Single Survey

survey report on:

Property address	2 Rae Street Moffat DG10 9EZ

Customer	Christine Long

Customer address	2 Rae Street Moffat DG10 9EZ

Prepared by	Shepherd Chartered Surveyors

Date of inspection	22/04/2026

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	Two storey and attic, mid terrace house.
Accommodation	Ground Floor: Entrance Vestibule and Open Plan Lounge/Kitchen. First Floor: Landing, Bedroom 1 and Ensuite toilet. Attic floor: Bedroom 2 and Shower Room with w.c.
Gross internal floor area (m²)	55m² or thereby (sloping ceilings measured from 1.5m height).
Neighbourhood and location	The property is situated in a mixed residential/commercial district within close proximity to Moffat town centre.
Age	Is is estimated that the property was constructed in the mid-late 1800s.
Weather	Dry and bright.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** There is a party chimney stack of stone pointed and painted construction with lead flashings, concrete coping and clay pots.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **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 slated with metal ridging. The dormer has a flat felt roof covering (not viewed) and the sides are cladded PVC panels. No access was gained into the attic 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 stone construction pointed and painted externally,

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 mostly UPVC double glazed and there is a timber Velux roof light at attic floor level. The external door is 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.** It is understood that there is there is a communal drying area situated on a separate site. The footprint of the house appears to occupy the entire plot with the exception of a small shrub/flowerbed to the front. Details of the extent of the site and any communal areas must be confirmed with reference to the title deeds.

Ceilings	**Visually inspected from floor level.** The ceilings are lined with a mixture of lath and plaster and plasterboard.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The mains walls are drylined internally and the partitions are a mixture of solid construction and timber stud design. Wet wall boarding has been installed around the shower cubicle.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** The floors are of suspended timber construction. It was not possible to inspect the floor surfaces due to the presence of fitted floor coverings throughout. No access was gained into 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. Timber carpeted stairs provide access to the upper floors.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There is a wood burning stove in the lounge/kitchen. There is a fireplace in the first floor bedroom inset with a open fire.

Internal decorations	**Visually inspected.** The internal decoration is to a 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 entrance vestibule. The electrical installation was last tested in February 2020.

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 below the kitchen sink.

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 mans supply. The kitchen units are fitted with ceramic sink. The sanitary fittings are on modern lines and comprise a 3 piece white suite in the shower room and a white wash hand basin and w.c in the ensuite toilet.

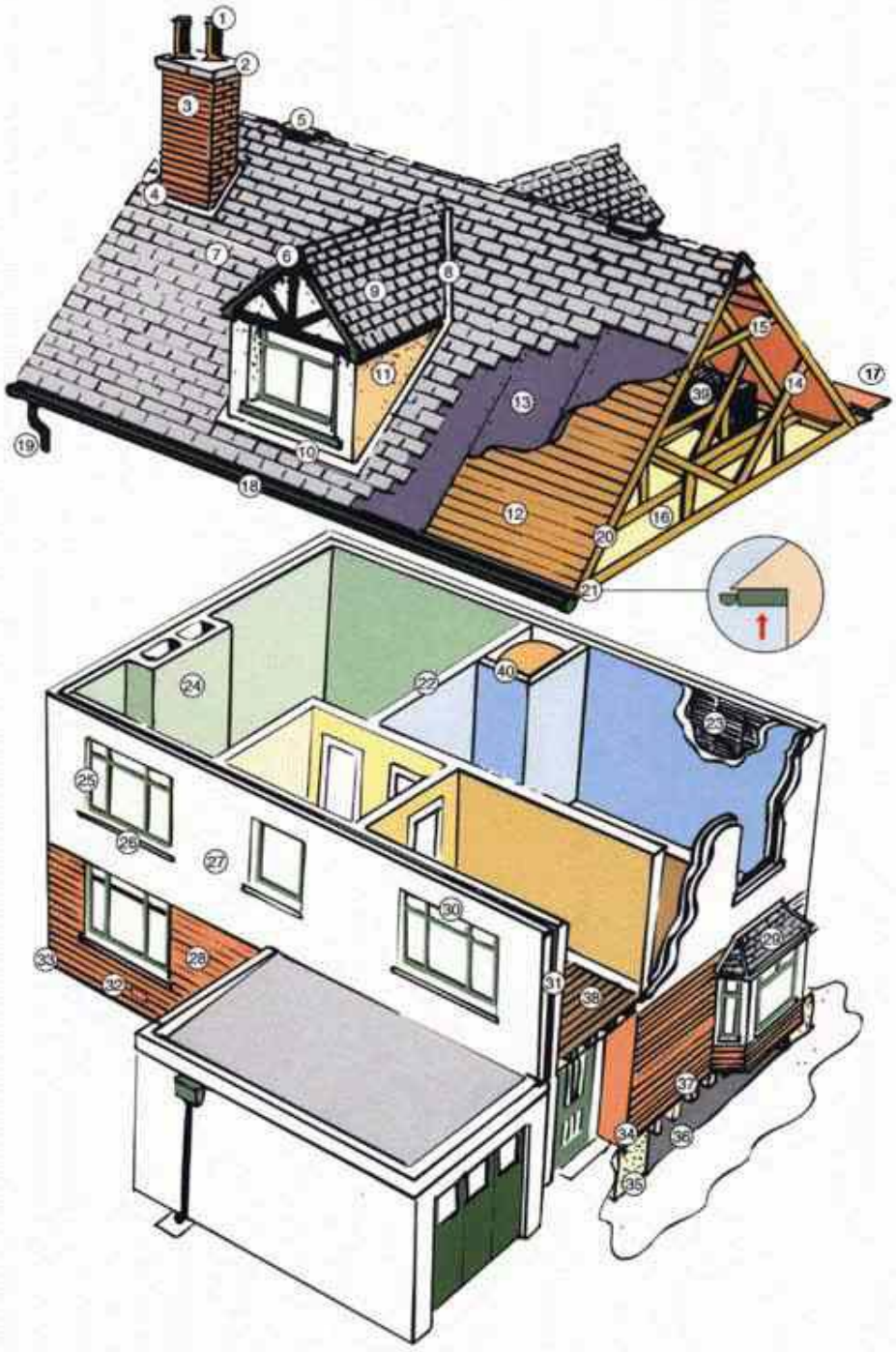
Heating and hot water	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** Space heating and domestic water are provided by a gas fired Worcester combi boiler located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

