

YOUR ONESURVEY HOME REPORT

ADDRESS

1 Waterside Cottages
Waterside Road
Cargenbridge
Dumfries, DG2 8LL

PREPARED FOR

Paul Nisbet

INSPECTION CARRIED OUT BY:



SELLING AGENT:

Braidwoods Solicitors

HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Dumfries - Allied Surveyors Scotland Ltd	25/06/2026
Mortgage Certificate	Final	Dumfries - Allied Surveyors Scotland Ltd	25/06/2026
Property Questionnaire	Final	Mr. Paul Nisbet	
EPC	FileUploaded	Dumfries - Allied Surveyors Scotland Ltd	25/06/2026
Additional Documents	FileUploaded		

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

P A R T 1 .

SINGLE SURVEY

A report on the condition of the property, with categories
being rated from 1 to 3.



Single Survey

Survey report on:

Surveyor Reference	DFS/26/513
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Customer	Mr. Paul Nisbet
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Selling address	1 Waterside Cottages Waterside Road Cargenbridge Dumfries DG2 8LL
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Date of Inspection	24/06/2026
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Prepared by	Simon Allen, Bsc MRICS Dumfries - Allied Surveyors Scotland Ltd
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SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

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 Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.



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

1.2 THE REPORT

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

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

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

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

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in 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.

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 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

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

- 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.

2.3.1 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.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- *There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- *There are no particularly troublesome or unusual legal restrictions;
- *There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

“Re-instatement cost” is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property

1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

Description	The property consists of a semi-detached, bungalow style dwellinghouse, with additional attic accommodation.
Accommodation	Ground floor: Entrance hallway, open plan living room and dining room, side vestibule, kitchen, 3 bedrooms and shower room incorporating WC. Attic floor: Bedroom with ensuite shower room incorporating WC.
Gross internal floor area (m2)	Approximately 101 m ² .
Neighbourhood and location	The subjects are situated within a mixed residential and commercial/industrial district within Cargenbridge, a suburb lying on the south west side of Dumfries. The property is reasonably convenient for local amenities and lies within 2 miles of the town centre.
Age	The original dwellinghouse is estimated to date from the 1950s.
Weather	Dry and sunny.
Chimney stacks	Visually inspected with the aid of binoculars where required. The property possesses two individual chimney stacks, one of which is shared with the adjoining dwelling. The chimneys are of brick construction with lead flashings. The central heating boiler connects to a balanced flue.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time. 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 roofs are pitched, timber framed and clad with slates over roofing felt and timber sarking boards. There are clay ridge tiles and valley gutters appear to be lead lined. Double glazed Velux windows are incorporated within the roof of the rear extension. A dormer window projection incorporated within the south facing elevation of the extension roof is timber framed and clad with hung slates, under a flat, bitumen felt covered roof. The surface of this roof could not be inspected. A restricted inspection of the roof voids was available through lateral ceiling hatches leading off the upper landing and attic bedroom cupboard. Roof spaces have generally been insulated with mineral wool.
Rainwater fittings	Visually inspected with the aid of binoculars where required. Rainwater gutters and downpipes are formed in PVC.
Main walls	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected. The main walls of both the original dwellinghouse and rear extension are of traditional cavity masonry construction, generally roughcast externally above cement rendered base courses. The walls are plastered on the hard internally.
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. Windows are of a UPVC framed casement design, incorporating sealed unit double glazing. External doors are also formed in PVC and incorporate double glazed panels. There are PVC fascia boards attached to the dormer window projection eaves level.
External decorations	Visually inspected.
Conservatories / porches	None.

