YOUR ONESURVEY

# HOME REPORT

ADDRESS

2 Crumstane Farm Cottage
Duns
TD11 3LS

PREPARED FOR

Ms K Jones

INSPECTION CARRIED OUT BY:

SELLING AGENT:

HOME REPORT GENERATED BY:

# Document Index

| Document | Status | Prepared By | Prepared On |
|---|---|---|---|
| Single Survey | Final | Selkirk - Allied Surveyors Scotland Ltd | 02/07/2026 |
| Mortgage Certificate | Final | Selkirk - Allied Surveyors Scotland Ltd | 02/07/2026 |
| Property Questionnaire | Final | Ms K Jones | |
| EPC | Final | Selkirk - Allied Surveyors Scotland Ltd | 03/07/2026 |
| Additional Documents | Final | | |

**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.**

PART 1.

# SINGLE **SURVEY**

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

# Single Survey

## Survey report on:

| | |
|---|---|
| **Customer** | Ms K Jones |
| **Selling address** | 2 Crumstane Farm Cottage<br>Duns<br>TD11 3LS |
| **Date of Inspection** | 02/07/2026 |
| **Prepared by** | Eleanor Henderson, MRICS<br>Selkirk - Allied Surveyors Scotland Ltd |

## 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.

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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.

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[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 is a mid terraced cottage. |
| Accommodation | The accommodation comprises:<br>GROUND FLOOR:<br>Hall<br>Sitting Room<br>Bedroom 1<br>Dining Room<br>Kitchen with Bathroom with wash hand basin off<br>FIRST FLOOR:<br>Landing<br>Two Bedrooms |
| Gross internal floor area (m2) | The gross internal floor area extends to 99m2, or thereby. |
| Neighbourhood and location | The property is located adjacent to the main road, approximately one mile from the town of Duns, where all local amenities are readily available. |
| Age | The property was constructed in 1882. |
| Weather | At the time of inspection it was dry and sunny. The report should be read in context of these weather conditions. |
| Chimney stacks | Chimney stacks are of stone construction, extended vertically in brick, with flashings formed in cement.<br>Visually inspected with the aid of binoculars where required. |

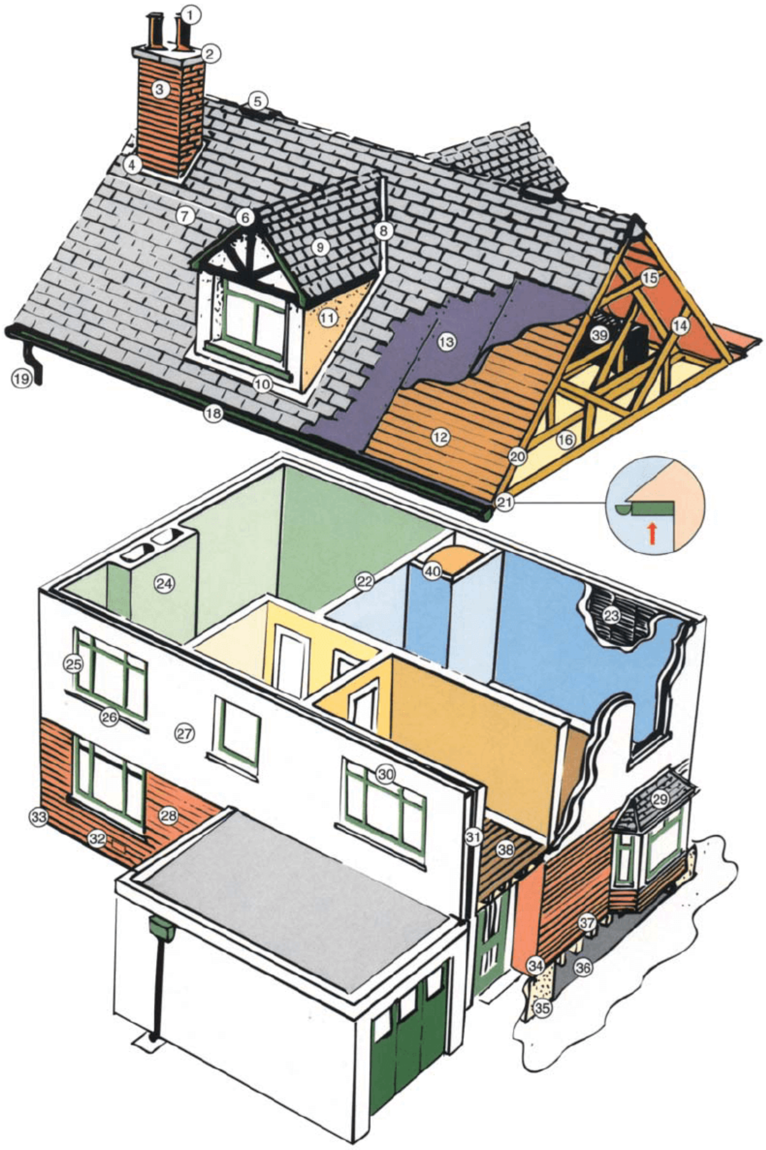
| | |
|---|---|
| Roofing including roof space | The main roof to the property is pitched and laid in slates.<br><br>Access to the roof space was gained through a hatch within the landing ceiling. This area was found to be fully insulated with fibreglass wool.<br><br>There was no access to view the roof space above the extension as no hatch has been cut into this area.<br><br>Sloping roofs were visually inspected with the aid of binoculars where required.<br><br>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.<br><br>Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.<br><br>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. |
| Rainwater fittings | Rainwater fittings are formed in cast iron.<br><br>Visually inspected with the aid of binoculars where required. |
| Main walls | The main walls to the property are of solid stone construction, extended in cavity brick, partially externally rendered.<br><br>Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected. |
| Windows, external doors and joinery | Windows comprise the original single glazed sash and case units in timber frames. There are double glazed Velux windows to the rear of the property.<br><br>The front door to the property is of solid timber construction, with the rear door being timber panelled and glazed.<br><br>Internal and external doors were opened and closed where keys were available.<br><br>Random windows were opened and closed where possible.<br><br>Doors and windows were not forced open. |
| External decorations | External decorations comprise a painted finish to all external joinerwork.<br><br>Visually inspected. |
| Conservatories / porches | There is a porch over the front door, under a pitched and slated roof.<br><br>Visually inspected. |