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

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	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. No access was available to any sub-floor areas. 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. The external areas of the property were inspected from the ground level only. Flat roof coverings were not inspectable. The cold water rising main was not fully inspectable.

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 minor distortions to the building fabric. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Dampness, rot and infestation	
Repair category	2
Notes	High damp meter readings were obtained to localised sections of lower wall linings within the kitchen. The floors could not be inspected due to the presence of fitted coverings, although the sub floor ventilation is limited which may have allowed timber defects to occur. A precautionary check should be carried out by a reputable timber and damp specialist prior to purchase. Traces of wood boring infestation were noted to internal door timbers. In the absence of valid guarantees for previous timber specialist treatment works, 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 is cracking to the concrete coping.

Roofing including roof space	
Repair category	2
Notes	A number of loose and broken roof slates were visible. The ridge fasteners are corroded and areas of the metal ridging are lifting. There are a number of temporary fixings devices holding slates in place. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work may be required in future. There is a flat roof laid in felt. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering. No access was gained into any roof voids.

Rainwater fittings	
Repair category	2
Notes	Rainwater goods are of an older style and have suffered from corrosion. Maintenance is required and gutters/downpipes checked during heavy rainfall. The downpipe to the front of the property is not trapped and allows water to disperse onto the adjoining ground. This is not an ideal arrangement. 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	1
Notes	There are areas of hairline cracking.

Windows, external doors and joinery	
Repair category	1
Notes	Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted.

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	No immediate action or repair is needed.

Ceilings	
Repair category	1
Notes	Some cracked/uneven ceiling plaster was noted and some repairs may be required at the time of redecoration or disturbance.

Internal walls	
Repair category	2
Notes	As advised. localised high damp meter readings were obtained to the internal walls in the kitchen. This requires investigation before purchase by timber/damp specialist.

Floors including sub-floors	
Repair category	2
Notes	Sub-floor ventilation appears inadequate. A reputable timber/damp specialist should carry out a precautionary check of the sub-floor area and advise on the installation of improved ventilation. 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	1
Notes	Within the limitations of our inspection no significant defects were noted.

Chimney breasts and fireplaces	
Repair category	1
Notes	It is assumed that the stove has been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed in full, safe working order. The flue should be regularly swept. All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused.

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

Cellars	
Repair category	N/A
Notes	Not applicable.

Electricity	
Repair category	1
Notes	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	The boiler flap is defective. 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	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	N/A
Communal areas	N/A
Garages and permanent outbuildings	N/A
Outside areas and boundaries	1
Ceilings	1
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	N/A
Electricity	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, first and attic.			
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) Details of the extent of the site and any communal areas must be confirmed with reference to the title deeds.

3) The roads adjoining the property are made up and adopted by the Local Authority.

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.

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 £300,000.

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 £130,000 (ONE HUNDRED AND THIRTY THOUSAND POUNDS STERLING).

Signed	*Taylor Hall* Electronically signed :- 27/04/2026 14:34
Report author	Taylor Hall
Company name	J & E Shepherd Chartered Surveyors

Single Survey

Address	18 Castle Street Dumfries DG1 1DR

Date of report	22/04/2026

Mortgage Valuation Report

SHEPHERD
CHARTERED SURVEYORS

www.shepherd.co.uk

Property Address

Address	2 Rae Street, Moffat, DG10 9EZ
Seller's Name	Christine Long
Date of Inspection	22/04/2026

Property Details

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

Property Style
- [ ] Detached
- [ ] Semi detached
- [X] 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: 1850

Tenure

[X] Absolute Ownership [ ] Other

Accommodation

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

Gross Floor Area (excluding garages and outbuildings): 55 m² (Internal) 73 m² (External)

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

Garage / Parking / Outbuildings

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

Available on site? [ ] Yes [X] 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

The property is situated in a mixed residential/commercial district with close proximity to Moffat town centre amenities.

At the time of inspection the property was found to be generally well maintained having due regard to its age and nature. The fittings internally were on modern lines with the decoration to a good standard. A number of items were noted during inspection which are capable of remedy through routine maintenance and repair.

Details of the extent of the site and any communal areas must be confirmed with reference to the title deeds.

The roads adjoining the property are made up and adopted by the Local Authority.

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.

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.

Valuation

Market value in present condition	£ 130,000
Market value on completion of essential repairs	£
Insurance reinstatement value	£ 330,000

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

Is a reinspection necessary? ☐ Yes ☒ No

Mortgage Valuation Report

Declaration

Signed	*Taylor Hall* Electronically signed :- 27/04/2026 14:34
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	22/04/2026