Communal areas	None.
Garages and permanent outbuildings	There are no garages or permanent outbuildings, although a timber garden shed is situated to the rear of the property.
Outside areas and boundaries	Visually inspected. The property includes private garden ground to the front, side and rear of the dwellinghouse. The grounds are mostly laid to gravel and paving and on-site car parking is available. Property boundaries are defined by dry stone walls and timber fencing.
Ceilings	Visually inspected from floor level. Ceilings would appear to be lined with plasterboard and plaster.
Internal walls	Visually inspected from floor level. Internal walls are either solid masonry with a plaster finish or consist of timber framed stud partitions lined with plasterboard and plaster.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. Floors are mostly of suspended timber construction, although there is some solid concrete flooring at ground level. An inspection of floor surfaces was severely restricted due to the presence of securely fitted floor coverings. Subfloor areas could not be accessed.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Internal joinery generally consists of varnished mahogany skirting boards, facings, flush faced or multi paned glazed doors and surrounds. The kitchen has been provided with a range of base and wall mounted cupboard units, with laminated doors and fitted worktops. There is an inset sink unit and integrated appliances include an oven, hob and cooker hood.

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. A traditional marble fireplace with timber surround has been installed in the living room. The chimney breast is solid masonry with a plaster finish. The fire does not appear to have been in recent use. Original fireplaces elsewhere in the property have been removed and the flues built-up.
Internal decorations	Visually inspected. Internal wall and ceiling surfaces have mostly been painted. Joinery has been varnished.
Cellars	None.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on. Mains electricity is connected, serving 13 amp pin sockets. Wiring where visible was seen to be PVC sheathed and insulated. The meter is housed in an external cabinet attached to the left-hand wall of the dwellinghouse. There is a consumer unit in the kitchen.
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 is connected and the external meter box is attached to the rear wall of the dwellinghouse.
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains water is connected and visible plumbing was generally seen to be copper. Shower room fittings consist of white suites comprising WCs, wash hand basins and shower enclosures.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. Central heating is provided by a gas-fired Worcester Greenstar Life 8000 boiler, which is located in the side vestibule and serves panel radiators throughout the property. The heating would appear to be controlled by a central programmer/thermostat and by individual thermostatic valves fitted to radiators. Domestic hot water is provided by the central heating boiler, on demand. As the boiler is of a combi design, no additional water storage tanks are required in the property.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Drainage is assumed to be connected to the main sewer.
Fire, smoke and burglar alarms	Visually inspected. No test whatsoever were carried out to any systems or appliances. Smoke detectors have been installed in the entrance hall, living room, side vestibule and upper landing, with a heat detector in the kitchen. There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring 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 requires 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 etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022. We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection	At the time of inspection, the property was occupied and furnished. Floor coverings were present in parts of the property, severely restricting an inspection of floor surfaces. Subfloor areas could not be accessed. Windows and external doors were not all fully opened or tested. The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. A physical inspection of the roof void area was restricted due to insulation material and lack of suitable crawl boards. As a result, the roof void area was only viewed from the access hatches. An inspection of the roof coverings were restricted from ground level and some parts were not visible. Concealed areas beneath and around shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric. We do not carry out an inspection for Japanese Knotweed, which 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. We have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists, removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.
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Sectional Diagram showing elements of a typical house



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

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the above 3 categories:

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

Structural movement	
Repair category:	1
Notes:	There is no evidence of significant structural movement currently affecting the property.

Dampness, rot and infestation	
Repair category:	2
Notes:	There is some damp staining beneath chimney stacks, where viewed from within the roof space. Woodworm was identified in some accessible roof and floor timbers. It is understood that remedial treatment was carried out by Ryedale Remedials in 2025 and a 10 year warranty has been exhibited. Relevant documentation should be transferred at the date of inspection.

Chimney stacks	
Repair category:	2
Notes:	There is weathered and eroded pointing to chimney stacks, and some surface vegetation growth was noted. Damp staining was evident beneath the chimney stacks, when viewed from within the roof space.

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.

Roofing including roof space

Repair category:	1
Notes:	As previously reported, woodworm was identified in some accessible roof timbers. It is understood that remedial treatment was carried out by Ryedale Remedials in 2025 and a 10 year warranty has been exhibited. Relevant documentation should be transferred at the date of inspection. The flat, felt covered roof above the dormer window projection is of a type that tends to have a limited life expectancy and can fail without warning. Regular inspections by a competent roofing contractor should be undertaken.

