Home Report

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SHEPHERD

CHARTERED SURVEYORS

All Angles Covered

Residential | Commercial | Property & Construction

Contents

Scottish Single Survey

Single Survey

survey report on:

Property address	3 St. Blanes Road Heathhall Dumfries DG1 3RH

Customer	Estate of the late Mary Lockerbie

Customer address	3 St. Blanes Road Heathhall Dumfries DG1 3RH

Prepared by	Shepherd Chartered Surveyors

Date of inspection	14/09/2026

SHEPHERD
CHARTERED SURVEYORS

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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 Property[1].

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

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 Report[2].

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

[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 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	Semi detached bungalow.
Accommodation	Ground Floor: Lounge, Kitchen, Conservatory, Bedroom 1, Bedroom 2 and Bathroom with w.c.
Gross internal floor area (m²)	63m² or thereby.
Neighbourhood and location	The property is situated in an established private residential suburban development convenient to Dumfries town centre amenities.
Age	It is understood that the subject property and No. 1 St Blanes Road were reconstructed in 1987, as replacement dwellings for a pair of bungalows that were demolished because of subsidence issues.
Weather	Raining.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** The chimney is of brick pointed construction with lead flashings, concrete coping and metal flue vent terminal.

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 reasonable to do so.** The roof is pitched and laid in plain concrete interlocking tiles, with tiled ridging and pointed verges. Access into the attic roof space is gained through a hinged ceiling hatch in the hall, via a metal sliding ladder. There are electric lights. The roof is formed with prefabricated timber trusses which are overlaid with fibreboard sarking, and there is a felt membrane beneath the tiles. The attic is insulated above the ceilings. A redundant cold water storage tank remains in the roof void.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The gutters and downpipes are formed in PVC.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are cavity block/brick construction which are roughcast and part pointed externally. The walls have been drilled to install cavity insulation. Fresh air intakes on the base of the walls provide ventilation to the sub-floor areas.

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.** The windows are double glazed UPVC casements and there is a UPVC double glazed external door to the front entrance. The facias and soffits are clad with PVC. The nature and condition of the underlying material has not been confirmed.

External decorations	**Visually inspected.**

Conservatories / porches	**Visually inspected.** The conservatory is built off a brick pointed base. The windows and door are UPVC double glazed, and the roof is also double glazed. The conservatory has a central heating radiator, and is thermally-separated from the kitchen by a UPVC double glazed door. The concrete floor was carpeted and not inspected.

Communal areas	Not applicable.

Garages and permanent outbuildings	**Visually inspected.** There is an attached single car garage with storeroom extension to the rear, that have a combined gross internal floor area of 20m² or thereby. The walls are of single skin brick and single skin concrete block construction which are roughcast externally, and the base of the walls is finished with pointed brickwork. The flat roof over the garage and store is covered with rubber. Vehicular access into the garage is through a metal up and over door, and the rear storage area has a flush timber external door that is part glazed and a timber framed window.

Outside areas and boundaries	**Visually inspected.** There are gardens to the front, side and rear of the property which are enclosed with brick walls, metal railings, concrete block wall and timber fencing.

Ceilings	**Visually inspected from floor level.** The ceilings are lined with plasterboard. There is timber cladding to the ceiling in the bathroom.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The main walls are plastered on the hard internally and the timber stud partitions are plasterboard lined.

Floors including sub floors	The floors are of suspend timber construction. It was not possible to inspect the floor surfaces due to the presence of fitted coverings in all rooms. No access was gained into the sub-floor areas.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** The internal doors are flush timber with a veneer finish, and a UPVC double glazed door thermally-separates the kitchen from the conservatory. There are fitted units in the kitchen which are on semi-modern lines.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** The lounge has a gas fire. However, it is understood that the gas supply has been disconnected and that this appliance is now redundant.

Internal decorations	**Visually inspected.**

Cellars	Not applicable.

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.** Main electricity. The electric meter and consumer unit are in the garage.

Gas	**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.** Mains gas. The gas meter is in the garage.

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.** Water is assumed to be from the mains supply. The kitchen units are fitted with a stainless steel sink. There is a three-piece semi-modern grey coloured suite in the bathroom.

