



Home Report

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CHARTERED SURVEYORS

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Contents

1. Scottish Single Survey
 2. Energy Performance Certificate
 3. Property Questionnaire
 4. Appendices
-



Scottish Single Survey



Single Survey

survey report on:

Property address	Ayrlie 40 King Street Newton Stewart DG8 6DQ
Customer	Mr Jamie Hyslop & Mrs Karen Hyslop
Customer address	Ayrlie 40 King Street Newton Stewart DG8 6DQ
Prepared by	Shepherd Chartered Surveyors
Date of inspection	30/04/2026



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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

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

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report².

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

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

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments

being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the Report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use

Terms and Conditions

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	Two storey end terraced house.
Accommodation	Ground Floor: Music Room, Sitting Room, Study (or 5th bedroom), Cloakroom with w.c. and Kitchen/Dining Room (with Boiler Room off). First Floor: Bedroom 1, Bedroom 2, Bedroom 3, Bedroom 4 and Bathroom with w.c.
Gross internal floor area (m²)	198m ² or thereby.
Neighbourhood and location	The property is situated in an established private residential suburban district, convenient to Newton Stewart town centre amenities. The property enjoys restricted views of the River Cree on the opposite side of the road.
Age	It is estimated that the property was constructed in the late 1800s.
Weather	Dry and sunny.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The two chimney stacks are of brick roughcast construction, with lead flashings and clay pots.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof is pitched and slated with tiled ridging and sandstone skewers. Roof vents have been installed. The roof has been designed with the rafters and other timbers projecting beyond the wallhead and being exposed externally.</p> <p>A hinged ceiling hatch in the rear lefthand bedroom provides access into the attic roof space. The roof void was inspected from the extent visible from the ceiling hatch opening without being fully entered. The roof is of timber frame construction overlaid with sarkingboard, and there is a felt membrane beneath the slates. The roof void is insulated above the ceilings.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes are formed in cast iron.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of solid stone and part solid brick construction, and are roughcast/harled externally. Fresh air intakes on the base of the walls provide ventilation to the sub-floor areas.</p>

Single Survey

Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are mostly single glazed timber sash and case type, there is a single glazed timber casement window to the boiler room, and the kitchen has glazed timber sash and case windows.</p> <p>The front entrance has double timber storm doors with fanlight above, and the external door to the rear hall is timber with a fanlight over, and the kitchen has timber double glazed French doors.</p>
External decorations	Visually inspected.
Conservatories / porches	Not applicable.
Communal areas	Not applicable.
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>Within the rear part of the site and accessed from Cunninghame Terrace is a detached single car garage, with a gross internal floor area of 25m² or thereby. The garage is of timber construction, and the walls and roof are clad externally with corrugated fibre cement boarding which is suspected to contain asbestos.</p> <p>Attached to the rear of the house is a 3m² storage outbuilding, of brick roughcast construction with slated roof and timber door.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>The property fronts directly onto the public footpath. There is a large sloping/terraced garden at the rear that is enclosed with hedging, fences and a stone wall.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings are lined with timber lath and plaster. The ceilings in the upstairs rooms are partly coombed/sloping.</p>

Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The main walls are dry lined internally, and the partitions are a mix of solid construction and timber studs. There are unlined stone and brick walls in the boiler room.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>The ground floors are mostly of suspended timber construction, there is a concrete floor in the kitchen/dining room, and there are suspended timber floors upstairs.</p> <p>It was not possible to inspect the floor surfaces in most rooms due to the presence of fitted coverings.</p> <p>Two small sections of floorboard were partly raised in the rear lefthand public room. Where seen, the solum is unsealed soil.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The internal doors are timber panelled and some are part glazed.</p> <p>There are fitted base and wall units in the kitchen which are on fairly modern lines.</p> <p>A timber carpeted staircase provides access to the first floor landing from the hall.</p>

Single Survey

Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The lefthand public room has an open fire, there is a modern fireplace with living effect gas fire in the front righthand public room, and a woodburning stove has been installed in the kitchen/dining room.</p> <p>Whilst fireplaces remain in the rear lefthand public room and in three of the bedrooms, these are not currently in use.</p>
Internal decorations	<p>Visually inspected.</p>
Cellars	<p>Not applicable.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains electricity.</p> <p>The electric meter and consumer unit are in the front vestibule.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains gas.</p> <p>The gas meter is housed in an external box fixed to the front wall.</p>