Rainwater fittings

Repair category:	1
Notes:	Weather conditions were dry at the time of inspection, thus restricting a full assessment of the effectiveness of the rainwater conductors. No obvious defects were identified from ground level.

Main walls

Repair category:	2
Notes:	Hairline cracks were identified within roughcast wall finishes. The cracks have generally been pointed and have not reopened. Some of the cracks are horizontal in nature, which could be an indicator of corrosion affecting cavity wall ties. Specialist advice should be sought. There are some patches of loose/hollow roughcast to external walls.

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 the inspection, no significant defects were noted.

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.

External decorations	
Repair category:	1
Notes:	Regular decorative maintenance will be required.

Conservatories / porches	
Repair category:	
Notes:	Not applicable.

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings	
Repair category:	
Notes:	There are no garages or permanent outbuildings.

Outside areas and boundaries	
Repair category:	1
Notes:	No significant issues were noted, although continuing maintenance of outside areas and boundaries will be necessary. Some areas of paving are uneven.

Ceilings	
Repair category:	1
Notes:	No significant issues were noted.

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.

Internal walls	
Repair category:	1
Notes:	No significant issues were noted.

Floors including sub-floors	
Repair category:	1
Notes:	It is understood that remedial works in respect of woodworm and subfloor issues were carried out in 2025 by Ryedale Remedials and a 10 year warranty has been exhibited. Relevant documentation should be transferred at the date of inspection.

Internal joinery and kitchen fittings	
Repair category:	1
Notes:	Internal joinery and kitchen fittings are in reasonable condition relative to their age, normal wear and tear accepted.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	A visual inspection revealed no obvious issues, although the flue has not been inspected or tested. The fireplace does not appear to have been in recent use and the flue should be swept and tested prior to any proposed future use.

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.

Internal decorations	
Repair category:	1
Notes:	Whilst decoration is largely a subjective matter, the property is generally considered to be in reasonable decorative order. Textured coatings have been applied to some ceiling surfaces. On rare occasions, these materials can include asbestos fibres in their manufacture. A test of these materials has not been carried out. Until the material has been professionally tested, textured coatings should be left undisturbed.

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	1
Notes:	A visual inspection revealed no obvious issues. It should be noted that relevant trade associations recommend that electrical installations be checked every ten years or on change of ownership, in order to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations. An Electrical Installation Certificate dated December 2025 has been exhibited.

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.

Gas	
Repair category:	1
Notes:	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations. 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 obvious defects were identified in the accessible water feed and plumbing systems. Shower room fittings are along reasonably modern lines and, whilst not tested, appear to be in sound condition. The seals around shower trays should be checked regularly to ensure that they are maintained in fully watertight condition.

Heating and hot water	
Repair category:	1
Notes:	It is assumed that the central heating and hot water systems have been properly installed and maintained in accordance with all current regulations, with particular emphasis on flueing and ventilation requirements. Failure to regularly test and service central heating boilers and associated fittings can increase safety risks and reduce efficiency. The most recent date of servicing should therefore be confirmed, prior to making a commitment to purchase.

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.

Drainage	
Repair category:	1
Notes:	A surface inspection within the immediate vicinity of the property revealed no obvious issues.

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

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

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground and attic floors
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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The assumed tenure is absolute ownership.

Roads and footpaths within the vicinity of the property have been made up and are believed to be maintained at public expense.

The original dwellinghouse would appear to have been extended and altered. It has been assumed for the purposes of this report that all appropriate local authority consents were obtained at the relevant time, although it is thought unlikely that there have been any significant physical amendments made within the past 20 year period.

It is understood that specialist remedial treatments were carried out during 2025 by Ryedale Remedials, in respect of woodworm and issues relating to the timber flooring at ground level. A 10 year warranty has been exhibited and relevant documentation should be transferred at the date of sale. A copy of the warranty is attached to this report as an appendix.