| | |
|---|---|
| Communal areas | There are no communal areas. |
| Garages and permanent outbuildings | There are no garages or permanent outbuildings pertaining to the property. |
| Outside areas and boundaries | There are areas of private garden ground to the front and rear of the property, the boundaries of which are formed in timber fencing and post and wire fencing.<br><br>Visually inspected. |
| Ceilings | Ceilings are lined in lath and plaster and plasterboard.<br><br>Visually inspected from floor level. |
| Internal walls | Internal walls and partitions are plastered on the hard and lined in plasterboard.<br><br>Visually inspected from floor level.<br><br>Using a moisture meter, walls were randomly tested for dampness where considered appropriate. |
| Floors including sub floors | The ground floor is a mixture of solid concrete and suspended timber construction, with the upper floor being of suspended timber construction.<br><br>There was no access to view the sub floor area.<br><br>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. |
| Internal joinery and kitchen fittings | Internal joinery comprise tongue and groove timber and flush timber doors, with timber skirtings and door facings. There is a range of fitted wall and base units in the kitchen.<br><br>Built in cupboards were looked into but no stored items were moved.<br><br>Kitchen units were visually inspected excluding appliances. |
| Chimney breasts and fireplaces | There is an electric feature fire in the sitting room and an open fireplace within bedroom 1.<br><br>Visually inspected. No testing of the flues or fittings was carried out. |
| Internal decorations | Internal decorations comprise a papered and painted finish to walls and ceilings. There is a textured finish to some ceilings. There is a pained and varnished finish to internal joinerwork.<br><br>Visually inspected. |
| Cellars | There are no cellars. |

| | |
|---|---|
| Electricity | There is a mains supply of electricity to the property and the distribution board, with circuit breakers, is located within a cupboard in the hall.<br><br>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.<br><br>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. |
| Gas | There is no mains gas supply to the property. |
| Water, plumbing and bathroom fittings | There is a mains water supply to the property and the water pipework, where visible, was found to be of copper and UPVC.<br><br>There is a modern range of sanitaryware within the bathroom, comprising a bath with electric shower over, wash hand basin and WC.<br><br>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.<br><br>No tests whatsoever were carried out to the system or appliances. |
| Heating and hot water | The property has a full oil fired central heating system, served by a Worcester Greenstar Heatslave 12a/18 boiler located externally. This provides hot water, on demand, to the property.<br><br>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.<br><br>No tests whatsoever were carried out to the system or appliances. |
| Drainage | Drainage is understood to be to a private septic tank, located outwith the site boundaries and shared with two other properties.<br><br>Drainage covers etc were not lifted.<br><br>Neither drains nor drainage systems were tested. |

| | |
|---|---|
| Fire, smoke and burglar alarms | Smoke detectors were located at appropriate locations throughout the property.<br><br>Visually inspected.<br><br>No tests whatsoever were carried out to any systems or appliances.<br><br>There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. New fire, smoke and alarm standards 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 woodburner etc, a carbon monoxide detector is also required. |
| Any additional limits to inspection | At the time of inspection the property was vacant, although had fitted floor coverings in place throughout.<br><br>Only a restricted view of the roof space was possible, due to the presence of insulative materials and stored goods.<br><br>An inspection for Japanese Knotweed was not carried out.<br><br>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.<br><br>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. |

## 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. Partiton 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 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: | 2 |
| Notes: | There is evidence the property has suffered structural movement in the past, with cracking noted between the main building and the extension, with door frames sloping outwards. We understand that a report is available from a structural engineer. |

| Dampness, rot and infestation | |
|---|---|
| Repair category: | 3 |
| Notes: | High damp readings were obtained to lower wall areas within the property. We understand that there is a timber and damp specialist report is available for these works.<br>Woodworm was evident to visible timbers.<br>There was no evidence of rot affecting the property. |

| Chimney stacks | |
|---|---|
| Repair category: | 2 |
| Notes: | Open jointing was noted to brickwork and stonework. |

| 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: | 2 |
| Notes: | Broken pointing was noted to ridge tiles. Cracked and loose slates were noted to the roof covering.<br>Woodworm was evident to visible roof timbers.<br>Old damp staining was noted to sarking boards in the roof space. |

| Rainwater fittings | |
|---|---|
| Repair category: | 2 |
| Notes: | Spot corrosion was noted to cast iron rainwater goods. |

| Main walls | |
|---|---|
| Repair category: | 2 |
| Notes: | Open jointing was noted to brickwork. Cracking was noted to the render.<br>Please refer to comments made under "Structural Movement" above. |

| Windows, external doors and joinery | |
|---|---|
| Repair category: | 2 |
| Notes: | Softness was noted to external joinerwork. Sash cords were noted to be missing and broken. |

| External decorations | |
|---|---|
| Repair category: | 2 |
| Notes: | Paint was noted to be peeling from all external joinerwork. |

| 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. |

| Conservatories / porches | |
|---|---|
| Repair category: | 2 |
| Notes: | Paint was noted to be peeling from external joinerwork to the porch. |

| Communal areas | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| Garages and permanent outbuildings | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| Outside areas and boundaries | |
|---|---|
| Repair category: | 2 |
| Notes: | A crack was noted to the front doorstep. |

| Ceilings | |
|---|---|
| Repair category: | 1 |
| Notes: | Plaster cracking was noted to ceiling surfaces. |

| Internal walls | |
|---|---|
| Repair category: | 2 |
| Notes: | Uneven and cracked plaster was noted to wall surfaces. |

| 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. |

| Floors including sub-floors | |
|---|---|
| Repair category: | 2 |
| Notes: | Uneven flooring was noted, particularly within the kitchen and bathroom areas, as a result of structural movement. |

| Internal joinery and kitchen fittings | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects were noted. |

| Chimney breasts and fireplaces | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects were noted. |

| Internal decorations | |
|---|---|
| Repair category: | 1 |
| Notes: | Textured paint was noted to some ceilings. Some older textured paints have been known to contain asbestos, although this cannot be confirmed without laboratory testing. Asbestos dust and fibres are potentially hazardous to health. If repair or removal is required, specialist advice should be sought. |

| Cellars | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| 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. |

| Electricity | |
|---|---|
| Repair category: | 1 |
| Notes: | No visible defects were noted.<br>The trade bodies governing electrical installations currently advise that these should be tested prior to a change of occupancy and, thereafter, at least once every five years, by a competent Electrician. |

| Gas | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| Water, plumbing and bathroom fittings | |
|---|---|
| Repair category: | 1 |
| Notes: | Discoloration and cracking was noted to sealant in the bathroom. |

| Heating and hot water | |
|---|---|
| Repair category: | 1 |
| Notes: | No visible defects were noted.<br>It has been assumed that the heating installation has been regularly serviced and that recent service history records will be made available. |

| Drainage | |
|---|---|
| Repair category: | 1 |
| Notes: | No visible defects were noted. |

