Single Survey

survey report on:

Property address	2 Meadow House Well Road Moffat DG10 9BN

Customer	Mr. P. Couper

Customer address	2 Meadow House Well Road Moffat DG10 9BN

Prepared by	Shepherd Chartered Surveyors

Date of inspection	11/08/2026

SHEPHERD
CHARTERED SURVEYORS

www.shepherd.co.uk

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.

Single Survey

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	Own door, ground floor flat forming part of a sub-divided, two storey, semi detached house.
Accommodation	Ground Floor: Entrance Vestibule, Hallway, Lounge, Bedroom 1, Bedroom 2, Kitchen, side Hallway, Utility Area and Shower Room with w.c.
Gross internal floor area (m²)	81m² or thereby.
Neighbourhood and location	The property is situated in an established residential district convenient to Moffat town centre amenities.
Age	The building is dated 1905 however, the date of its conversion to flats has not been confirmed.
Weather	Dry and bright.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** There are two chimney stacks of stone pointed construction with lead flashings and clay pots.

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 complex roof is pitched and slated with metal ridging and stone skews. The inspection of the roof pitches was restricted due to the confines of the site. The subject property is a ground floor flat and accordingly, no access was gained into any roof voids.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings are formed in a mixture of cast iron and 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 of solid whinstone construction with sandstone features. 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 uPVC double glazed. The external doors are of composite panel design incorporating double glazed units.

External decorations	**Visually inspected.**

Conservatories / porches	Not applicable.

Communal areas	Not applicable.

Garages and permanent outbuildings	Not applicable.

Outside areas and boundaries	**Visually inspected.** There are garden grounds surrounding the property which are bounded by timber fencing and hedging. It is understood that there is an area of exclusive garden ground to the left hand side of the shared gravel driveway. Details of the extent of the site must be confirmed with reference to the Title Deeds.

Ceilings	**Visually inspected from floor level.** The ceilings appear to be lined with lath and plaster.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The main walls are a mixture of plastered on the hard and lined with lath and plaster internally and the partitions are of solid construction. There are tiling works in the kitchen and shower room.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** The floors are a mixture of suspended timber and solid concrete construction. It was not possible to inspect the floor surfaces due to the presence of fitted floor coverings throughout. No access was gained to any 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 a mixture of timber panel and timber glazed designs. There are a range of fitted base and wall units in the kitchen which are on modern lines.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There are feature fireplaces in the bedrooms. It is assumed that these are capped. There is a timber/tiled fireplace inset with an open fire in the lounge.

Internal decorations	**Visually inspected.** The internal decoration is to a papered and painted finish.

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.** Mains electricity. The electric meter and consumer unit are located in the utility area. The electrical installation was last tested in November 2023.

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 located in an external box.

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. The sanitary fittings are on modern lines and comprise a three piece white suite in the shower room.