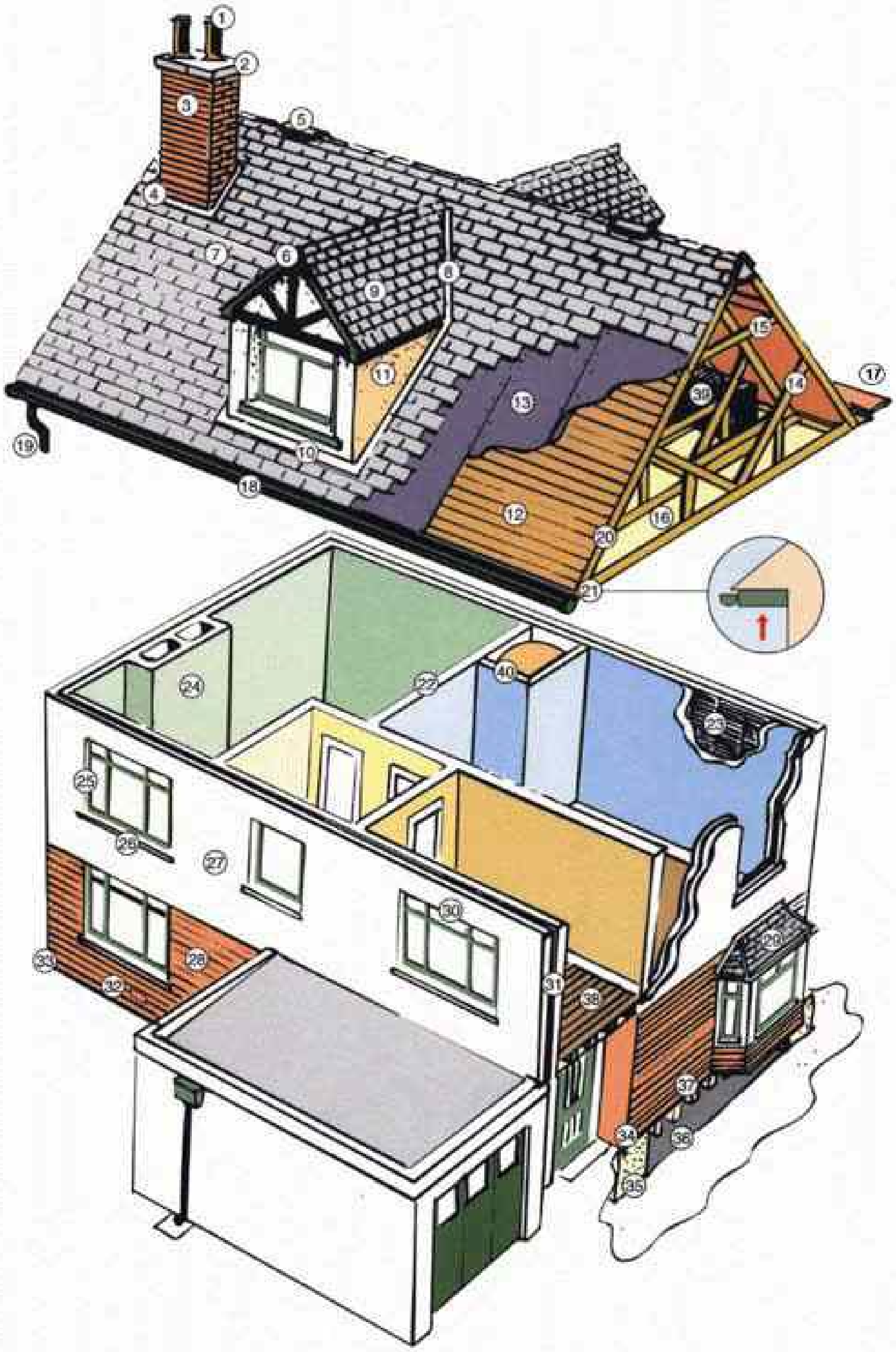
Heating and hot water	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** The 'Ideal Combi ESP1 30' gas fired boiler is in the kitchen cupboard, and is vented via a flue that projects through the roof. The boiler provides domestic hot water, and it also heats radiators in the main rooms. The radiators are fitted with thermostatic valves and there is a room thermostat in the hall.

Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is assumed to be connected to the public sewer.

