# Single Survey

## survey report on:

BRIDGE HOUSE 16 PORT LOGAN STRANRAER DG9 9NG
EXECUTRY OF MR ERIC SWINDELLS
DM Hall LLP
7th January 2021



#### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property<sup>1</sup>.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers 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.

#### 1.2 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.

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 the 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.

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

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 <sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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

#### 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
- 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.

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

#### **WARNING:**

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

#### 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

#### 2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

#### 2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

#### 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" 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. 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 etc. will not be inspected or reported on.

Description	MID TERRACED HOUSE
Accommodation	Ground Floor: Vestibule Hall, Living Room, Study, Storage Room, Bathroom (wc, whb, bath with shower over), Dining Room, Kitchen.  First Floor: Four Bedrooms, Toilet (wc, whb), Front Porch.
Gross internal floor area (m²)	166 sq.m approx.
Neighbourhood and location	The property is situated in the village of Port Logan in an area of various house types and styles. The village is approximately 14 miles south of Stranraer where larger town facilities and amenities are available.
Age	170 years approx.
Weather	Dry and overcast with proceeding weather conditions of mixed wintry pattern with occasional heavy showers. Previous days had been dry and frosty.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.  Chimneys are stone and brick built with rendered finishes with the exception of the chimney at the rear of the kitchen which is stone and brick with bare faced masonry.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.  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

The main roof is pitched and clad with tiles have been tiled ridg The dining room has a pitched slate roof and the kitchen a pitc roof clad with corrugate metal.  Roof Space: Access to the loft is from a permanent staircase of the upper landing. The roof is timber framed, partially floored a lined. No access to the loft areas of the dining room and kitche  Rainwater fittings  Visually inspected with the aid of binoculars where appropriate.  Gutters and downpipes are mainly of PVC.	hed on and
appropriate.	
appropriate.	
Gutters and downpipes are mainly of PVC.	
Main walls  Visually inspected with the aid of binoculars where appropriate.	
Foundations and concealed parts were not exposed or inspected.	
The outer walls are of solid stone and solid brick. Walls are rendered and/or masonry painted.	
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.	
Timber framed double glazing and also timber casement single glazed window units.	
Exterior doors are timber and glazed/timber.	
External decorations Visually inspected.	
Masonry painted external walls and chimneys.	
Conservatories / porches Visually inspected.	
Front porch is timber framed and has a glazed roof.	
Communal areas None.	
Garages and permanent outbuildings Visually inspected.	
Garden shed/stores of stone construction with corrugated roofs also brick store with corrugated roof.	and

Outside areas and boundaries	Visually inspected.	
	To the rear the garden is laid out with concrete paths and areas of grass.	
	The front there is a shared access road/drive.	
	There is a foot bridge leading from the main road across to the first floor level of the subject property.	
Ceilings	Visually inspected from floor level.	
	Ceilings are of lath and plaster and/or plasterboard.	
	Some ceilings have decorative textured coatings and there is also ceilings with polystyrene tiles.	
Internal walls	Visually inspected from floor level.	
Internal Walle		
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	Internal walls are plastered on the hard. Lath and plaster/plasterboard and also exposed stonework.	
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.	
Floors including sub floors		
Floors including sub floors	carpets or floor coverings were lifted.  Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted	
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Floors including sub floors  Internal joinery and kitchen fittings	carpets or floor coverings were lifted.  Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.  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.  The ground floor is part solid part timber and upper floors are of timber.	
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Chimney breasts and fireplaces	Visually inspected.
Commiss, areas and mappings	No testing of the flues or fittings was carried out.
	Fireplaces in lounge and also the kitchen.
Internal decorations	Visually inspected.
	Wallpaper and painted finishes.
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.  Mains supply with meter and fuses in ground vestibule. Power outlets of 13 amp type and where visible cabling was carried in PVC clad wiring.
Gas	No supply.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains water supply. Visible plumbing carried in copper and PVC materials.
	Toilet is equipped with wc and whb.
	Bathroom equipped with wc, whb, bath with shower over.
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.
	No central heating.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage assumed to connect to the main sewerage system.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
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#### 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.