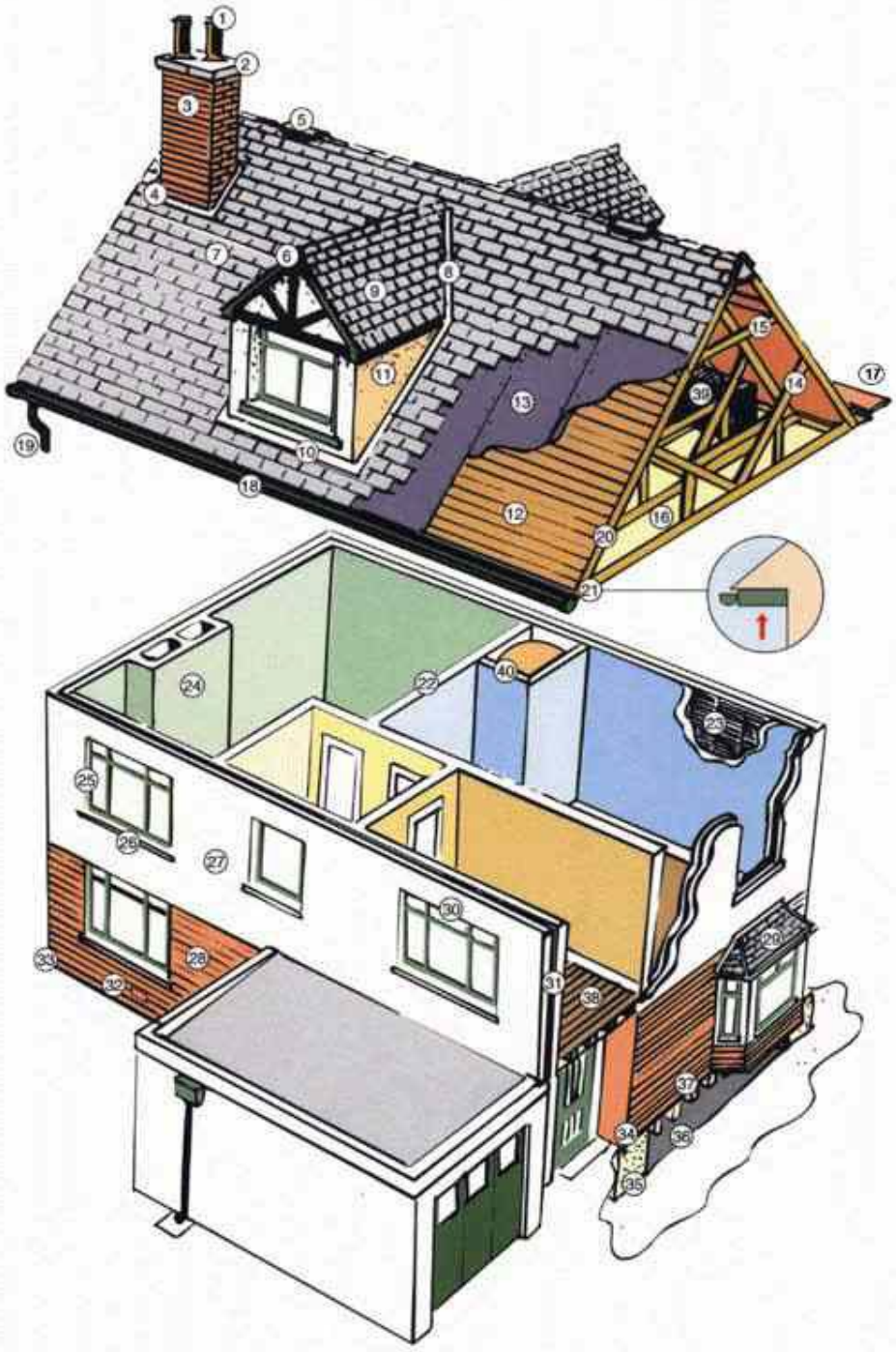
Heating and hot water	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** Space heating and domestic hot water are provided by a gas fired 'Worcester Greenstar 4000 25kW' combi boiler. The radiators are fitted with thermostatic valves and there is a room thermostat.

Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is assumed to be connected to the main 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. In the interests of security, no comment is made on the presence, or otherwise, of a burglar alarm.

Any additional limits to inspection	**For flats / maisonettes** **Only the subject flat and internal communal areas giving access to the flat were inspected.** **If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.** **The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.** An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. Windows and external doors were not all fully opened or tested. No access was available to any sub-floor areas. The cold water rising main was not fully inspectable. The external areas of the property were inspected from the ground level only.

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	Evidence of settlement has affected the building reflected by distortions to the building fabric and runs to the flooring in the kitchen. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Dampness, rot and infestation	
Repair category	3
Notes	Localised areas of high damp meter readings were recorded to the wall linings in the side hallway, internal partitions and sections of the floorboards. Rot was noted to the floorboards within the cupboard below the window in the back bedroom and rot was also noted to the internal door between the side hallway and utility area. There is rot affecting the internal joinery timbers within the window shutters. Concealed timbers may be affected by rot. A check of the property must be carried out by a timber/damp specialist prior to purchase. All remedial works should be carried out to a fully documented and guaranteed standard. High damp meter readings were recorded to the chimney breasts within the back bedroom and lounge. A precautionary check of the chimney stacks should be carried out to ensure that they remain watertight. Traces of wood boring infestation were noted to timbers within the cupboard below the window in the back bedroom. The infestation appears to be active. A reputable timber specialist should carry out a full and thorough inspection of all timbers within the property and provide estimates for any recommended remedial works.