Single Survey

Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is assumed to be from the mains supply.</p> <p>The kitchen units are fitted with a stainless steel sink.</p> <p>There is a white wash hand basin and w.c. (with high level cistern) in the ground floor cloakroom/toilet, and the bathroom has a four piece fairly modern white suite.</p>
Heating and hot water	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The 'Alpha E-Tec 33 NX' gas fired boiler is in a small room off the kitchen. The boiler provides domestic hot water, and it also heats radiators in the main rooms together with underfloor heating in the kitchen. There is zone control of the heating, and the radiators are fitted with thermostatic valves.</p> <p>There is electric mat underfloor heating in the bathroom.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to be connected to the public sewer.</p>

<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>All Scottish homes require a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p> <p>In the interests of security no comment is made in relation to the presence or otherwise of a burglar alarm.</p>
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Any additional limits to inspection

The property was occupied at the time of the inspection, and the survey was restricted by floor coverings, furniture, stored articles and personal items. Those parts of the property concealed behind fitted units and sanitary fittings etc were not viewed. Only a very limited inspection of the sub-floor area was possible. The roof void was inspected from the extent visible from the hatch without being fully entered.

With properties of this type and age, various parts of the structure are hidden from view behind wall linings etc and cannot be seen. Where timbers are affected by dampness due to the inherent nature of the construction, or have become wet as a result of existing or previous defects in the building fabric, or leaking plumbing etc, it is possible for decay to manifest itself within concealed areas and to only become apparent in the future. Hidden areas that were not accessed or inspected cannot be reported as being free from defect, and any comments regarding the condition of the property must be read in this context.

The report does not include an Asbestos Inspection. However, asbestos was widely used in residential construction until it was finally banned 1999. If suspected asbestos containing material has been highlighted in this report, or if there are concerns of its potential existence having regard to the age of the property, a qualified asbestos surveyor should be engaged to carry out an inspection should further advice be required.

The report is not a Fire Risk Assessment, and the surveyor is not qualified to provide specific advice on fire safety issues.

An inspection for Japanese Knotweed was not carried out. This is a plant that is subject to control regulation, is considered invasive, and 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 on neighbouring ground. Identification of Japanese Knotweed is best undertaken by a specialist. If it exists, removal must be undertaken in a controlled manner by a specialist contractor, which can 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.


Single Survey

2. Condition

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

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

 Structural movement	
Repair category	1
Notes	There are slight distortions to the fabric of the building including off-plumb door frames, but there is no evidence of significant structural movement affecting the building.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Elevated readings of dampness were recorded to some of the internal partition walls. The main walls are dry lined internally, which prevented accurate damp meter readings being obtained. Where seen, the solum/underfloor area is damp unsealed soil, and there is limited sub-floor clearance. However, where tested, no unduly high damp meter readings were recorded to the floor surfaces and the sub-floor ventilation appears adequate.</p> <p>Instruct a reputable timber/damp specialist to carry out a detailed inspection covering the entire property, provide a report and estimates before purchase, and to thereafter undertake all works recommended to a fully documented and guaranteed standard.</p> <p>It is understood that woodworm treatment to the roof timbers was undertaken in 2012 by Richardson & Starling, and that dry rot repair works were carried out in the same year within the kitchen. Original copies of all supporting documentation and the specialist guarantees for this work must be obtained.</p>

Single Survey



Chimney stacks

Repair category	1
Notes	Within the limitations of the inspection, the chimneys appear to be in a reasonable state of repair. However, chimney stacks are vulnerable to defect from exposure to extremes in weather and must be regularly inspected and maintained.



Roofing including roof space

Repair category	2
Notes	<p>The roof has been re-slatted at some point in the past, but prior to the sellers' ownership. There are a number of broken slates to the roof and previous patch repairs are evident.</p> <p>The roof coverings are of an age and style where ongoing maintenance expenditure should be anticipated, and more extensive overhaul work may be required in the future.</p>



Rainwater fittings

Repair category	1
Notes	Within the limitations of the inspection, the rainwater fittings appear to be free from significant defect. All rainwater fittings should be monitored during heavy rainfall to properly assess their alignment and watertightness.