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** | 2 |
| **Dampness, rot and infestation** | 3 |
| **Chimney stacks** | 2 |
| **Roofing including roof space** | 2 |
| **Rainwater fittings** | 2 |
| **Main walls** | 2 |
| **Windows, external doors and joinery** | 2 |
| **External decorations** | 2 |
| **Conservatories / porches** | 2 |
| Communal areas | |
| Garages and permanent outbuildings | |
| **Outside areas and boundaries** | 2 |
| **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 | |
| **Electricity** | 1 |
| Gas | |
| **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 first |
| **2. Are there three steps or fewer to a main entrance door of the property?** | [x]YES [ ]NO |
| **3. Is there a lift to the main entrance door of the property?** | [ ]YES [x]NO |
| **4. Are all door openings greater than 750mm?** | [ ]YES [x]NO |
| **5. Is there a toilet on the same level as the living room and kitchen?** | [x]YES [ ]NO |
| **6. Is there a toilet on the same level as a bedroom?** | [x]YES [ ]NO |
| **7. Are all rooms on the same level with no internal steps or stairs?** | [ ]YES [x]NO |
| **8. Is there unrestricted parking within 25 metres of an entrance door to the building?** | [x]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 property has been altered in the past to provide the current layout of accommodation, including the formation of a door from a former window opening in the sitting room. The valuation assumes all Local Authority Certification in respect of all alteration works has been obtained, including Listed Building Consent and that the appropriate paperwork will be made available.<br><br>We understand the property is Category B Listed. As such, Statutory Approvals may be required for any alterations carried out to the property, including external decoration. Any such works should be carried out by persons with appropriate specialist knowledge.<br><br>Drainage is to a shared septic tank which is located outwith the site boundaries. The valuation assumes the installation is adequate, in all respects and that legally constituted rights exist for the presence and future maintenance and / or renewal of all elements of the installation which are located outwith the site boundaries. The valuation further assumes the installation has been registered with SEPA.<br><br>The Conveyancer should check details with regard to any guarantees available for past woodworm treatment works.<br><br>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a Category 1 rating is used this means that the building must continue to be maintained in the normal way.<br><br>It is recommended that, where repairs, defects or maintenance items have been identified within this report, that interested parties make appropriate enquiries in order to satisfy themselves of potential costs or the extent of works required, prior to submitting a legal offer to purchase. |

| **Estimated re-instatement cost (£) for insurance purposes** |
|---|
| The estimated reinstatement cost for insurance purposes is £540,000 (Five Hundred and Forty Thousand Pounds Sterling).<br><br>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction, on a reinstatement basis, assuming reconstruction of the property in its existing design and materials. Finishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers are advised. The figure should be reviewed annually and in light of any future alterations or additions. |

| **Valuation (£) and market comments** |
|---|
| The market value of the property described in this report is £195,000 (One Hundred and Ninety Five Thousand Pounds Sterling).<br><br>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:** | Eleanor Henderson, MRICS |
| **Company name:** | Selkirk - Allied Surveyors Scotland Ltd |
| **Address:** | 6 Market Place<br>Selkirk<br>TD7 4BT |
| **Signed:** | Electronically Signed: 317777-bae97213-c832 |
| **Date of report:** | 02/07/2026 |

PART 2.

# MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.

# Mortgage Valuation Report

| Mortgage Valuation Report | | | |
|---|---|---|---|
| Property: | 2 Crumstane Farm Cottage<br>Duns<br>TD11 3LS | Client: Ms K Jones<br><br>Tenure: Absolute Ownership | |
| Date of Inspection: | 02/07/2026 | Reference: | XP163185 |

*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 2024 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 property is located adjacent to the main road, approximately one mile from the town of Duns, where all local amenities are readily available.

| **2.0** | **DESCRIPTION** | **2.1 Age:** | 138 years |
|---|---|---|---|

The property is a mid terraced cottage.

| **3.0** | **CONSTRUCTION** |
|---|---|

Main Walls:
Solid stone, extended in cavity masonry, partially externally rendered.

Main Roof:
Pitched and slated.

| **4.0** | **ACCOMMODATION** |
|---|---|

The accommodation comprises:

GROUND FLOOR:
Hall
Sitting Room
Bedroom 1
Dining Room
Kitchen with Bathroom with wash hand basin off

FIRST FLOOR:
Landing
Two Bedrooms

There are areas of private garden ground to the front and rear of the property.

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

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Water:** | Mains | **Electricity:** | Mains | **Gas:** | None | **Drainage:** | To shared septic tank |
| **Central Heating:** | | Oil fired to radiators | | | | | |

| | |
|---|---|
| **6.0** | **OUTBUILDINGS** |
| **Garage:** | None |
| **Others:** | None |
| **7.0** | **GENERAL CONDITION -** *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.* |

At the time of inspection the property was found to have been generally adequately maintained, having regard to its age and character. Although no essential repairs are considered necessary, items of maintenance type repair are required externally.

High damp readings were noted to lower wall areas within the property. A full and thorough inspection of the property should be carried out, by a firm of Timber and Damp Specialist Contractors and any appropriate remedial treatment works carried out, under guarantee. This has, as far as possible, been taken into account in the valuation.

| | |
|---|---|
| **8.0** | **ESSENTIAL REPAIR WORK** *(as a condition of any mortgage or, to preserve the condition of the property)* |

The property has suffered structural movement in the past, which was observed in the form of cracking between the main building and the extension to the rear. It is not possible to identify whether this movement is ongoing, from a single inspection. We would recommend that a Structural Engineer be instructed to inspect the property and make recommendations for any necessary remedial works. We understand that a report from a structural engineer is available for these works but repair works are not specified or quoted for, our valuation may fall to be revised in light of any quotations received.

| | |
|---|---|
| **8.1 Retention recommended:** | Nil |
| **9.0** | **ROADS & FOOTPATHS** |

Made.

| | | | | | |
|---|---|---|---|---|---|
| **10.0** | **BUILDINGS INSURANCE (£):** | 540,000 | **GROSS EXTERNAL FLOOR AREA** | 114 | **Square metres** |
| | *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.* | | | | |
| **11.0** | **GENERAL REMARKS** | | | | |

The property has been altered in the past to provide the current layout of accommodation, including the formation of a door from a former window opening in the sitting room. The valuation assumes all Local Authority Certification in respect of all alteration works has been obtained, including Listed Building Consent and that the appropriate paperwork will be made available.