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

Any additional limits to inspection	The property was unoccupied at the time of the inspection, but the survey was restricted by floor coverings in all rooms. Those parts of the property concealed behind fitted units and sanitary fittings etc were not viewed. 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



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

Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following 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	The subject property and 1 St Blanes Road were reconstructed in 1987 as replacement dwellings for a pair of semi-detached bungalows that were demolished due to subsidence. Despite having been rebuilt with piled foundations to accommodate poor ground conditions, the property is affected by movement evidenced by cracking to the walls and distortion to the building fabric. Asher Associates inspected the property on 25th May 2026, and a structural report outlining their findings was issued on 1st June to Grieve Grierson Moodie & Walker. Their report refers to previous inspections by two other engineers, namely McLay Collier in October 2000 and David Taylor in March 2011, and the observations and recommendations that were made; but we have not had sight of these documents. Recognising that there had been subsequent movement since 2011, and speculating that seasonal changes in temperature and moisture content may be the primary cause, a schedule of recommended repairs was outlined in their report. Ashers conclude that these repairs will improve the condition structurally and cosmetically. Further decorative infilling crack repairs are expected to be required in future years as seasonal movements continue to affect the outer leaf of masonry, but internal repairs ought to be longer lasting. They state that the building foundations are expected to be stable since the minor amounts of horizontal movement occurring since 2011 are not indicative of uneven foundation settlement. A further inspection was made on 11th September, and a revised report was issued on 14th September wherein Asher confirmed the schedule of repairs works had been completed to their satisfaction. Asher Associates confirm that their report may be relied upon by third parties and for mortgage purposes, and verify that the building is deemed as suitable security for a 30+ year mortgage term where regular maintenance is carried out. A copy of the structural report has been uploaded into the Home Report.

Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.

Chimney stacks	
Repair category	1
Notes	Within the limitations of the inspection, the chimney appears 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	The roof verge pointing at the gable end has cracked and failed. There is undulation and distortion to the roof structure as a result of structural movement. Roof coverings must be regularly inspected and maintained to ensure that they remain watertight.

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 is settlement cracking and movement to the external walls. Recent works of repointing have been undertaken. Your attention is drawn to the comments made in the 'structural movement' section above. Cavity wall insulation has been installed, and it must be confirmed that a transferable insurance-backed guarantee is available.

Windows, external doors and joinery

Repair category	1
Notes	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.

External decorations

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

Conservatories/porches

Repair category	1
Notes	Aspects of the conservatory are of relatively lightweight construction. Accordingly, the structure will require a degree of regular ongoing maintenance, and its insulation qualities are likely be comparatively poor. The conservatory should be monitored during heavy rainfall for evidence of any water ingress, as some defects may only be evident during certain weather conditions.

Communal areas

Repair category	N/A
Notes	

Garages and permanent outbuildings

Repair category	2
Notes	There is rot to the external door to the store at the rear of the garage, and the timber framed window is affected by weathering. There is a crack to the side wall of the store adjacent to the lintel. The roof has been covered with rubber, and must be confirmed if a guarantee is available for this replacement work.

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	Within the limitations of the inspection no significant defects were noted. Areas of structural cracking have been infilled and repaired in the past.

Internal walls	
Repair category	1
Notes	Within the limitations of the inspection no significant defects were noted. Areas of structural cracking have been infilled and repaired in the past.

Floors including sub-floors	
Repair category	1
Notes	Due to fitted carpets and floor coverings no inspection of the floors was possible and accordingly no comment can be made on their condition.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The internal joinery is generally serviceable, but some wear and tear was noted to kitchen fittings/internal doors/facings etc.

Chimney breasts and fireplaces	
Repair category	2
Notes	The gas fire has been disconnected, and ideally this redundant appliance should be removed.

Internal decorations	
Repair category	1
Notes	The property is in good decorative order.

Cellars	
Repair category	N/A
Notes	

Electricity	
Repair category	2
Notes	There is no evidence of recent testing of the electrical installation. Accordingly, an Electrical Installation Condition Report (EICR) should be obtained before purchase, and any observations or recommendations should be noted as these items may require attention. The Institution of Engineering and Technology (IET) recommends that electrical installations in owner-occupied homes are professionally inspected and tested at least every 10 years and on 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.