In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.

Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.

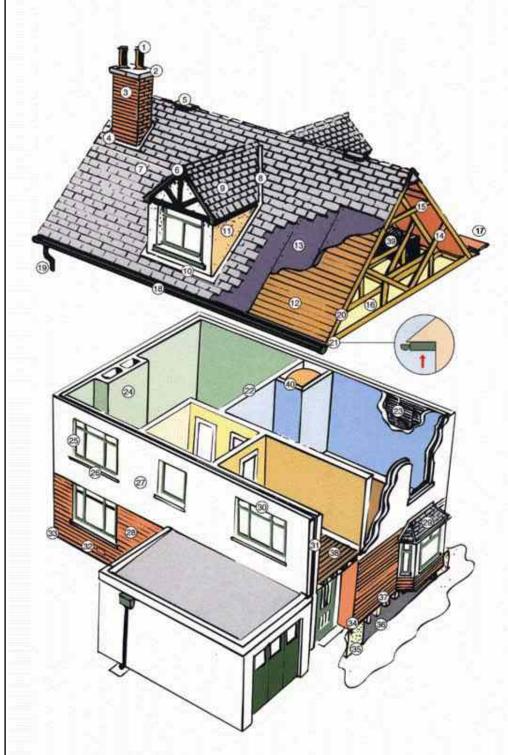
My physical inspection of the roof void area was restricted by the storage of personal effects and furnishing, and also been partly lined and floored.

My inspection of the roof covering was restricted from ground level and some parts were not visible. (Trees/surrounding buildings/site topography) partially blocked sight lines. The flat roof coverings were not visible from ground level.

I was not able to inspect the sub floor area.

I was unable to see below the bath.

### 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.

- 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
- 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
- 10) Hot water tank

#### 2. Condition

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

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	

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	There is evidence of rising and penetrating dampness and also timber decay at various locations and further investigation, including examination of concealed areas, should be carried out by an appropriate timber/damp specialist contractor, and repairs implemented to guaranteed standards.  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.
	External ground levels are high in areas and this can contribute to timber/damp defects. Ground levels should be lowered to a suitable level beneath internal floor levels. A specialist contractor can advise
	There is deflection to flooring (describe generally) suggesting the possibility of concealed defects. Investigation, including examination of concealed areas, should be carried out by an appropriate timber/damp specialist contractor, and repairs implemented to guaranteed standards
	There is evidence of wood boring insect infestation. This appears to be Bark Beetle and does not represent a significant defect

Chimney stacks	
Repair category	2
Notes	The chimney at the rear of the kitchen is in poor condition. A building contractor will be able to advise on necessary repairs or rebuilding.

Roofing including roof space	
Repair category	3
Notes	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 are a number of broken, slipped and displaced slates which require to be refixed/replaced. A reputable roofing contractor can advise on necessary repairs to ensure wind and water tightness.  The roof over the kitchen is in poor condition and requires to stripped and renewed. A reputable roofing contractor can provide further advice.  Roof Space: There is evidence of wood boring insect infestation. Please see comments under Dampness, Rot & Infestation.  There is evidence of water staining particularly adjacent the chimney breast areas.

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.

Main walls	
Repair category	2
Notes	External ground levels are high in areas and this can contribute to timber/damp defects. Ground levels should be lowered to a suitable level beneath internal floor levels. A specialist contractor can advise.
	The rendering to the outer walls particularly the rear elevation is weathered and eroded in places. A reputable builder can advise on necessary repairs.
	The dining room and kitchen rear projection require repair and maintenance.

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. This can occur without warning and may only be seen in certain weather conditions.  The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass.  External joinery including window frames/doors/door frames/eaves timbers are affected by decay to varying degrees. A reputable joiner can advise on all necessary repairs.

External decorations	
Repair category	2
Notes	Outside paintwork has deteriorated and redecoration is now required. Regular re-painting of external joinery will prolong its life span.
	There is evidence of rooted timbers to the underside of the bridge.