Main walls

Repair category	1
Notes	There are small, localised areas of bossed/hollow and cracked roughcast to the walls. Previous patch repairs to the roughcast are evident.



Windows, external doors and joinery

Repair category	1
Notes	<p>The windows were not all fully opened or tested. It will be appreciated that some defects may only be evident during certain weather conditions, but within the limitations of the inspection no significant issues were noted.</p> <p>Most of the windows are single glazed.</p>

Single Survey



External decorations

Repair category	1
Notes	Paint finished external surfaces will require redecoration on a regular basis.



Conservatories/porches

Repair category	N/A
Notes	



Communal areas

Repair category	N/A
Notes	



Garages and permanent outbuildings

Repair category	2
Notes	The garage is an old structure that is approaching the end of useful lifespan. There is rot to timbers. The corrugated fibre cement cladding to the walls and roof is old and weathered and there is some damage. The garage wall and roof cladding is suspected to contain asbestos. It is generally accepted that asbestos in this form is not hazardous to health, unless it becomes damaged, disturbed or degraded. Specialist advice should be obtained before carrying out any works of repair, maintenance or renewal.



Outside areas and boundaries

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



Ceilings

Repair category	1
Notes	Cracked and uneven ceiling plaster was noted through the paper coverings. Repairs may be required at the time of redecoration or in the event of disturbance. Old lath and plaster can deteriorate in condition and come loose with age, and on occasion it may fail without warning.

Single Survey



Internal walls

Repair category	2
Notes	<p>Dampness was recorded to some of the internal partition walls. This requires investigation, before purchase, by a timber/damp specialist.</p> <p>There is minor cracking to the internal walls and plaster. Repairs may be required at the time of redecoration or in the event of disturbance. Old lath and plaster can deteriorate in condition and come loose with age, and on occasion it may fail without warning.</p>



Floors including sub-floors

Repair category	2
Notes	<p>Where seen, the solum/underfloor area was noted to be unsealed soil and there is limited sub-floor clearance. However, where tested with a moisture meter, no unduly high damp meter readings were recorded to the floor surfaces, and the sub-floor ventilation appears adequate. However, a precautionary inspection of the floors (including the sub-floor area) by a timber/damp specialist is recommended before purchase.</p>



Internal joinery and kitchen fittings

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



Chimney breasts and fireplaces

Repair category	1
Notes	<p>It is assumed that the gas fire has been installed and maintained in accordance with the manufacturer's recommendations for fluing and ventilation, and that it has been serviced annually by a Gas Safe registered engineer. All service records must be obtained and authenticated at the point of sale. In the absence of such documentation being available, the appliance must be tested by a Gas Safe engineer prior to use.</p> <p>It is assumed that the stove has been installed and maintained in accordance with manufacturer's recommendations, having particular regard to fluing and ventilation requirements, and that it has always burned the correct type of fuel. The appliance has not been tested, and is assumed to be in full, safe and efficient working order. The flue must be regularly swept. Copies of the service records must be obtained.</p> <p>The flues that serve the open fires must be swept at least annually, to remove the build-up of soot and to clear out any debris. The condition of the flues must also be checked at this time, and any required repairs attended to. Chimney flues are susceptible to developing defects due to the combined effects of heat, combustion gases and chemical attack.</p>



Internal decorations

Repair category	1
Notes	The internal decoration is reasonably fresh.



Cellars

Repair category	N/A
Notes	



Electricity

Repair category	2
Notes	<p>There is no evidence of recent testing of the electrical installation. Accordingly, the system must be checked by a NICEIC/SELECT registered contractor before purchase.</p> <p>The Institution of Engineering and Technology (IET) recommends that electrical installations are professionally inspected and tested at least every 5 years, and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have electrical installations that fully comply with IET regulations.</p>