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(s) 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	No tests of the plumbing installation have been undertaken. However, within the limitations of the inspection no significant defects were noted. 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. The cold water rising main was not fully inspectable.

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	1
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	1
Communal areas	N/A
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	2
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. Wherea 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	X	No	
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
1) The assumed tenure is Absolute Ownership. 2) The road and footpath fronting the property are made up and are adopted by Local Authority. 3) The property has been extended with addition of the heated conservatory that is accessed from the kitchen, and a store has been erected at the rear of the garage. It is assumed that any required Local Authority consents were obtained. 4) Cavity wall insulation has been installed, and it must be confirmed that a transferable insurance-backed guarantee is available. 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 £220,000. 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 £160,000 (ONE HUNDRED AND SIXTY THOUSAND POUNDS STERLING). Future demand is likely to be affected by the structural movement that has affected the property. This blight has been reflected, as far as possible, in the valuation figure.

Signed	*Ian Young* Electronically signed :- 16/09/2026 14:56

Report author	Ian Young

Company name	J & E Shepherd Chartered Surveyors

Address	18 Castle Street Dumfries DG1 1DR

Date of report	14/09/2026

Mortgage Valuation Report

SHEPHERD
CHARTERED SURVEYORS

www.shepherd.co.uk

Property Address

Address	3 St. Blanes Road, Heathhall, Dumfries, DG1 3RH
Seller's Name	Estate of the late Mary Lockerbie
Date of Inspection	14/09/2026

Property Details

Property Type	[ ] House	[X] 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	[X] 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 [X] 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: 1987

Tenure

[X] Absolute Ownership [ ] Other

Accommodation

Number of Rooms	1 Living room(s)	2 Bedroom(s)	1 Kitchen(s)
	1 Bathroom(s)	1 WC(s)	1 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings): 63 m² (Internal) 73 m² (External)

Residential Element (greater than 40%): [X] Yes [ ] No

Garage / Parking / Outbuildings

[X] Single garage [ ] Double garage [ ] Parking space [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

Store at rear of garage.

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement?	[X] Yes	[ ] No
If Yes, is this recent or progressive?	[ ] Yes	[X] No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?	[X] 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 locationof the supply in General Remarks

Drainage	[X] Mains	[ ] Private	[ ] None
Electricity	[X] Mains	[ ] Private	[ ] None
Central Heating	[X] Yes	[ ] Partial	[ ] None
Water	[X] Mains	[ ] Private	[ ] None
Gas	[X] Mains	[ ] Private	[ ] 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

[X] 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? [X] Yes [ ] No

If Yes provide details in General Remarks.

Roads

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

General Remarks

The property is situated in an established private residential suburban development convenient to Dumfries town centre amenities.

At the time of inspection the property was found to be maintained in reasonable condition having regard to its age and character, with semi-modern/original fittings internally. A number of items were noted which has been reflected in the valuation figure.

The subject property and 1 St Blanes Road were reconstructed in 1987 as replacement dwellings for a pair of semi-detached bungalows that were demolished due to subsidence. Despite having been rebuilt with piled foundations to accommodate poor ground conditions, the property is affected by movement evidenced by cracking to the walls and distortion to the building fabric.

Asher Associates inspected the property on 25th May 2026, and a structural report outlining their findings was issued on 1st June to Grieve Grierson Moodie & Walker. Their report refers to previous inspections by two other engineers, namely McLay Collier in October 2000 and David Taylor in March 2011, and the observations and recommendations that were made; but we have not had sight of these documents.

Recognising that there had been subsequent movement since 2011, and speculating that seasonal changes in temperature and moisture content may be the primary cause, a schedule of recommended repairs was outlined in their report. Ashers conclude that these repairs will improve the condition structurally and cosmetically. Further decorative infilling crack repairs are expected to be required in future years as seasonal movements continue to affect the outer leaf of masonry, but internal repairs ought to be longer lasting. They state that the building foundations are expected to be stable since the minor amounts of horizontal movement occurring since 2011 are not indicative of uneven foundation settlement.