The Scottish Environmental Protection Agency (SEPA) have indicated that the property is in an area where there is a high risk of surface water flooding, although the flood maps would not suggest that the subject property is currently likely to be affected. It is assumed that buildings insurance will be available under normal terms.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the cost implications of these issues prior to making an offer to purchase.

Estimated re-instatement cost (£) for insurance purposes

£307,000

Three Hundred and Seven Thousand Pounds. This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.

Valuation (£) and market comments

£190,000

The market value of the property as described in this report is One Hundred and Ninety Thousand Pounds.

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights.

Report author:

Simon Allen, Bsc MRICS

Company name:

Dumfries - Allied Surveyors Scotland Ltd

Address:	35 Buccleuch Street Dumfries DG1 2AB
Signed:	Electronically Signed: 317435-26356689-8508
Date of report:	25/06/2026

P A R T 2 .

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.



Mortgage Valuation Report

Mortgage Valuation Report

Property:	1 Waterside Cottages Waterside Road Cargenbridge Dumfries DG2 8LL	Client: Mr. Paul Nisbet Tenure: Absolute Ownership
Date of Inspection:	24/06/2026	Reference: DFS/26/513

This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0 LOCATION

The subjects are situated within a mixed residential and commercial/industrial district within Cargenbridge, a suburb lying on the south west side of Dumfries. The property is reasonably convenient for local amenities and lies within 2 miles of the town centre.

2.0 DESCRIPTION 2.1 Age: Approximately 70 years.

The property consists of a semi-detached, bungalow style dwellinghouse, with additional attic accommodation. Private garden ground is included.

3.0 CONSTRUCTION

The principal roofs are pitched, timber framed and clad with slates.

The main walls are of traditional cavity masonry construction, generally roughcast externally.

Floors are of suspended timber or solid concrete construction.

4.0 ACCOMMODATION

Ground floor: Entrance hallway, open plan living room and dining room, side vestibule, kitchen, 3 bedrooms and shower room incorporating WC.

Attic floor: Bedroom with ensuite shower room incorporating WC.

5.0 SERVICES (No tests have been applied to any of the services)

Water:	Mains.	Electricity:	Mains.	Gas:	Mains.	Drainage:	Main sewer.
Central Heating:	Gas fired combi boiler serving radiators						

6.0 OUTBUILDINGS

Garage: None.

Others: No permanent outbuildings.

7.0	GENERAL CONDITION - <i>A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</i>				
The property is generally in satisfactory condition for one of its age and character. A number of matters were however noted during the course of inspection and, whilst not an exhaustive list, these typically include the following:-					
1. It is understood that specialist remedial treatments were carried out during 2025 by Ryedale Remedials, in respect of woodworm and issues relating to the timber flooring at ground level. A 10 year warranty has been exhibited and relevant documentation should be transferred at the date of sale.					
2. There is weathered and eroded pointing to chimney stacks, and some surface vegetation growth was noted. Damp staining was evident beneath the chimney stacks, when viewed from within the roof space.					
3. Hairline cracks were identified within roughcast wall finishes. The cracks have generally been pointed and have not reopened. Some of the cracks are horizontal in nature, which could be an indicator of corrosion affecting cavity wall ties. Specialist advice should be sought.					
4. There are some patches of loose/hollow roughcast to external walls.					
8.0	ESSENTIAL REPAIR WORK <i>(as a condition of any mortgage or, to preserve the condition of the property)</i>				
None.					
8.1 Retention recommended:			n/a		
9.0	ROADS & FOOTPATHS				
Made up and adopted.					
10.0	BUILDINGS INSURANCE (£):	307,000	GROSS EXTERNAL FLOOR AREA	116	Square metres
	<i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i>				
11.0	GENERAL REMARKS				
At the time of inspection, the property was occupied and furnished. Floor coverings were present throughout. Part of the property. Weather conditions were dry.					
The original dwellinghouse would appear to have been extended and altered. It has been assumed for the purposes of this report that all appropriate local authority consents were obtained at the relevant time, although it is thought unlikely that there have been any significant physical amendments made within the past 20 year period.					
It is understood that specialist remedial treatments were carried out during 2025 by Ryedale Remedials, in respect of woodworm and issues relating to the timber flooring at ground level. A 10 year warranty has been exhibited and relevant documentation should be transferred at the date of sale.					
The Scottish Environmental Protection Agency (SEPA) have indicated that the property is in an area where there is a high risk of surface water flooding, although the flood maps would not suggest that the subject property is currently likely to be affected. It is assumed that buildings insurance will be available under normal terms.					
Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the cost implications of these issues prior to making an offer to purchase.					