Gas

Repair category	1
Notes	In the interests of safety and in accordance with current regulations, all gas appliances must be examined and serviced by a Gas Safe registered contractor on an annual basis. A copy of the most recent gas safety report from an inspection within the last 12 months should be obtained, and any observations or recommendations must be noted as these items may require attention.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No tests of the plumbing installation have been undertaken. However, within the limitations of the inspection no significant defects were noted.</p> <p>Silicone seals and waterproof finishes in bath/shower rooms must be regularly checked and maintained in good order, to ensure that they remain watertight. Concealed plumbing and areas hidden beneath sanitaryware and kitchen units etc cannot be confirmed as being free from defect. It is not unusual for the seepage of water or hidden leaks to only become evident when floor coverings or fittings are removed in kitchens and bathrooms, revealing a need for repair works.</p> <p>The cold water rising main was not fully inspectable.</p>



Heating and hot water

Repair category	1
Notes	Gas fired heating systems must be examined and serviced annually by a Gas Safe registered engineer, to ensure safe and efficient operation. A copy of the most recent inspection certificate, dated within the past 12 months, should be obtained before purchase. Any observations or recommendations made by the engineer must be noted, as these items may require attention.



Drainage

Repair category	1
Notes	Drainage is assumed to be connected to the public sewer. The drainage system was not tested and is assumed to be fully functional. However, the condition of underground drainage pipework can only be properly ascertained by undertaking a CCTV survey. No inspection covers have been raised.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

- 1) The assumed tenure is Absolute Ownership.
- 2) The road and footpath fronting the property are made up, and are adopted by the Local Authority. Cunninghame Terrace at the rear is also a public road.
- 3) There are no obvious recent alterations to the property that would have required Local Authority consents.
- 4) Planning Permission in Principle was granted in 2024 to erect a detached domestic annexe within the rear part of the site (Ref: 24/2049/PIP).
- 5) It is understood that woodworm treatment to the roof timbers was undertaken in 2012 by Richardson & Starling, and that dry rot repair works were carried out in the same year within the kitchen. Original copies of all supporting documentation and the specialist guarantees for this work must be obtained.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £1,050,000,

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £300,000 (THREE HUNDRED THOUSAND POUNDS STERLING).

Signed

Ian Young
Electronically signed :- 05/05/2026 18:14

Single Survey

Report author	Ian Young
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street Dumfries DG1 1DR
Date of report	30/04/2026

Mortgage Valuation Report



Property Address

Address Ayrlie, 40 King Street, Newton Stewart, DG8 6DQ
Seller's Name Mr Jamie Hyslop & Mrs Karen Hyslop
Date of Inspection 30/04/2026

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e. g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Other

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)
Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space

Available on site? Yes No

Permanent outbuildings:

3m² brick/slate store.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating and any non mains services:

Gas fired boiler to radiators.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property is situated in an established private residential suburban district, convenient to Newton Stewart town centre amenities. The property enjoys restricted views of the River Cree on the opposite side of the road.

At the time of inspection the property was found to be maintained in reasonable condition having regard to its age and character with fittings internally on fairly modern lines. A number of items were noted which have been reflected in the valuation figure. In general, these are mostly typical of buildings of this age, or are capable of remedy by routine maintenance and repair.

Elevated readings of dampness were recorded to some of the internal partition walls. The main walls are dry lined internally, which prevented accurate damp meter readings being obtained. Where seen, the solum/underfloor area is damp unsealed soil, and there is limited sub-floor clearance. However, where tested, no unduly high damp meter readings were recorded to the floor surfaces and the sub-floor ventilation appears adequate. Instruct a reputable timber/damp specialist to carry out a detailed inspection covering the entire property, provide a report and estimates before purchase, and to thereafter undertake all works recommended to a fully documented and guaranteed standard.

It is understood that woodworm treatment to the roof timbers was undertaken in 2012 by Richardson & Starling, and that dry rot repair works were carried out in the same year within the kitchen. Original copies of all supporting documentation and the specialist guarantees for this work must be obtained.

There are slight distortions to the fabric of the building including off-plumb door frames, but there is no evidence of significant structural movement affecting the building.

Planning Permission in Principle was granted in 2024 to erect a detached domestic annexe within the rear part of the site (Ref: 24/2049/PIP).

Essential Repairs

None.