A further inspection was made on 11th September, and a revised report was issued on 14th September wherein Asher confirmed the schedule of repairs works had been completed to their satisfaction. Asher Associates confirm that their report may be relied upon by third parties and for mortgage purposes, and verify that the building is deemed as suitable security for a 30+ year mortgage term where regular maintenance is carried out.

The property has been extended with addition of the heated conservatory that is accessed from the kitchen, and a store has been erected at the rear of the garage. It is assumed that any required Local Authority consents were obtained.

Cavity wall insulation has been installed, and it must be confirmed that a transferable insurance-backed guarantee is available.

Future demand is likely to be affected by the structural movement that has affected the property. This blight has been reflected, as far as possible, in the valuation figure.

Essential Repairs

None.

Estimated cost of essential repairs	N/A
Retention recommended?	☐ Yes ☒ No
Retention amount	N/A

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider. However, the issues with past structural movement may have some effect of the availability of buildings insurance and mortgage funding.

Mortgage Valuation Report

Valuation

Market value in present condition	£	160,000
Market value on completion of essential repairs	£	
Insurance reinstatement value	£	220,000

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

Is a reinspection necessary? ☐ Yes ☒ No

Declaration

Signed	*Ian Young* Electronically signed :- 16/09/2026 14:56
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	14/09/2026

Energy Performance Certificate

Energy Performance Certificate (EPC)

Dwellings

Scotland

3 ST BLANES ROAD, HEATHHALL, DUMFRIES, DG1 3RH

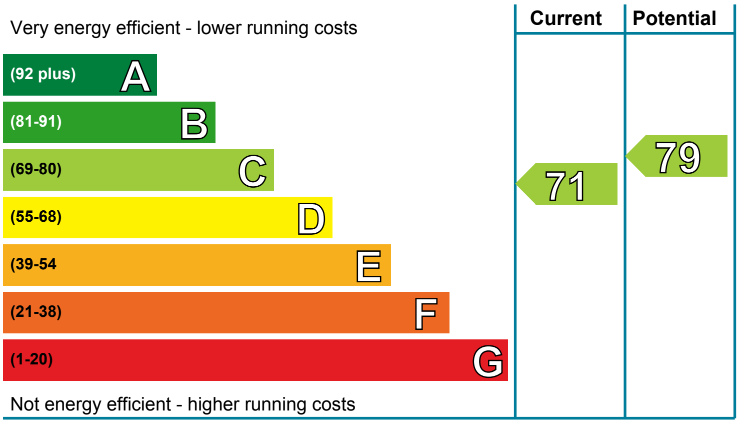
Dwelling type:	Semi-detached bungalow	**Reference number:**	0150-2662-2110-2306-6565
Date of assessment:	02 September 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	02 September 2026	**Approved Organisation:**	Elmhurst
Total floor area:	57 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	181 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£2,523**	See your recommendations report for more information
Over 3 years you could save*	**£246**	

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

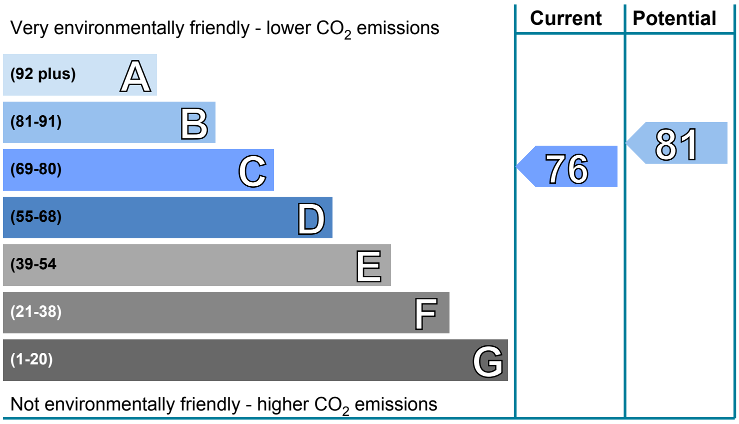


Energy Efficiency Rating

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 C (71)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

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

Your current rating is **band C (76)**

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 Floor insulation (suspended floor)	£5,000 - £10,000	£246.00
2 Solar photovoltaic (PV) panels	£8,000 - £10,000	£549.00

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	Cavity wall, filled cavity	★★★★☆	★★★★☆
Roof	Pitched, 270 mm loft insulation	★★★★★	★★★★★
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
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, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 32 kg CO_2/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 1.8 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.3 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	£1,767 over 3 years	£1,521 over 3 years	**You could save £246 over 3 years**
Hot water	£639 over 3 years	£639 over 3 years	
Lighting	£117 over 3 years	£117 over 3 years	
Totals	**£2,523**	**£2,277**	

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	Floor insulation (suspended floor)	£5,000 - £10,000	£82	C 73	C 80
2	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£183	C 79	B 81

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 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.