We understand the property is Category B Listed. As such, Statutory Approvals may be required for any alterations carried out to the property, including external decoration. Any such works should be carried out by persons with appropriate specialist knowledge.

Drainage is to a shared septic tank which is located outwith the site boundaries. The valuation assumes the installation is adequate, in all respects and that legally constituted rights exist for the presence and future maintenance and / or renewal of all elements of the installation which are located outwith the site boundaries. The valuation further assumes the installation has been registered with SEPA.

The Conveyancer should check details with regard to any guarantees available for past woodworm treatment works.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a Category 1 rating is used this means that the building must continue to be maintained in the normal way.

It is recommended that, where repairs, defects or maintenance items have been identified within this report, that interested parties make appropriate enquiries in order to satisfy themselves of potential costs or the extent of works required, prior to submitting a legal offer to purchase.

| | | | |
|---|---|---|---|
| **12.0** | **VALUATION** *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.* | | |
| **12.1** | **Market Value in present condition (£):** | **195,000** | One Hundred and Ninety Five Thousand Pounds Sterling |
| **12.2** | **Market Value on completion of essential works (£):** | | |
| **12.3** | **Suitable security for normal mortgage purposes?** | Yes | |
| **12.4** | **Date of Valuation:** | 02/07/2026 | |

| | | | | |
|---|---|---|---|---|
| **Signature:** | Electronically Signed: 317777-bae97213-c832 | | | |
| **Surveyor:** | Eleanor Henderson | MRICS | **Date:** | 02/07/2026 |

**Selkirk - Allied Surveyors Scotland Ltd**

| | | |
|---|---|---|
| **Office:** | **6 Market Place**<br>**Selkirk**<br>**TD7 4BT** | **Tel: 01750 724 170**<br>**Fax:**<br>**email:** **selkirk@alliedsurveyorsscotland.com** |

PART 3.

# ENERGY
# REPORT

A report on the energy efficiency of the property.

# energy report

## energy report on:

| | |
|---|---|
| **Property address** | 2 Crumstane Farm Cottage<br>Duns<br>TD11 3LS |

| | |
|---|---|
| **Customer** | Ms K Jones |

| | |
|---|---|
| **Customer address** | 2 Crumstane Farm Cottage<br>Duns<br>TD11 3LS |

| | |
|---|---|
| **Prepared by** | Eleanor Henderson, MRICS<br>Selkirk - Allied Surveyors Scotland Ltd |

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**2 CRUMSTANE FARM COTTAGE, DUNS, TD11 3LS**

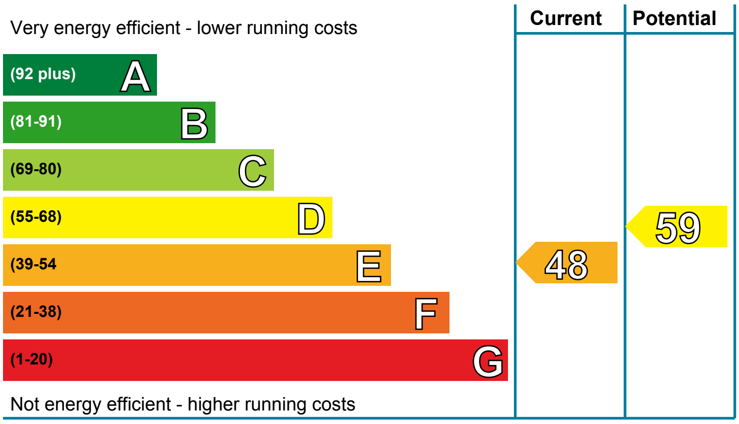
| | | | |
|---|---|---|---|
| **Dwelling type:** | Mid-terrace house | **Reference number:** | 0328-1025-3203-7046-8200 |
| **Date of assessment:** | 02 July 2026 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 02 July 2026 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 110 m² | **Main heating and fuel:** | Boiler and radiators, oil |
| **Primary Energy Indicator:** | 320 kWh/m²/year | | |

## You can use this document to:

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

| | | |
|---|---|---|
| **Estimated energy costs for your home for 3 years*** | **£6,633** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£957** | |

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

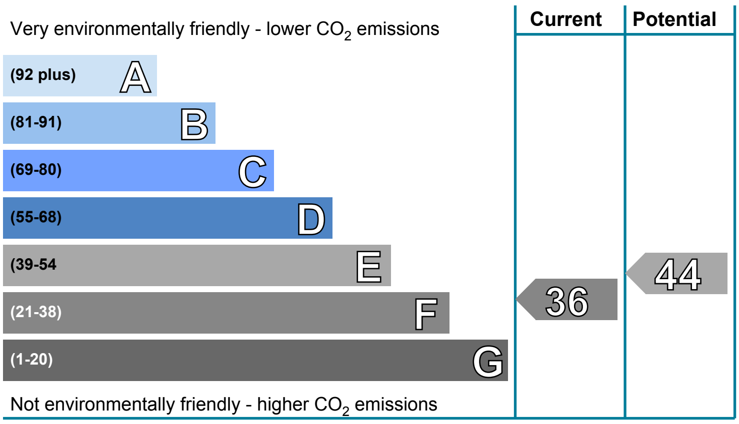



## Energy Efficiency Rating

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

Your current rating is **band E (48)**. The average rating for EPCs in Scotland is **band D (61).**

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




## Environmental Impact ($CO_2$) Rating

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

Your current rating is **band F (36)**

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

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

| Recommended measures | Indicative cost | Typical savings over 3 years |
|---|---|---|
| 1 Internal wall insulation | £7,500 - £11,000 | £285.00 |
| 2 Floor insulation (solid floor) | £5,000 - £10,000 | £216.00 |
| 3 Draughtproofing | £150 - £250 | £189.00 |

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

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

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

## Summary of the energy performance related features of this home

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

| Element | Description | Energy Efficiency | Environmental |
|---|---|---|---|
| Walls | Sandstone, as built, no insulation (assumed)<br>Cavity wall, filled cavity | ★★☆☆☆<br>★★★★☆ | ★★☆☆☆<br>★★★★☆ |
| Roof | Pitched, insulated (assumed)<br>Roof room(s), no insulation (assumed) | ★★★☆☆<br>★☆☆☆☆ | ★★★☆☆<br>★☆☆☆☆ |
| Floor | Solid, no insulation (assumed) | — | — |
| Windows | Some double glazing | ★☆☆☆☆ | ★☆☆☆☆ |
| Main heating | Boiler and radiators, oil | ★★★☆☆ | ★★★☆☆ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | Room heaters, coal | — | — |
| Hot water | From main system | ★★★☆☆ | ★★★☆☆ |
| Lighting | Good lighting efficiency | ★★★★☆ | ★★★★☆ |

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, $CO_2$ emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment

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

The calculated emissions for your home are 87 kg $CO_2/m^2/yr$.