Chimney stacks	
Repair category	2
Notes	There are a number of open joints. The stonework is weathered and there is a cracked pot.

Roofing including roof space	
Repair category	1
Notes	The roof pitches have recently been renewed. Documentation regarding the re-roofing should be obtained.

Rainwater fittings	
Repair category	2
Notes	There is a missing section of downpipe at the front of the property. We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.

Main walls	
Repair category	2
Notes	The property is affected by past settlement evidenced by cracking and distortions to the walls, lintels and sills. Re-pointing works have recently been undertaken and a previously fractured lintel has been replaced.

Windows, external doors and joinery	
Repair category	2
Notes	Some double glazed units are defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units, will be required. Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions.

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

Conservatories/porches	
Repair category	N/A
Notes	Not applicable.

Communal areas	
Repair category	N/A
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	N/A
Notes	Not applicable.

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

Ceilings	
Repair category	2
Notes	There are some DIY plaster repairs within the utility area.

Internal walls	
Repair category	2
Notes	As advised, localised areas of high damp meter readings were recorded to the wall linings and partitions. Concealed timbers may be affected by rot.

Floors including sub-floors	
Repair category	3
Notes	As advised, high damp meter readings were recorded to sections of the floorboards and rot was noted to the flooring within the cupboard below the window in the back bedroom. Concealed timbers and floorboards may be affected by rot. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

Internal joinery and kitchen fittings	
Repair category	3
Notes	As advised, rot is affecting the door between the side hallway and utility area. There are sections of missing skirtingboards. The door splitting the side hallway in half is missing its handle.

Chimney breasts and fireplaces	
Repair category	2
Notes	As advised, high damp meter readings were recorded to the chimney breasts within the lounge and back bedroom. All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused. There are fireplaces which appear to be for feature purpose only. This should be confirmed, it is assumed that the chimneys have been capped.

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

Cellars	
Repair category	N/A
Notes	Not applicable.

Electricity	
Repair category	1
Notes	There are a number of older sockets and switches. The Institution of Engineering and Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.

Heating and hot water	
Repair category	1
Notes	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.

Drainage	
Repair category	1
Notes	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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	3
Chimney stacks	2
Roofing including roof space	1
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	N/A
Communal areas	N/A
Garages and permanent outbuildings	N/A
Outside areas and boundaries	1
Ceilings	2
Internal walls	2
Floors including sub-floors	3
Internal joinery and kitchen fittings	3
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	N/A
Electricity	1
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	☒	No	☐
3. Is there a lift to the main entrance door of the property?	Yes	☐	No	☒
4. Are all door openings greater than 750mm?	Yes	☐	No	☒
5. Is there a toilet on the same level as the living room and kitchen?	Yes	☒	No	☐
6. Is there a toilet on the same level as a bedroom?	Yes	☒	No	☐
7. Are all rooms on the same level with no internal steps or stairs?	Yes	☒	No	☐
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	☒	No	☐

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

1) The assumed tenure is Absolute Ownership.

2) The road and footpath adjoining the property are made up and are adopted by the Local Authority.

3) It is assumed that any required Planning and/or Building Warrant approval was obtained for the conversion of the building into two flats although these works do appear to be historic.

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

5) Details of the extent of the site, common areas and all access rights must be confirmed with reference to the Title Deeds.

6) Previous timber and damp specialist treatment works have been carried out within the property and it is assumed that all specialist reports and guarantees are available and in order. Confirmation should 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 £490,000 (subject flat only).

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 £150,000 (ONE HUNDRED AND FIFTY THOUSAND POUNDS STERLING).