2 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)	6,101.39	N/A	N/A	N/A
Water heating (kWh per year)	1,618.56			

Addendum

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

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 greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

Property Questionnaire

property questionnaire

Property address	**3 St. Blanes Road** **Heathhall** **Dumfries** **DG1 3RH**
Seller(s)	**Estate of the late Mary Lockerbie**
Completion date of property questionnaire	**16/09/2026**

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?	**Since 1987**
2.	**Council tax**	
	Which Council Tax band is your property in?	**C**
3.	**Parking**	
	What are the arrangements for parking at your property? **(Please tick all that apply)** • **Garage** — **Yes** • **Allocated parking space** — **No** • **Driveway** — **Yes** • **Shared parking** — **No** • **On street** — **No** • **Resident permit** — **No** • **Metered Parking** — **No** • **Other (please specify):**	
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)?	**Don't know**

5.	**Listed buildings**	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	**No**
6.	**Alterations/additions/extensions**	
a.	**(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?** **<u>If you have answered yes</u>, please describe below the changes which you have made:** Conservatory. Originally built over 20 years ago. Conservatory was rebuilt in March 2010. Extension to rear of garage. Built over 20 years ago. The flat roof covers both the garage and extension to the garage. The flat roof covering both garage and extension was renewed in June 2008 .	**Yes**
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? **<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.** **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:**	**No**
b.	**Have you had replacement windows, doors, patio doors or double glazing installed in your property?** **<u>If you have answered yes</u>, please answer the three questions below:**	**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**
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): **Please give any guarantees which you received for this work to your solicitor or estate agent.** The front door was replaced in February 2007. All windows and door from kitchen into conservatory were replaced in November 2009.	
7.	**Central heating**	
a.	**Is there a central heating system in your property?**	**Yes**

	(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). **<u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).** Gas **<u>If you have answered yes</u>, please answer the three questions below:**	
	i) When was your central heating system or partial central heating system installed? November 2025	
	(ii) Do you have a maintenance contract for the central heating system? **<u>If you have answered yes,</u> please give details of the company with which you have a maintenance contract:** T K Murray	**Yes**
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year). Annual service due November 2026	
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	**Yes**
9.	**Issues that may have affected your property**	
a.	**Has there been any storm, flood, fire or other structural damage to the property while you have owned it?** **<u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?**	**No**
b.	**Are you aware of the existence of asbestos in your property?** **<u>If you have answered yes</u>, please give details:**	**No**
10.	**Services**	
a.	**Please tick which services are connected to your property and give details of the supplier:**	

Services	**Connected**	**Supplier**
Gas or liquid petroleum gas	**Yes**	**Scottish Gas**

	Water mains or private water supply	Yes	Scottish Water	
	Electricity	Yes	Scottish Gas	
	Mains drainage	Yes	Local Authority	
	Telephone	No		
	Cable TV or satellite	No		
	Broadband	No		
b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:			No
	(i) Do you have appropriate consents for the discharge from your septic tank?			
	(ii) Do you have a maintenance contract for your septic tank? If have answered yes, 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? If you have answered yes, please give details:			No
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:			No
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?			Yes
d.	Do you have the right to walk over any of your neighbours'property — for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:			No
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.) <u>If you have answered yes</u>, please give details:	No
12.	Charges associated with the property	
a.	Is there a factor or property manager for your property? <u>If you have answered yes</u>, please provide the name and address,and give details of any deposit held and approximate charges:	No
b.	Is there a common buildings insurance policy? <u>If you have answered yes</u>, is the cost of the insurance included in monthly/annual factor's charges?	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.	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? <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.	No
b.	As far as you are aware, has any preventative work for dry rot,wet rot, or damp ever been carried out to your property? <u>If you have answered yes</u>, please give details:	No
c.	<u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <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. Guarantees are held by:	