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 9.5 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 1.6 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** | £5,445 over 3 years | £4,482 over 3 years | You could save £957 over 3 years |
| **Hot water** | £981 over 3 years | £981 over 3 years | |
| **Lighting** | £207 over 3 years | £213 over 3 years | |
| **Totals** | **£6,633** | **£5,676** | |

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

## Recommendations for improvement

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

| | Recommended measures | Indicative cost | Typical saving per year | Rating after improvement | |
|---|---|---|---|---|---|
| | | | | Energy | Environment |
| 1 | Internal wall insulation | £7,500 - £11,000 | £95 | E 50 | F 38 |
| 2 | Floor insulation (solid floor) | £5,000 - £10,000 | £72 | E 52 | E 40 |
| 3 | Draughtproofing | £150 - £250 | £63 | E 53 | E 41 |
| 4 | Replace single glazed windows with low-E double glazed windows | £4,500 - £6,000 | £90 | D 55 | E 43 |
| 5 | Solar photovoltaic panels, 2.5 kWp | £8,000 - £10,000 | £222 | D 59 | E 44 |

## Choosing the right improvement package

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

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

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

**1 Internal wall insulation**

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

**2 Floor insulation (solid floor)**

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect 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 and may also require a building warrant so it is best to check with your local authority building standards department.

**3 Draughtproofing**

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

**4 Double glazed windows**

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

**5 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) | 18,683.81 | N/A | N/A | N/A |
| Water heating (kWh per year) | 4,095.68 | | | |

## Addendum

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

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

## About this document

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

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


| | |
|---|---|
| Assessor's name: | Mrs. Eleanor Henderson |
| Assessor membership number: | EES/008261 |
| Company name/trading name: | Allied Surveyors Scotland Ltd |
| Address: | The Hermitage 101 High Street<br>Selkirk<br>TD7 4JX |
| Phone number: | 01750 724170 |
| Email address: | selkirk@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 greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

PART 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 | 2 Crumstane Farm Cottage<br>Duns<br>TD11 3LS |
| Seller(s) | Ms K Jones |
| Completion date of property questionnaire | |
| Note for sellers | |

| | |
|---|---|
| **1.** | **Length of ownership** |
| | **How long have you owned the property?**<br>20 years |
| **2.** | **Council tax** |
| | **Which Council Tax band is your property in? (Please circle)**<br>[ ]A [x]B [ ]C [ ]D [ ]E [ ]F [ ]G [ ]H |
| **3.** | **Parking** |
| | **What are the arrangements for parking at your property?**<br>**(Please tick all that apply)**<br>Garage [ ]<br>Allocated parking space [ ]<br>Driveway [ ]<br>Shared parking [x]<br>On street [ ]<br>Resident permit [ ]<br>Metered parking [ ]<br>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 [x]NO<br><br>[ ]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)? | [x]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 [x]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 | [x]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? | [x]YES [ ]NO |
| | (ii) Did this work involve any changes to the window or door openings? | [x]YES [ ]NO |
| | (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):<br><br>*A window to the rear of the property was taken out and a glass ,patio style door added. This was approved by listed building, historic Scotland and local planning .I have supporting documents. The orignal alteration was done in approx 2008 but a new door was installed in 2025*<br><br>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). | [x]YES [ ]NO<br>[ ]Partial |
| | 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).<br><br>*Oil fired* | |
| | If you have answered yes, please answer the three questions below: | |
| | (i) When was your central heating system or partial central heating system installed?<br><br>*2008* | |
| | (ii) Do you have a maintenance contract for the central heating system? | [ ]YES [x]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? | [x]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 [x]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 [x]NO<br>[ ]Don't know |
| | If you have answered yes, please give details: | |
| **10.** | **Services** | |

| | | | |
|---|---|---|---|
| a | Please tick which services are connected to your property and give details of the supplier: | | |

| Services | Connected | Supplier |
|---|---|---|
| Gas or liquid petroleum gas | N | |
| Water mains or private water supply | Y | Water mains |
| Electricity | Y | Octopus |
| Mains drainage | N | BT |
| Telephone | Y | BT |
| Cable TV or satellite | N | |
| Broadband | Y | BT |

| | | |
|---|---|---|
| b | Is there a septic tank system at your property? | [x]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<br>[x]Don't know |
| | (ii) Do you have a maintenance contract for your septic tank? | [ ]YES [x]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?<br><br>If you have answered yes, please give details: | [ ]YES [x]NO<br>[ ]Don't know |
| b | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?<br><br>If you have answered yes, please give details: | [ ]YES [x]NO<br>[ ]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 [x]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?<br><br>If you have answered yes, please give details:<br><br>*I.have a legal right of access around each of my neighbours properties to access the rear of my property* | [x]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?<br><br>If you have answered yes, please give details: | [ ]YES [x]NO |
| 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 privatelyowned.)<br><br>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<br><br>[ ]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.<br><br>*N/A* | |
| **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? | [ ]YES [x]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. | |
| 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? | [ ]YES [x]NO |
| | If you have answered yes, please give details: | |
| c | If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? | [ ]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.<br>Guarantees are held by: | |

| **14.** | **Guarantees** | |
|---|---|---|
| a | Are there any guarantees or warranties for any of the following: | |
| (i) | Electrical work | [x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost |
| (ii) | Roofing | [x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost |
| (iii) | Central heating | [x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost |
| (iv) | National House Building Council(NHBC) | [x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost |
| (v) | Damp course | [x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | [ ]NO [x]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):<br><br>*Cavity wall insulation* | |
| c | Are there any outstanding claims under any of the guarantees listed above? | [ ]YES [x]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 [x]NO<br><br>[ ]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? | [x]YES [ ]NO |
| b | that affects your property in some other way? | [ ]YES [x]NO |
| c | that requires you to do any maintenance, repairs or improvements to your property? | [ ]YES [x]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): | Kim Jones |
| Capacity: | [x]Owner<br><br>[ ]Legally Appointed Agent for Owner |
| Date: | 07/07/2026 |