Estimated cost of essential repairs

Retention recommended? Yes No

Retention amount

Comment on Mortgageability

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

Valuation

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £

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

Is a reinspection necessary? Yes No

Mortgage Valuation Report

Declaration

Signed	<i>Ian Young</i> Electronically signed :- 05/05/2026 18:14
Surveyor's name	Ian Young
Professional qualifications	MRICS
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street, Dumfries, DG1 1DR
Telephone	01387 264333
Email Address	dumfries@shepherd.co.uk
Date of Inspection	30/04/2026



**Energy
Performance
Certificate**



Energy Performance Certificate (EPC)

Scotland

Dwellings

AYRLIE, 40 KING STREET, NEWTON STEWART, DG8 6DQ

Dwelling type: End-terrace house
Date of assessment: 30 April 2026
Date of certificate: 30 April 2026
Total floor area: 198 m²
Primary Energy Indicator: 245 kWh/m²/year

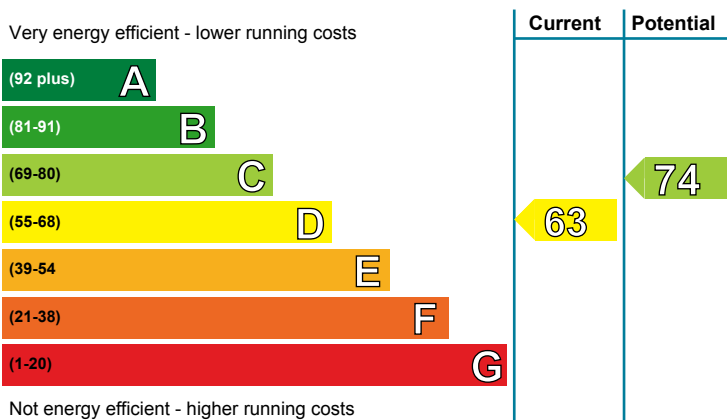
Reference number: 7705-1013-6204-2166-7204
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

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*	£10,191	See your recommendations report for more information
Over 3 years you could save*	£2,373	

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

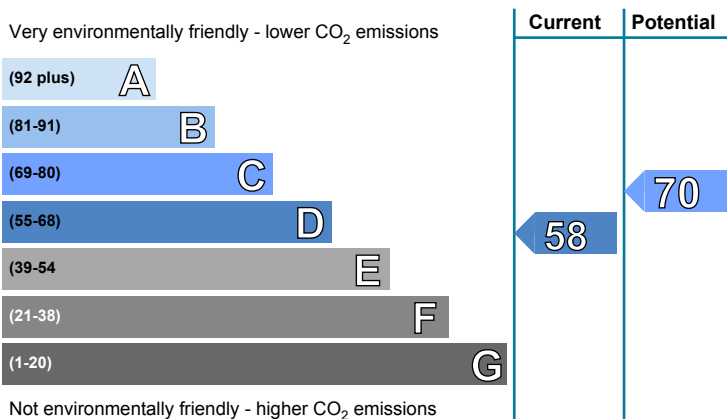


Energy Efficiency Rating

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

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band D (58)**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal wall insulation	£7,500 - £11,000	£1455.00
2 Floor insulation (suspended floor)	£5,000 - £10,000	£483.00
3 Double glazed windows	£4,500 - £6,000	£435.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 270 mm loft insulation	★★★★★	★★★★★
Floor	Suspended, no insulation (assumed)	—	—
Windows	Some double glazing	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Time and temperature zone control	★★★★★	★★★★★
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Good lighting efficiency	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

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


The impact of your home on the environment

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

The calculated emissions for your home are 42 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 8.3 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 2.2 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	£9,282 over 3 years	£6,903 over 3 years	
Hot water	£636 over 3 years	£636 over 3 years	
Lighting	£273 over 3 years	£279 over 3 years	
Totals	£10,191	£7,818	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal wall insulation	£7,500 - £11,000	£485		
2 Floor insulation (suspended floor)	£5,000 - £10,000	£161		
3 Replace single glazed windows with low-E double glazed windows	£4,500 - £6,000	£145		
4 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£244		

Choosing the right improvement package

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

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

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

1 Internal wall insulation

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

2 Floor insulation (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 with your local authority building standards department.