12.0	VALUATION <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>		
12.1	Market Value in present condition (£):	£190,000	One Hundred and Ninety Thousand Pounds.
12.2	Market Value on completion of essential works (£):	n/a	N/A
12.3	Suitable security for normal mortgage purposes?	Yes	
12.4	Date of Valuation:	25/06/2026	
Signature:		Electronically Signed: 317435-26356689-8508	
Surveyor:	Simon Allen	Bsc MRICS	Date: 25/06/2026
Dumfries - Allied Surveyors Scotland Ltd			
Office:	35 Buccleuch Street Dumfries DG1 2AB	Tel: 01387 254 425 Fax: email: dumfries@alliedsurveyorsscotland.com	

P A R T 3 .

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	1 Waterside Cottages Waterside Road Cargenbridge Dumfries DG2 8LL
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Customer	Mr. Paul Nisbet
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Customer address	1 Waterside Cottages Waterside Road Cargenbridge Dumfries DG2 8LL
-------------------------	---

Prepared by	Simon Allen, Bsc MRICS Dumfries - Allied Surveyors Scotland Ltd
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Energy Performance Certificate (EPC)

Scotland

Dwellings

1 WATERSIDE COTTAGE, WATERSIDE ROAD, CARGENBRIDGE, DUMFRIES, DG2 8LL

Dwelling type: Semi-detached house
Date of assessment: 24 June 2026
Date of certificate: 24 June 2026
Total floor area: 101 m²
Primary Energy Indicator: 241 kWh/m²/year

Reference number: 0150-2664-5060-2026-3361
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

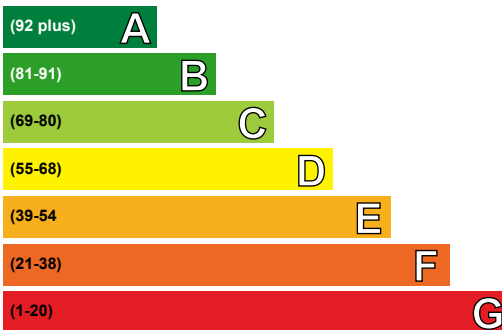
You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£5,751	See your recommendations report for more information
Over 3 years you could save*	£1,086	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
63	74

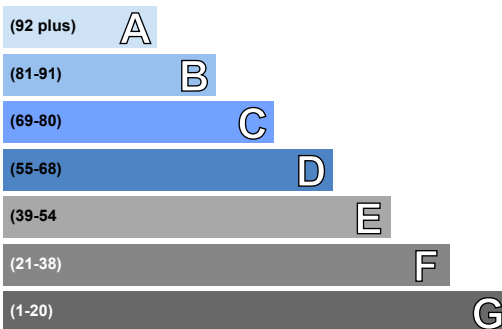
Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

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

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

Very environmentally friendly - lower CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
63	73

Environmental Impact (CO₂) Rating

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

Your current rating is **band D (63)**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Cavity wall insulation	£900 - £1,500	£612.00
2 Floor insulation (suspended floor)	£5,000 - £10,000	£477.00
3 Solar photovoltaic (PV) panels	£8,000 - £10,000	£690.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Pitched, 150 mm loft insulation	★★★★☆	★★★★☆
	Roof room(s), insulated	★★★☆☆	★★★☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	High performance glazing	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Below average lighting efficiency	★★★☆☆	★★★☆☆

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 43 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.4 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

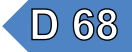
Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,575 over 3 years	£3,489 over 3 years	
Hot water	£930 over 3 years	£930 over 3 years	
Lighting	£246 over 3 years	£246 over 3 years	
Totals	£5,751	£4,665	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Cavity wall insulation	£900 - £1,500	£204		
2 Floor insulation (suspended floor)	£5,000 - £10,000	£159		
3 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£230		

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation

Choosing the right improvement package

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

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

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

1 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	16,616.03	N/A	N/A	N/A
Water heating (kWh per year)	1,817.24			

Addendum

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

This dwelling may be exposed to wind driven rain and so requires further investigation to determine which type of cavity wall insulation is best suited.