KEITH RENNIE LTD
Independent Damp & Timber Specialist

# SURVEY REPORT

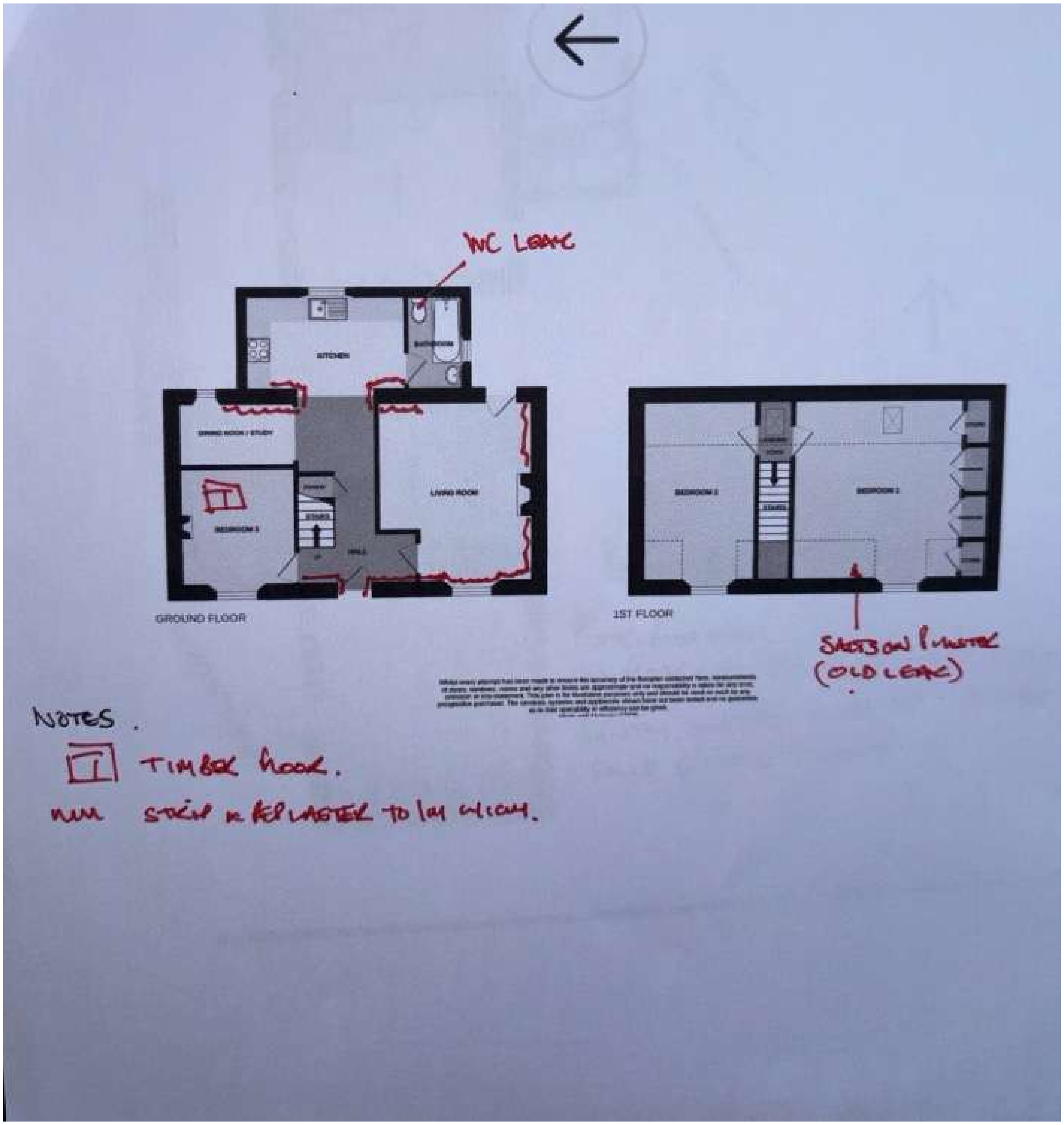
WORKS BY

SMITH AND MCMATH LTD

Keith Rennie Ltd, Old Mill Stables, 3 Millpath, Hawick TD9 9ER
Mobile: 07944 200 518 Email: keith@keithrennie.co.uk Web: keithrennie.co.uk

Company Registered in Scotland No. 456581

KEITH RENNIE LTD
Independent Damp & Timber Specialist



Mr Colin Smith & Alan McMath
Unit 3 Leithen Workshops
Leithen Road
Innerleithen
Scottish Borders
EH44 6HY

KEITH RENNIE LTD
Independent Damp & Timber Specialist

Survey date 27 July 2026

Kim Jones C/O
Andrew Roberts
Melrose&Porteous

PROPERTY ADDRESS 2 Crumstane farm cottages Duns

andrew.roberts@melroseporteous.co.uk

Job description: Damp to ground and 1st floor, woodworm to the roof

Weather conditions: At the time my survey it was dry and overcast



The inspection of the property was generally restricted by floor coverings and/ or furniture.

**ROOF OBSERVATIONS Main only**

Attack was noted by Common Furniture Beetle (Anobium punctatum). C.F.B. is responsible for about 75% of all woodworm damage in this country attacking both softwoods and hardwoods. Slight to moderate infestations were noted to visible / accessible timbers. No access was gained to the rear roof void.

**RECOMMENDATIONS**

- Clean down and treat all accessible roof timber surfaces with our non-flammable, low odour insecticidal fluid.

**OBSERVATIONS 1st floor**

Attack was noted by Common Furniture Beetle (Anobium punctatum). C.F.B. is responsible for about 75% of all woodworm damage in this country attacking both softwoods and hardwoods.

Slight to moderate infestations were noted to visible / accessible timbers.

Using instrumental analysis, in conjunction with physical observations, we have formed the conclusion that dampness in the form of old penetrating damp exists on the walls as indicated.

**RECOMMENDATIONS**

- Clean down and treat all accessible floor timber surfaces with our non-flammable, low odour insecticidal fluid.

