |
| 3. | Parking | |
| | What are the arrangements for parking at your property? (Please tick all that apply) | |
| | Garage | [] |
| | Allocated parking space | [] |
| | Driveway | [x] |
| | Shared parking | [] |
| | On street | [] |
| | Resident permit | [] |
| | Metered parking | [] |
| | Other (please specify): | |

| Conservation area | | |
|-------------------|--|--|
|-------------------|--|--|

| 4. | | |
|----|--|-------------------------------|
| | Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? | []YES [x]NO []Don't know |
| 5. | Listed buildings | |
| | Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)? | []YES [x]NO |
| 6. | Alterations/additions/extensions | |
| а | (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)? | []YES [x]NO |
| | If you have answered yes, please describe below the changes which you have made: | |
| | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? | []YES[]NO |
| | If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. | |
| | If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them: | |
| b | Have you had replacement windows, doors, patio doors or double glazing installed in your property | []YES [x]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? | []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. | |
| | | |

| 7. | Central heating | |
|-----|---|----------------------------|
| а | 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). | [x]YES []NO []Partial |
| | If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). | |
| | If you have answered yes, please answer the three questions below: | |
| | (i) When was your central heating system or partial central heating system installed? Don't know | |
| | (ii) Do you have a maintenance contract for the central heating system? | []YES [x]NO |
| | If you have answered yes, please give details of the company with which you have a maintenance contract | |
| | (iii) 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? | [x]YES []NO |
| 9. | Issues that may have affected your property | |
| а | Has there been any storm, flood, fire or other structural damage to your property while you have owned it? | []YES [x]NO |
| | If you have answered yes, is the damage the subject of any outstanding insurance claim? | []YES[]NO |
| b | Are you aware of the existence of asbestos in your property? | [x]YES []NO |
| | If you have answered yes, please give details: | |
| 10. | Services | |
| а | Please tick which services are connected to your property and gi supplier: | ve details of the |

| | Services | Connected | Supplier |
|-----|---|------------------|-------------------------------|
| | Gas or liquid petroleum gas | N | |
| | Water mains or private water supply | Υ | busines stream |
| | Electricity | Υ | scottish power |
| | Mains drainage | N | |
| | Telephone | Υ | Talk talk ltd |
| | Cable TV or satellite | N | |
| | Broadband | N | |
| b | Is there a septic tank system at your proper | ty? | [x]YES []NO |
| | If you have answered yes, please answer the below: | ne two questions | |
| | (i) Do you have appropriate consents for the discharge from your septic tank? | | [x]YES []NO []Don't know |
| | (ii) Do you have a maintenance contract for your septic tank? | | []YES [x]NO |
| | If you have answered yes, please give details of the company with which you have a maintenance contract: | | , |
| 11. | Responsibilities for shared or common areas | | |
| а | 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? 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? If you have answered yes, please give details: []YES [x]NO []Don't know | | |
| С | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? []YES [x]NO | | f []YES [x]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? If you have answered yes, please give details: | | n []YES [x]NO |
| е | 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? | | |

| | 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? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.) If you have answered yes, please give details: | []YES [x]NO |
| 12. | Charges associated with your property | |
| а | Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: | []YES [x]NO |
| b | Is there a common buildings insurance policy? | []YES [x]NO []Don't know |
| | If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges? | |
| С | Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. | |
| | | |
| 13. | Specialist works | |
| 13. | 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? | []YES [x]NO |
| | 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 | []YES [x]NO |
| | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they | []YES [x]NO |
| а | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. As far as you are aware, has any preventative work for dry rot, | |
| а | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? | |

| 14. | Guarantees | | |
|-------|--|--|--|
| а | Are there any guarantees or warranties for any of the following: | | |
| (i) | Electrical work | [x]NO []YES []Don't know []With title deeds []Lost | |
| (ii) | Roofing | [x]NO []YES []Don't know []With title deeds []Lost | |
| (iii) | Central heating | [x]NO []YES []Don't know []With title deeds []Lost | |
| (iv) | National House Building Council(NHBC) | [x]NO []YES []Don't know []With title deeds []Lost | |
| (v) | Damp course | [x]NO []YES []Don't know []With title deeds []Lost | |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | [x]NO []YES []Don't know []With title deeds []Lost | |
| b | If you have answered 'yes installations to which the g | or 'with title deeds', please give details of the work or uarantee(s) relate(s): | |
| С | Are there any outstanding claims under any of the guarantees listed above? | []YES []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? | []YES [x]NO []Don't know | |
| | If you have answered yes, please give details: | | |
| 16. | Notices that affect your property | | |
| In the past three years have you ever received a notice: | | | |
| а | advising that the owner of a neighbouring property has made a planning application? | []YES [x]NO | |
| b | that affects your property in some other way? | []YES [x]NO | |

property questionnaire

| С | that requires you to do any maintenance, repairs or improvements to your property? | []YES [x]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 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): | Fiona Smith | | |
| Capacity: | [x]Owner []Legally Appointed Agent for Owner | | |
| Date: | 05/08/2016 | | |