3 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

4 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	33,555.76	N/A	N/A	N/A
Water heating (kWh per year)	2,482.92			

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

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

About this document

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

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

Assessor's name:	Mr. Ian Young
Assessor membership number:	EES/012603
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	dundee@shepherd.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Questionnaire



property questionnaire

Property address	40 King Street Newton Stewart DG8 6DQ
Seller(s)	Mr Jamie Hyslop & Mrs Karen Hyslop
Completion date of property questionnaire	22/04/2026

property questionnaire

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	20 years
2.	Council tax	
	Which Council Tax band is your property in?	E
3.	Parking	
	<p>What are the arrangements for parking at your property? (Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input type="checkbox"/> Yes • Allocated parking space <input type="checkbox"/> No • Driveway <input type="checkbox"/> Yes • Shared parking <input type="checkbox"/> No • On street <input type="checkbox"/> Yes • Resident permit <input type="checkbox"/> No • Metered Parking <input type="checkbox"/> No • Other (please specify): <input style="width: 600px; height: 20px;" type="text"/> 	
4.	Conservation area	
	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)?	No

property questionnaire

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)?	No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>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:</p>	
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes
	(ii) Did this work involve any changes to the window or door openings?	No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p> <p>Double glazed sash and case window replaced in kitchen. Double glazed patio door replaced in dining area. Both replaced in 2012.</p>	
7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there?</p>	Yes

property questionnaire

	<p>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p>Gas</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>																	
	<p>i) When was your central heating system or partial central heating system installed?</p> <p>2006</p>																	
	<p>(ii) Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>		No															
	<p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>																	
8.	Energy Performance Certificate																	
	<p>Does your property have an Energy Performance Certificate which is less than 10 years old?</p>		No															
9.	Issues that may have affected your property																	
a.	<p>Has there been any storm, flood, fire or other structural damage to the property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>		No															
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>		No															
10.	Services																	
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>Yes</td> <td>Ovo</td> </tr> <tr> <td>Water mains or private water supply</td> <td>Yes</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td>Yes</td> <td>Ovo</td> </tr> <tr> <td>Mains drainage</td> <td>Yes</td> <td>Local Authority</td> </tr> </tbody> </table>			Services	Connected	Supplier	Gas or liquid petroleum gas	Yes	Ovo	Water mains or private water supply	Yes	Scottish Water	Electricity	Yes	Ovo	Mains drainage	Yes	Local Authority
Services	Connected	Supplier																
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property questionnaire

	Telephone	Yes	BT Openreach
	Cable TV or satellite	No	
	Broadband	Yes	BT
b.	Is there a septic tank system at your property?		No
	<u>If you have answered yes</u> , please answer the two questions below:		
	(i) Do you have appropriate consents for the discharge from your septic tank?		
	(ii) Do you have a maintenance contract for your septic tank?		
	<u>If have answered yes</u> , details of the company with which you have a maintenance contract:		
11.	Responsibilities for shared or common areas		
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?		No
	<u>If you have answered yes</u> , please give details:		
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?		No
	<u>If you have answered yes</u> , please give details:		
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?		No
	<u>If you have answered yes</u> , please give details:		
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?		No
	<u>If you have answered yes</u> , please give details:		
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 privately-owned.)		No
	<u>If you have answered yes</u> , please give details:		

property questionnaire

12.	Charges associated with the property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in monthly/annual factor's charges?</p>	No
c.	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 work	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p> <p>Dry rot in the kitchen area - Richard and Starling Ltd carried out treatment in 2012 and a thirty year guarantee is in place.</p> <p>Woodborer eradication in the attic - Richard and Starling Ltd carried out treatment in 2011 and a thirty year guarantee is in place.</p>	Yes
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by: Selling agent</p>	Yes

property questionnaire

14.	Guarantees	
a.	Are there any guarantees or warranties for any of the following?	
	(i) Electrical work	No
	(ii) Roofing	No
	(iii) Central heating	Yes
	(iv) National House Building Council (NHBC)	No
	(v) Damp course	No
	(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)	No
b.	<u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u>	
c.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes,</u> please give details:	No
15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	No
	<u>If you have answered yes,</u> please give details:	
16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No
	<u>If you have answered yes to any of a–c above,</u> 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

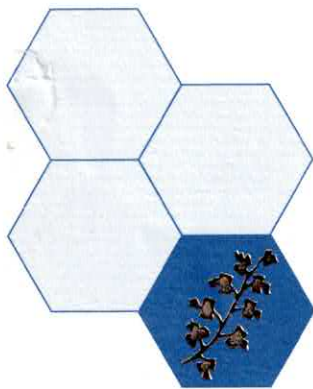
Name(s): Jamie and Karen Hyslop

Date: 22/04/2026



Appendices





Richardson & Starling

Richardson & Starling (Northern) Limited
Building Preservation

Block 1, Unit 3, Maxwelltown Development,
Glasgow Road, Dumfries DG2 0NW.