**OBSERVATIONS Ground floor**
**Using instrumental analysis, in conjunction with physical observations, we have formed the conclusion that dampness in the form of bridging of the exist DPC and salt contaminated plaster exists on the walls as indicated for treatment on the attached drawing due to plaster touching the solid floor. The WC was leaking.**
**No access was gained to the subfloor in bedroom 3 this floor appears to have a lack of subfloor ventilation.**

**RECOMMENDATIONS**

**Client to repair WC leak asap**

- **Strip plaster as per drawing and remove and refix radiator**
- **Access subfloor to assess condition of timbers**
- **An integral part of the damp proof treatment is the reinstatement of the plaster. We have allowed for fitting our mesh cavity drainage membrane to the specified walls thereafter replastering.**
- **Refit existing skirtings**

**OVERALL COST FOR WORKS DESCRIBED**
**Strip walls fit membrane and replaster and woodworm treatment. £6647+vat**

**GENERAL NOTE:**

**Protection will be provided to minimise the dust whilst stripping the plaster, however, we will not be held responsible for cleaning of furniture or fixings. It is suggested that all valuable items are removed from our treatment areas.**

**Where concrete floors are present, we can provide no warranty as to its state and condition, or the performance of any damp proof membrane that may be installed.**

**No Allowance for plumbing or electrical or any other works, unless detailed in report.**

**I would respectfully draw you're attention for the need for you to remove fixtures, fittings, floor coverings from our area of works.**

Where a guarantee is issued it will be conditional upon the building defects being corrected and the building being maintained in a weather tight and waterproof condition.

Electrical content  to be fully checked and renewed if required due to water defect. The estimate covers only those items specifically stated in the report to be undertaken by the appointed Preservation Contractor. All other works are to be the responsibility of others under separate contract.

The technicians will take steps to ensure any migration or damage by dust is limited. However we cannot be held responsible for damage by dust or for cleaning of furniture or fixings.

My inspection of this area was restricted to the turning back of floor coverings and inspecting the exposed floorboards. My findings may therefore be incomplete.

It is suggested that all valuable items are removed from the treatment areas.

We cannot be held responsible for any loss or damage caused by any other contractor.

**A 30 years Guarantee will be given by Smith And Mcmath**

**Extended guarantees can be provided at additional cost by QANW.**

**Insurance Backed Guarantees (IBGs) offer valuable consumer protection for homeowners and their home improvement investments.**
**By choosing a contractor who offers Insurance Backed Guarantees for the work they carry out on a property, consumers can have confidence that they are trustworthy, reliable and will do a great job.**

A power supply of 240v or 110v must be made available for the duration of the contract, as must a permanent water supply.

Our quotation is issued subject to written acceptance within 28 days and with work proceeding within 3 months of acceptance.

Please confirm acceptance of quotation and return it to our office indicating preferred start dates.

We want to undertake these works for you, so if you have an queries or doubts concerning the report or estimate, or would like to know more about us, or our working practises in greater detail, our surveyors are more than willing to discuss these points at a suitably convenient time.

Yours faithfully,

Keith Rennie csrt

07944200518

Smith and McMath Ltd

KEITH RENNIE LTD
Independent Damp & Timber Specialist

Keith Rennie Ltd, Old Mill Stables, 3 Millpath, Hawick TD9 9ER
Mobile: 07944 200 518 Email: keith@keithrennie.co.uk Web: keithrennie.co.uk

# Conditions of tender and contract to be read in conjunction with our report.

**A. CONDITIONS OF TENDER:**

(1) All prices in tenders are subject to alteration by the Company at any time in the event of any increase in the price of materials, rates of wages or circumstances or costs beyond the Company's control including industrial disputes.
(2) Tenders will remain open for acceptance for twenty-eight days unless earlier withdrawn.

**B. CONDITIONS OF CONTRACT:**

(1) Every care will be taken by our staff to ensure that the work is carried through without causing damage to the property or fittings but because of the nature of the work, the fragility of ceilings, plaster and other fittings, there is always the possibility that some damage may occur. It is a condition of this contract that the Company will not be liable for any loss or damage to the property or fittings unless such damage can be attributed to negligence by the Company.
(2) Contracts are made with and orders are accepted by the Company only upon and subject to the Company's Conditions of Tender and Contract as stated herein. Unless expressly accepted in writing by the Company any variations qualifications or exclusions of any of these Conditions shall be invalid and inoperative. The placing of an order with the Company will constitute acceptance of these terms by the Customer and these terms shall govern all work done, goods supplied and services rendered by the Company.
(3) The Company shall not be responsible for any claims for loss or damage resulting from delays, stoppages, or hindrances of whatsoever kind in execution of the Contract arising from circumstances out with the Company's control including industrial disputes. Any delivery date or date of completion must be regarded as approximate only and whilst every effort will be made by the Company to avoid delay, the Company cannot accept liability for any loss direct or indirect arising from such.
(4) Unless specifically stated otherwise in the Contract price shall be subject to variation by the Company at any time without notice to allow for any increased costs (including those of labour and overheads) coming into effect between the date of the quotation estimate or order and the date of delivery under or completion of the contract.
(5) The terms of payment unless otherwise stated are, that payment is due within fourteen days of the supply of the goods, execution of the work or carrying out of its services, or within fourteen days of the date of the Company's invoice whichever is the earlier. If payment is not received for work done by us within 14 days from the date of invoice, interest may be charged on the outstanding balance at 3% above Bank Rate.
(6) The Company shall be entitled on request to a payment to account of 95% of work done and materials on site during the course of the contract, payment to be made within fourteen days of written application.
(7) All contracts are subject to the Company obtaining credit references relating to the customer which it in its sole discretion considers satisfactory and the Company shall have the right at any time either before commencement or during the contract where it does not have such references to insist on some guarantee of or security for payment as a condition of commencing or doing further work under the contract.
(8) On failure to make prompt payment of any sums due under the Contract, the Company shall be entitled to stop all further works and/or deliveries and shall be entitled to immediate payment on all work done and/or deliveries made.
(9) The Company reserves the right at all times to sub-contract such work or services as it in its sole discretion considers necessary,
(10) Daywork will be charged at the rates then currently charged by the Company.
(11) The Contract price does not include the cost of providing water and artificial light nor the cost of any necessary scaffolding, guard rails and toe boards, adequate hoists, or any costs incurred in satisfying or complying with any statutory provisions or regulations relating to the safety, health and welfare of persons employed at the site or building, and it is understood that these will be provided and any costs met by or on behalf of the customer and in any event not at the Company's expense. A satisfactory access for haulage and delivery to the site in economic loads will be provided by the Customer.
(12) The basis of the Contract is that the job can be proceeded with to completion without a break unless otherwise stated by the Company. Any increase in costs arising from breaks in continuity will be charged for by the Company.
(13) Any movement of furniture, fitments or other work not specifically included in the contract price will be undertaken by the Company only at the Customer's request and risk and the time taken will be charged to the Customer at daywork rates.
(14) Any defects in the Company's workmanship and/or materials shall be rectified at the Company's expense provided proper notice of such is given to the Company within six months of completion of the Contract or the date of invoice whichever is the earlier. The liability hereunder is limited to the invoiced value of the Contract and the Company will in no case accept liability for any consequential loss suffered by the Customer including any claim for loss of profit. This warranty is given in place of all other warranties, conditions and obligations imposed of implied by statute or otherwise, including without prejudice to the generality of such exclusion, all warranties or conditions as to the quality or fitness for any particular purpose, whether or not that purpose has been named to the Company, all of which are hereby excluded.
(15) The proper law of all contract undertaken by the Company is Scots law.