14.	**Guarantees**	
a.	**Are there any guarantees or warranties for any of the following?**	
	(i) Electrical work	**No**
	(ii) Roofing	**No**
	(iii) Central heating	**Yes**
	(iv) National House Building Council (NHBC)	**Don't know**
	(v) Damp course	**No**
	(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)	**Don't know**
b.	**<u>If you have answered ‘yes’ or ‘with title deeds’</u>, please give details of the work or installations to which the guarantee(s) relate(s):**	
c.	**Are there any outstanding claims under any of the guarantees listed above?<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 thelast 10 years? **<u>If you have answered yes</u>, please give details:**	**No**
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): Christine Lockerbie

Date: 16/09/2026

Appendices

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Ref: RJR/AA8512/5 rev A

14 September 2026

Fiona Campbell
Grieve Grierson Moodie & Walker
14 Castle Street
Dumfries
DG1 1DR

Dear Fiona,

Structural Inspection of No 3 St Blanes Road, Heathhall

Following our visual inspection on 25th May 2026 at the above we report our findings as follows. The inspection has been requested ahead of the sale of the property, to comment on the structural condition due to a history of movement. Previous inspection reports were referred to, dating from October 2000 (McLay Collier), and March 2011 (David Taylor). These reports recommended primarily cosmetic repairs due to relatively low levels of movement found and concluded that only some limited settlement of foundations was likely to have occurred but that such movement has now ceased or slowed considerably. Remaining movement is attributed to seasonal effects of temperature change and moisture content in materials.

Observations

The building comprises a semidetached bungalow constructed in cavity masonry with a tiled duo pitched roof on timber trusses. Internal walls are primarily formed in timber stud and are non-loadbearing. The ground floor is expected to be formed with suspended timber joists but was not opened to confirm.

Previous reporting suggests that the dwelling was rebuilt in 1987 following subsidence of the original building. The rebuilt structure using a piled foundation.

Various cracks are visible around the building and notable locations are detailed below:

- Front elevation, below the front bedroom window. Externally, a movement joint has been formed below the window (in line with recommendations of previous reports) and this appears to have opened by 2-4mm since those works.
- Cracking is visible below the window in the front bedroom internally, previously concealed by a larger radiator and now visible on either side of the recently replaced radiator.
- Rear elevation, below the rear bedroom window. Externally, a movement joint has been formed below the window (in line with recommendations of previous reports) and this appears to have opened by 3-5mm since those works.
- Cracking is visible above and below the window in the rear bedroom, lower cracks were previously concealed by a larger radiator and are now visible on either side of the recently replaced radiator.

- Within the front bedroom, a crack has formed along the ceiling junction with the party wall, 5-6mm width.
- Within the conservatory, the rear wall adjacent to the door has a horizontal crack from the bottom corner of the window with width up to 2mm.
- Most window and door openings have hairline cracks visible at the corners above the openings.
- Various other minor width cracks are present on internal walls.

Inspection of the attic space revealed that there is a lack of fixity between the roof truss structure and the party wall, similarly the gable wall appears to have no fixing. Lateral restraint of these walls should be provided by the ceiling through a built-in detail or fixing via steel straps. The lack of fixity is expected to contribute to the ceiling crack formed in the front bedroom and is expected to have been a poor choice of detail used at construction stage, rather than having been modified.

Conclusions and Recommendations

Movement evident in the open joints below the front and rear bedroom windows has occurred since repair works in 2011. Cracks appear primarily horizontal and of uniform width along their extent which does not suggest an uneven vertical settlement or subsidence of foundations to be the cause. Seasonal movement through changes in temperature and moisture content may be the primary cause of the opening of these joints. Where cold temperatures would shrink masonry and increase the width of vertical cracks, it is expected that when warmed, the joints are not closing by the full amount and over time the result is for the formed joints to widen.