About this document

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

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

Assessor's name:	Mr. Simon Allen
Assessor membership number:	EES/008215
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	35 Buccleuch Street Dumfries DG1 2AB
Phone number:	01387 254 424
Email address:	dumfries@alliedsurveyorsscotland.com
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



P A R T 4 .

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Questionnaire

Property Address

1 Waterside Cottages

Waterside Road

Dumfries

DG2 8LL

Seller(s)

Paul Nisbet

Completion date of property questionnaire

Note for sellers

1.	Length of ownership
	How long have you owned the property? 3 years
2.	Council tax
	Which Council Tax band is your property in? (Please circle) []A []B []C []D []E []F []G []H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) Garage [] Allocated parking space [] Driveway [x] Shared parking [] On street [] Resident permit [] Metered parking [] Other (please specify):

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	☐ YES ☒ NO ☐ Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	☐ YES ☒ NO
6.	Alterations/additions/extensions	
a	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	☐ YES ☒ NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	☐ YES ☐ NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	☒ YES ☐ NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	☒ YES ☐ NO
	(ii) Did this work involve any changes to the window or door openings?	☐ YES ☒ NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): <i>All external windows and doors replace with brand new double glazed upvc.</i> Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	Central heating	
a	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	☒ YES ☐ NO ☐ Partial

property questionnaire

	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). <i>Gas fired combi boiler</i>	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed? <i>Over three years ago</i>	
	(ii) Do you have a maintenance contract for the central heating system?	☐ YES ☒ NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	☒ YES ☐ NO
9.	Issues that may have affected your property	
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	☐ YES ☒ NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	☐ YES ☐ NO
b	Are you aware of the existence of asbestos in your property?	☐ YES ☒ NO ☐ Don't know
	If you have answered yes, please give details:	
10.	Services	

property questionnaire

a	Please tick which services are connected to your property and give details of the supplier:		
	Services	Connected	Supplier
	Gas or liquid petroleum gas	Y	
	Water mains or private water supply	Y	
	Electricity	Y	
	Mains drainage	Y	
	Telephone	Y	
	Cable TV or satellite	Y	
	Broadband	Y	
b	Is there a septic tank system at your property?		☐ YES ☒ NO
	If you have answered yes, please answer the two questions below:		
	(i) Do you have appropriate consents for the discharge from your septic tank?	☐ YES ☐ NO ☐ Don't know	
	(ii) Do you have a maintenance contract for your septic tank?	☐ YES ☐ NO	
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
11.	Responsibilities for shared or common areas		
a	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:		☐ YES ☒ NO ☐ Don't know
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:		☐ YES ☒ NO ☐ N/A
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		☐ YES ☒ NO
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:		☐ YES ☒ NO
e	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:		☐ YES ☒ NO

property questionnaire

f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately owned.) If you have answered yes, please give details:	[] YES [x] NO
12.	Charges associated with your property	
a	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[] YES [x] NO
b	Is there a common buildings insurance policy?	[] YES [x] NO [] Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
c	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. <i>None</i>	
13.	Specialist works	
a	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	[x] YES [] NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. <i>All carried out by Ryedale Remedials, solums - floors lifted, sub-base (type 1) to match external levels, then concreted. Woodworm treatment and timber replacement. All completed when I owned the property.</i>	
b	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	[x] YES [] NO
	If you have answered yes, please give details: <i>As above</i>	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[x] YES [] NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by: <i>Myself</i>	