Telephone: 01387 269681

Fax: 01387 264667

Our Ref: 12/310 192-233

20th November 2012

Mr Hyslop
40 King Street
Newton Stewart
DG8 6DQ

Dear Sir

40 King Street, Newton Stewart

On behalf of Richardson & Starling, I am pleased to issue our Thirty Year Guarantee for the works carried out at your property. I would also like to thank you for choosing Richardson & Starling on this occasion and I am sure that you will also find benefits from being protected by our guarantee should you choose to market your property in the future.

Having said this, we both have responsibilities to ensure full protection under the guarantee and as such, I would ask you to note the following:

1. Ensure your own contractors have carried out any recommendations made by us.
2. If the treatment was for fungal decay, maintain the property in a watertight condition to protect your rights. In the unlikely event that you experience water penetration or internal flooding, please inform us immediately to allow us to make recommendations etc. Should you fail to do so, this will invalidate the guarantee.
3. Read over the guarantee and retain it along with our original reports and drawings.

By following these guidelines, you can have peace of mind that by choosing Richardson & Starling you have dealt with this problem once and for all. Once again, many thanks for choosing Richardson & Starling on this occasion.

Yours faithfully,
For and on behalf of Richardson & Starling (Northern) Ltd,

John Morrison

John Morrison C.S.R.T. C.S.S.W
Director

CONTRACT DETAILS

Name(s) of customer(s) or owner(s) (see Clause 2 of Terms and Conditions overleaf) :

05639

Address of property treated :

40 King Street, Newton Stewart

Guaranteed areas to which Warranty applies :

Dry Rot

Treatment as specified in our report dated 23rd August 2012.

TERMS AND CONDITIONS

Date of acceptance of estimate :

24.08.12

Reference number :

192-233 12/310

Date of completion of contract :

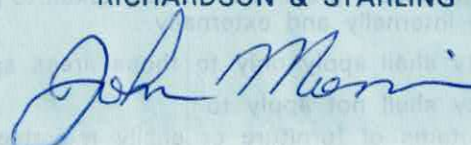
25.08.12

For and on behalf of :

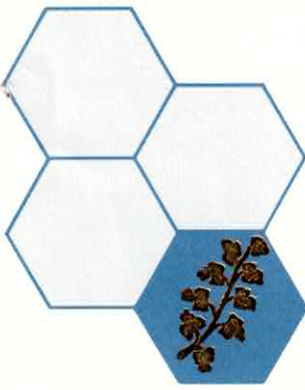
RICHARDSON & STARLING (Northern) LTD.

Date :

19.09.12

 **DIRECTOR**

NOTE: In the treatment of timbers for eradication of wood-borers it is possible that a few deep-seated larvae may escape the immediate effect of the treatment by being below the limit of penetration. These larvae may then emerge as adult beetles in the two years following treatment. In the case of death watch beetle, the period of emergence may even be longer because of their very long life cycle. Should this happen, the beetles will die very soon after emerging but would give the impression that re-infestation has occurred. Actually, the permanent chemical deposit on the treated timbers will prevent any further eggs being laid and, with the final emergences, the treatment becomes completely effective, for the infestation has died out. With this position in mind, it is clear that any suspected failure of treatment cannot be ascertained for at least three years after treatment, and re-inspection within this period would therefore be inconclusive and serve no useful purpose.



Richardson & Starling

Richardson & Starling (Northern) Limited
Building Preservation

Block 1, Unit 3, Maxwelltown Development,
Glasgow Road, Dumfries DG2 0NW.