The valuation figure is on the assumption that the cost of Category 3 repairs does not greatly exceed £5,000. It should be appreciated that this is not an indication of costs and detailed reports and estimates

should be obtained from all appropriate contractors and specialists to establish the full extent of the works.

Signed	*Taylor Hall* Electronically signed :- 03/09/2026 11:37
Report author	Taylor Hall
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street Dumfries DG1 1DR
Date of report	11/08/2026

Mortgage Valuation Report

SHEPHERD
CHARTERED SURVEYORS

www.shepherd.co.uk

Property Address

Address	2 Meadow House, Well Road, Moffat, DG10 9BN
Seller's Name	Mr. P. Couper
Date of Inspection	11/08/2026

Property Details

Property Type
- [ ] House
- [ ] Bungalow
- [ ] Purpose built maisonette
- [ ] Converted maisonette
- [ ] Purpose built flat
- [X] 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
- [X] 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: Ground; No. of floors in block: 2; Lift provided? [ ] Yes [X] No; No. of units in block: 2

Approximate Year of Construction: 1905

Tenure

[X] Absolute Ownership [ ] Other

Accommodation

Number of Rooms
- [1] Living room(s)
- [1] Bedroom(s)
- [1] Kitchen(s)
- [1] Bathroom(s)
- [1] WC(s)
- [0] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings): 81 m² (Internal) 98 m² (External)

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

Garage / Parking / Outbuildings

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

Available on site? [X] Yes [ ] No

Permanent outbuildings:

None.

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 locationof the supply in General Remarks

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

☒ 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

At the time of inspection the property was found to be reasonably well maintained having due regard to its age and nature. The fittings internally were on modern lines and the decoration was to an adequate standard. A number of items were noted during the inspection which have been reflected in the valuation figure and are in general capable of remedy through routine maintenance and repair.

Evidence of settlement has affected the building reflected by distortions to the building fabric and runs to the floors. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Localised areas of high damp meter readings were recorded to the wall linings in the side hallway, internal partitions and sections of the floorboards. Rot was noted to the floorboards within the cupboard below the window in the back bedroom and rot was also noted to the internal door between the side hallway and utility area. There is rot affecting the internal joinery timbers within the window shutters. Concealed timbers may be affected by rot. A check of the property must be carried out by a timber/damp specialist prior to purchase. All remedial works should be carried out to a fully documented and guaranteed standard.

High damp meter readings were recorded to the chimney breasts within the back bedroom and lounge. A precautionary check of the chimney stacks should be carried out to ensure that they remain watertight.

Traces of wood boring infestation were noted to timbers within the cupboard below the window in the back bedroom. The infestation appears to be active. A reputable timber specialist should carry out a full and thorough inspection of all timbers within the property and provide estimates for any recommended remedial works.

It is assumed that any required Planning and/or Building Warrant approval was obtained for the supervision of the building into two flats although these works do appear to be historic.

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

Details of the extent of the site, common areas and all access rights must be confirmed with reference to the Title Deeds.

Previous timber and damp specialist treatment works have been carried out within the property and it is assumed that all specialist reports and guarantees are available and in order. Confirmation should be obtained.

Essential Repairs

1) Instruct a timber/damp specialist to carry out a full and thorough inspection of the entire property, including exposure works, and carry out all remedial works to a fully documented and guaranteed standard. There are issues with dampness, rot and wood boring infestation.

Estimated cost of essential repairs	£5,000
Retention recommended?	[X] Yes [ ] No
Retention amount	£5,000

Comment on Mortgageability

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

Mortgage Valuation Report

Valuation

Market value in present condition	£	150,000
Market value on completion of essential repairs	£	155,000
Insurance reinstatement value	£	490,000

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

Is a reinspection necessary? ☐ Yes ☒ No

Declaration

Signed	*Taylor Hall* Electronically signed :- 03/09/2026 11:37
Surveyor's name	Taylor Hall
Professional qualifications	BSc (Hons) 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	11/08/2026