14.	Guarantees	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	☐ NO ☒ YES ☐ Don't know ☐ With title deeds ☐ Lost
(ii)	Roofing	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(iii)	Central heating	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(iv)	National House Building Council(NHBC)	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(v)	Damp course	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	☒ NO ☐ YES ☐ Don't know ☐ With title deeds ☐ Lost
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): <i>New smoke alarms, CO2 detectors, partial re-wire, new main board</i>	
c	Are there any outstanding claims under any of the guarantees listed above?	☐ YES ☒ NO
	If you have answered yes, please give details:	

15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	☐ YES ☒ NO ☐ Don't know
	If you have answered yes, please give details:	
16.	Notices that affect your property	
In the past three years have you ever received a notice:		
a	advising that the owner of a neighbouring property has made a planning application?	☐ YES ☒ NO
b	that affects your property in some other way?	☐ YES ☒ NO
c	that requires you to do any maintenance, repairs or improvements to your property?	☐ YES ☒ NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s): Paul Nisbet

Capacity:

☒Owner

☐Legally Appointed Agent for Owner

Date:

22/06/2026



RYEDALE REMEDIALS LTD

106 Oakfield Drive, Georgetown, Dumfries DG1 4UX
TEL: 01387 251080 MOBILE: 075699086842

10 YEAR TIMBER TREATMENT GUARANTEE

GUARANTEE NO: 052125

CONTRACT COMPLETION DATE: 18/07/25

OWNER(S) NAME: P Nisbet

CONTRACT NO: 052125

ADDRESS OF PROPERTY TREATED: 1 Waterside Cottage, Cargenbridge, Dumfries, DG2 8LL.

Ryedale Remedials Ltd guarantee to re-treat, free of charge, the timbers treated for timber rot or infestation. If such treatment is proved to be defective due to faulty workmanship within a period of 10 YEARS from the contract completion date.

LIMITATIONS

1. The treatment has not been interfered with or damaged. In the event that the failure has followed such damage Ryedale Remedials Ltd reserves the right to charge the owner for any services regarding inspection and repair work.
2. The further outbreak of rot or infestation is from the original treated source.
3. This guarantee does not cover any timber fungal decay or infestation present other than the areas treated.
4. Ryedale Remedials Ltd accepts no liability for any loss or damage arising from their works beyond making good of the work in question, i.e. Timber Treatment. For example, to furniture or other timbers beyond the re-treatment of the affected areas. Please note that due to entomology of wood boring insects, treatments will not be carried out during the residual insect life cycle.

CONDITIONS OF GUARANTEE

- a. Any recommended additional works identified in the original report, or quotation, that were considered necessary for the treatment to remain effective after the contract, were incorporated within 12 weeks of the completion date. Thereafter the property has been kept in dry and weatherproof condition to a good and proper state of maintenance, with adequate ventilation throughout the property ensuring internal timbers have remained dry.
- b. Photocopies are not acceptable and it is recommended that the original documentation be kept in a safe place.
- c. Payment of the Ryedale Remedials Ltd invoice has been made in full, within 28 days of submission of invoice.
- d. Non-payment will automatically render the guarantee null and void. The guarantee is automatically invalidated if a fraudulent, misleading or exaggerated claim is made.

This guarantee only cover for in-situ treated timber. Any new timberwork must be pre-treated timber to BS52568: Part 5 but is not covered under the terms of this guarantee.

For and on behalf of Ryedale Remedials Ltd.

(this guarantee is only valid when signed by the Ryedale Remedials Ltd authorised signatory)

Signed*Gordon Maxwell*.....
Name ...Gordon Maxwell.....
Position ...Director.....
Date ...18/07/25.....

Valid only when embossed with the
Ryedale Remedials Ltd authentication in this
section

Dated ...18/07/25...



106 Oakfield Drive, Georgetown, Dumfries DG1 4UX
TEL: 01387 251080 MOBILE: 075699086842

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Position ...Director.....
Date ...18/07/25.....

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Ryedale Remedials Ltd authentication in this
section

Dated ...18/07/25...