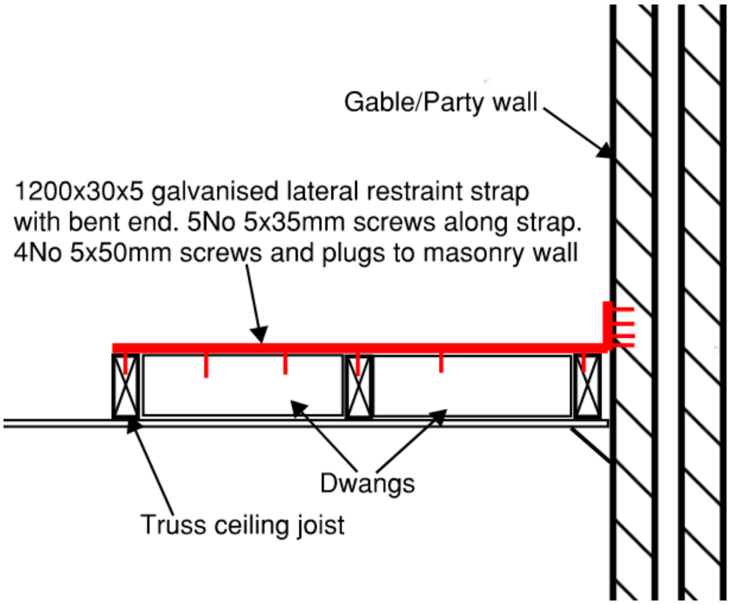
Internal cracks below bedroom windows are expected to be of a significant age, having been previously concealed. Given the minor width over a significant time period decorative repairs are deemed sufficient. The internal cracking above the rear bedroom window is similarly to be repaired with re decoration as outlined below.

Where roof trusses are not adequately fixed to the gable and party wall, this is expected to be a potential source of the movement causing the ceiling level crack in the front bedroom. Lateral restraints should be installed to improve the situation.

The following repairs are recommended to maintain the building:

- Replace sealant within formed movement joints below bedroom windows to infill the joint fully. Sealant should be capable of a minimum of 50% elongation and compression.
- The rear bedroom window requires replacement render to the right-hand side jamb (as viewed).
- Replace cracked plaster finish above and below the windows where they occur. Install over an expanded metal lath to improve the lifespan of the repair. Extend lath 500mm to either side of the crack.
- Provide lateral restraint ties between roof truss ceiling joists and party wall, and between truss ceiling joists and gable wall. Install at 1200mm horizontal centres. Use 1200x30x5mm galvanised mild steel straps with bent ends. Install over full depth dwangs between ceiling joists. Fix to masonry with minimum 4No 5x50mm screws and plastic plugs. Fix along dwangs with minimum 5No 5x35mm screws, evenly spaced along straps.

- A restraint of the masonry spandrel panels to the roof truss rafters is also not apparent. While no current defects are directly related to this, it would better ensure the robustness and longevity of the house to install the same lateral restraint straps between the masonry walls and roof truss rafters. Install straps over dwangs as per a ceiling level with straps and fixings to the same specification.



<u>Lateral restraint strap detail for ceiling joists. Also apply to rafters (strap to underside of rafters)</u>

- Further decorative repairs should be made to other minor cracks, with any openings infilled with decorator's caulk prior to painting or papering over.

The above outlined repairs will improve the condition structurally and cosmetically. Further decorative infilling crack repairs are expected to be required in future years as seasonal movements continue to affect the outer leaf of masonry. Internal repairs ought to be longer lasting.

The building foundations are expected to be stable since the minor amounts of horizontal movement occurring since 2011 are not indicative of uneven foundation settlement.

I trust this letter meets your current requirements, but please let me know if you need anything further.

<u>Revision A 14th September 2026.</u> A further inspection was made on 11th September 2026 to inspect remedial works completed. External vertical cracks at windows have been infilled with cement mortar which will be effective in preventing water ingress to the wall from wind driven rain. These areas should continue to be monitored annually for further cosmetic infilling if needed.

Internally, cracks have been infilled and redecorated satisfactorily. The roof space was inspected and the above recommended restraint straps have been installed to both the ceiling joists and truss rafters at both ends of the roof space. This should assist greatly in preventing the ceiling level crack from re-forming.

We confirm that the above report may be relied upon by third parties and for mortgage purposes. The Building is deemed as suitable security for a 30+ year mortgage term where regular maintenance is carried out.

Yours sincerely
for Asher Associates Ltd

R J Richmond CEng M.I.C.E.

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