Conservatories/porches	
Repair category	3
Notes	The porch is of a lightweight construction and is in poor condition. Regular maintenance is anticipated or replacement should be considered.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	2
Notes	General repair and maintenance required to out houses.

Outside areas and boundaries	
Repair category	2
Notes	The garden ground is overgrown and requires general tending and maintenance.

Ceilings	
Repair category	3
Notes	Water damaged plasterwork to various ceilings.  There is timber polystyrene tiles to ceiling surfaces. This may represent a fire hazard.

Internal walls	
Repair category	3
Notes	There is extensive dampness to various walls. damp effected plaster will require to be stripped out.

Floors including sub-floors	
Repair category	3
Notes	I did not gain access to the sub-floor area. However external ground levels are high in relation to internal floor levels. A reputable timber/damp specialist contractor can carry out a check of the property including solum and sub-floor areas.  Deflection/movement to timber floors would indicate the presence of rot to sub floor timbers. See dampness rot and infestation section above.

Internal joinery and kitchen fittings	
Repair category	3
Notes	Kitchen base and wall units are dated and reaching the end of their useful life.  Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards.

ne possibility of rovision for tion. Disused
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Internal decorations	5
Repair category	3
Notes	Decorative finishes are spoiled and marked. Complete redecoration is envisaged.

Cellars	
Repair category	-
Notes	Not applicable.

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 IEE regulations.  The electrical installation appears dated/aged and requires to be upgraded and improved. Further advice will be available from a NICEIC/SELECT registered electrician.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings				
Repair category	3			
Notes	There is evidence of leakage and spillage around sanitary fittings in the toilet and the consequent damage to the building fabric. Further investigation and repair can be undertaken by a timber/damp specialist and/or plumbing contractor with a view to having all necessary remedial repair work implemented.			

Heating and hot water				
Repair category	3			
Notes	Heating and hot water systems are inadequate. A complete new central heating and hot water systems are required. A reputable central heating/plumbing contractor can advise further.			

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 previous comments for detailed information.

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

## Single Survey

#### 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	
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 X No	
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

The access road/path appears to be shared. The completing conveyancer should verify rights of access and liability in respect of future maintenance.

#### Estimated reinstatement cost for insurance purposes

FIVE HUNDRED THOUSAND POUNDS - (£500,000).

#### Valuation and market comments

Market Value - ONE HUNDRED AND TWENTY THOUSAND POUNDS - (£120,000).

The opinion of market value reflects the general state of the property in its present condition even though essential repairs, improvements and upgrading works are required. It is advisable to obtain estimates from the relevant trades/building contractors prior to purchase.

This is a replacement Home Report, the original inspection was carried out on 9th Sept 2020.

Signed	Security Print Code [500983*DRAFT* ] Electronically signed				
Report author	ROBERT MURDOCH				
Company name	DM Hall LLP				
Address	15 Miller Road, Ayr, KA7 2AX				
Date of report	11th January 2021				



Property Address						
Address Seller's Name Date of Inspection	BRIDGE HOUSE, 16 PORT LOGAN, STRANRAER, DG9 9NG EXECUTRY OF MR ERIC SWINDELLS 7th January 2021					
Property Details						
Property Type	X House       Bungalow       Purpose built maisonette       Converted maisonette         Purpose built flat       Converted flat       Tenement flat       Flat over non-residential use         Other (specify in General Remarks)					
Property Style	□ Detached       □ Semi detached       □ Mid terrace       □ End terrace         □ Back to back       □ High rise block       □ Low rise block       □ Other (specify in General Remarks)					
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No ilitary, police?					
Flats/Maisonettes onl	y Floor(s) on which located No. of floors in block Lift provided? Yes No					
Approximate Year of						
Tenure						
X Absolute Ownership	Leasehold Ground rent £ Unexpired years					
Accommodation						
Number of Rooms	4 Living room(s) 5 Bedroom(s) 1 Kitchen(s)  1 Bathroom(s) 2 WC(s) 0 Other (Specify in General remarks)					
Gross Floor Area (exc	cluding garages and outbuildings) 166 m² (Internal) 195 m² (External)					
Residential Element (	greater than 40%) X Yes No					
Garage / Parking /	Outbuildings					
Single garage Available on site?	□ Double garage       □ Parking space       X No garage / garage space / parking space         □ Yes       □ No					
Permanent outbuildin	gs:					
Garden stores/sheds	S.					