Telephone: 01387 269681

Fax: 01387 264667

Our Ref: 11-456 & 11-457

27th June 2012

Mr J Hyslop
Eric Hyslop Ltd
16 Princes Street
Newton Stewart
DG8 6EZ

Dear Sir

40 King Street, Newton Stewart & 7-9 Mill Street, Creetown

On behalf of Richardson & Starling, I am pleased to issue our Thirty Year Guarantee for the works carried out at your property. I would also like to thank you for choosing Richardson & Starling on this occasion and I am sure that you will also find benefits from being protected by our guarantee should you choose to market your property in the future.

Having said this, we both have responsibilities to ensure full protection under the guarantee and as such, I would ask you to note the following:

1. Ensure your own contractors have carried out any recommendations made by us.
2. If the treatment was for fungal decay, maintain the property in a watertight condition to protect your rights. In the unlikely event that you experience water penetration or internal flooding, please inform us immediately to allow us to make recommendations etc. Should you fail to do so, this will invalidate the guarantee.
3. Read over the guarantee and retain it along with our original reports and drawings.

By following these guidelines, you can have peace of mind that by choosing Richardson & Starling you have dealt with this problem once and for all. Once again, many thanks for choosing Richardson & Starling on this occasion.

Yours faithfully,
For and on behalf of Richardson & Starling (Northern) Ltd,

John Morrison

John Morrison C.S.R.T. C.S.S.W
Director

CONTRACT DETAILS

Name(s) of customer(s) or owner(s) [see clause 2 of Terms and Conditions overleaf]:

05575

40 King Street, Newton Stewart

Address of property treated:

Guaranteed areas to which Warranty applies:

Woodborer Eradication

Treatment as specified in our report dated 5th October 2011.


Date of acceptance of estimate: 30.04.12

Reference number: 192/129 11/457

Date of completion of contract: 03.05.12

For and on behalf of:
RICHARDSON & STARLING (Northern) LTD.

Date: 09.05.12

 DIRECTOR

NOTE: In the treatment of timbers for eradication of wood-borers it is possible that a few deep-seated larvae may escape the immediate effect of the treatment by being below the limit of penetration. These larvae may then emerge as adult beetles in the two years following treatment. In the case of death watch beetle, the period of emergence may even be longer because of their very long life cycle. Should this happen, the beetles will die very soon after emerging but would give the impression that re-infestation has occurred. Actually, the permanent chemical deposit on the treated timbers will prevent any further eggs being laid and, with the final emergencies, the treatment becomes completely effective, for the infestation has died out. With this position in mind, it is clear that any suspected failure of treatment cannot be ascertained for at least three years after treatment, and re-inspection within this period would therefore be inconclusive and serve no useful purpose.



- Home Report
- Valuation Report
- Executory Valuation
- Tax Valuations
- Separation Valuation
- Private Sale Valuation
- New Build & Plot Valuation
- Insurance Reinstatement Valuation
- Portfolio Valuation
- Rental Valuation
- Drive By & Desktop Valuation
- Energy Performance Certificate (EPC)
- Level Two Survey & Valuation Report
- Level Two Condition Report
- Expert Witness Report

- Commercial Valuation
- Commercial Agency
- Acquisitions Consultancy
- Commercial Lease Advisory
- Rent Reviews
- Asset Management
- Development Appraisals & Consultancy
- Auctions
- Property Management
- Professional Services
- Licensed Trade & Leisure
- Expert Witness Report
- Rating
- Property Investment
- Public Sector

- Quantity Surveying
- Building Surveying
- Project Management
- Dispute Resolution Support Services
- Principal Designer
- Clerk of Works
- Commercial EPC
- Health & Safety Management
- Employer's Agent
- Energy Consultancy
- Housing Partnerships
- Housing Consultancy
- Development Monitoring
- Mediation Services

Aberdeen
▲▲ 01224 202800

Ayr
▲▲ 01292 267987

Bearsden
▲▲ 0141 611 1500

Belfast
▲ 02890 912975

Birmingham
▲ 0121 270 2266

Coatbridge
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Cumbernauld
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▲ 01382 220699

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▲ 01383 731841

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▲ 0131 557 9300

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Glasgow West End
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London
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▲ 01738 631631

Peterhead
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St Andrews
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▲ 01334 476469

Saltcoats
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Stirling
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▲ 01786 474476