## Mortgage Valuation Report



Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Other	(specify in Gen	eral Remarks)
Roof	X Tile	Slate	Asphalt	Felt	Other	(specify in Gen	eral Remarks)
Special Risks							
Has the property s	uffered struc	tural moveme	nt?			Yes	X No
If Yes, is this recer	nt or progress	sive?				Yes	No
Is there evidence, immediate vicinity?	•	ason to anticip	pate subsidence	, heave, landslip o	or flood in the	Yes	X No
If Yes to any of the	e above, prov	ide details in (	General Remark	S.			
Service Connec	tions						
Based on visual in of the supply in Ge			ces appear to be	non-mains, pleas	se comment o	on the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	Yes	Partial	X None				
Brief description of	f Central Hea	ting:					
Site							
	uoo to bo vor	ified by the ee	nyoyonoor Dlog	aco provido o brio	f description	in Conoral P	omorko
Apparent legal issu		es / access	_ `	ase provide a brie amenities on separate		ed service conn	
Ill-defined boundari			Garage or other ural land included with	•		r (specify in Ger	
				p. op o. cy		. (ороси) и Со.	iorai i torriainto)
Location							
Residential suburb	Res	sidential within to	wn / city Mixe	d residential / comme	rcial Main	ly commercial	
Commuter village	X Rei	note village	Isola	ted rural property	Othe	r (specify in Ger	neral Remarks)
Planning Issues							
Has the property b	een extende	d / converted /	/ altered?	res X No			
If Yes provide deta	ails in Genera	l Remarks.					
Roads							
X Made up road	Unmade roa	d Partly (	completed new road	Pedestrian a	access only	Adopted	Unadopted

General Remarks
The property requires extensive repair, improvement and upgrading.
The property is situated in the village of Port Logan approximately 16 miles south of Stranraer with larger town facilities and amenities are available.
Essential Repairs
There is evidence of dampness/rot and further investigation, including examination of concealed areas, should be carried out by an appropriate timber/damp specialist contractor, and repairs implemented to guaranteed standards.
There is deflection to flooring suggesting the possibility of concealed defects. Investigation, including examination of concealed areas, should be carried out by an appropriate timber/damp specialist contractor, and repairs implemented to guaranteed standards
External ground levels are high in areas and this can contribute to timber/damp defects. Ground levels should be lowered to a suitable level beneath internal floor levels. A specialist contractor can advise.
Chimneys require general repair and maintenance. overhaul and refix loose, broken and damaged slates. Replace corrugated metal roof covering.
Strip out and renew damaged defective/damp plasterwork to various walls and ceilings.
Replace failed and faulty double glazed window units. Renew rotted joinery.
The front porch is rotted in poor condition.
Upgrade/replace electrical circuits as required.
The foregoing list should be regarded as exhaustive.
Estimated cost of essential repairs £ Retention recommended?Yes X No Amount £

£ 500,000

	Comment	t on M	ortgag	eability
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The subjects form suitable for mortgage purpose subject to the individual lenders guidelines and lending criteria.
The valuation reflects the general state of the property in its present condition even though essential repairs, improvements and renewals are required.

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Market value in present condition  $\pounds$  120,000 Market value on completion of essential repairs  $\pounds$ 

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

Is a reinspection necessary?

#### **Buy To Let Cases**

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?

Is the property in an area where there is a steady demand for rented accommodation of this type?

#### **Declaration**

Signed Security Print Code [500983\*DRAFT\*]

Electronically signed by:-

Surveyor's name ROBERT MURDOCH

Professional qualifications FRICS

Company name DM Hall LLP

Address 15 Miller Road, Ayr, KA7 2AX

Telephone 01292 286974
Fax 01292 610956
Report date 11th January 2021