**C. WARRANTY AND GUARANTEE:**

The Company's treatments are covered by Certificates of Warranty, as summarised below. In pursuance of the undernoted Contract. hereinafter called 'the Warrantor', HEREBY WARRANTS for a period of THIRTY YEARS from the date of completion of the said Contract, subject to the terms and conditions given below THAT (i) in the event of any new infestation, continuation or revival of attack by wood-boring insects or wood-rotting fungi in any timber or masonry chemically treated by them for the prevention or eradication of such attack in accordance with the said Contract, or (ii) THAT in the event of a continuation or revival of dampness in the area or areas chemically treated by them for the prevention or
eradication of such dampness in accordance with the said Contract, they will carry out all necessary treatment or re-treatment to (i) the infected timber and masonry or (ii) the area or areas, free-of-charge and will bear the cost of all exposure and reinstatement work, excluding redecoration, which may be necessary to carry out such treatment or re-treatment. In the event of a claim being made under this Warranty, the Company will require a deposit to cover the expense of examination, refundable in the event of the claim being found justified.

**TERMS AND CONDITIONS**

(1) Nothing contained in the terms and conditions of these Warranties shall be construed as depriving either person of persons claiming benefit hereunder, or the Warrantor, of their respective rights under Common Law.
(2) Subject to compliance with the terms and conditions, these Warranties shall apply during the period they are in force to any subsequent owner or owners of the property treated.
(3) Where treatment has been carried out for the prevention or eradication of fungal attack on timber or masonry or both, or the insertion of a chemical damp-proof course, the acceptance by the Warrantor of any claim for re-treatment under those Warranties shall be conditional upon:
(a) The satisfactory execution immediately after treatment, of any structural or other alteration and works recommended by the Warrantor and
(b) the full and proper maintenance at all times, of all water systems and other services in the property, and
(c) all reasonable precautions being taken to protect the property from dampness at all times, both internally and externally.
(4) These Warranties shall apply only to those areas specified in the Contract details
set out below.
(5) These Warranties shall not apply to:
(a) any areas not fully treated in accordance with the Warrantor's specification for guaranteed treatment.
(b) any part of the guaranteed areas which are repaired, altered or added to after completion of the guaranteed treatment unless the Warrantor is informed in writing before such repairs, alterations or additions are commenced and any supplementary treatment which may be deemed necessary by the Warrantor as a result of such repairs alterations or additions is carried out by the Warrantor and paid for by the owner on the basis of the Warrantor's charges ruling at the time of such supplementary treatment.
And in respect of (i) above:
(c) any items of furniture or easily movable article constructed of timber.
(d) any plywood.

# Structural Condition Report

# 2 Crumstane Farm Cottage
# Near, Duns

July 2026

CRA (Edinburgh) Ltd
5 Vineyard Business Centre
Saughland, Pathhead
EH37 5XP

T: 01968 671600
E: admin@craedin.co.uk
W: www.craedin.co.uk

## PROJECT DATA

| | |
|---|---|
| **Date Issued:** | July 2026 |
| **Job Number:** | CE6685 |
| **Report Number:** | CE6685/C1 |

**Prepared By:**

David Thomson, BEng. (Hons), CEng, M.I.Struct.E

Director

## INTRODUCTION

1.1 CRA (Edinburgh) Ltd were instructed by Mr Liam Thorpe on behalf of Ms Jones to inspect and report on the structural condition of 2 Crumstane Farm Cottage.

1.2 CRA (Edinburgh) Ltd inspected the property on the 17th July 2026 where Mr Thorpe was able to provide unlimited access to the building. During this visit ground works were under way to the property adjacent including the demolitions of the kitchen rear extension.

1.3 Prior to our visit a copy of the Home Report was made available produced by Allied Surveyors Scotland Ltd dated 2nd July 2026

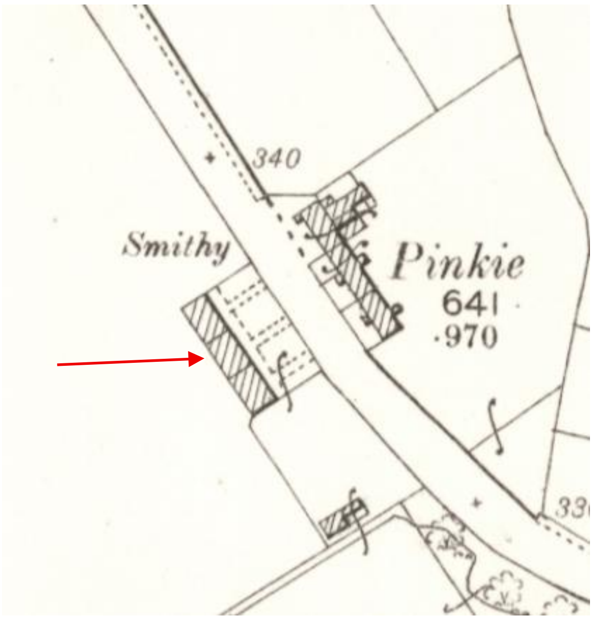
1.4 The Home report identified a repair category 3 under Structural Movement:

*"There is evidence the property has suffered structural movement in the past, with cracking noted between the main building and the extension, with door frame slopping outward"*

1.5 No investigations were carried out as to the strength of individual structural members nor was any site investigation work or inspection of the foundations undertaken. The survey consisted of a semi-obtrusive walk-over survey and no parts which were covered, unexposed or inaccessible were inspected and we are therefore unable to report that any such part of the building is free from defect.

## SITUATION

2.1 2 Crumstane Farm Cottage is a two-storey mid terraced dwelling constructed in 1882, as per the date stone on the front façade.




1882 – OS Map

The rear single storey Kitchen / bathroom is a more recent addition, albeit likely erected in the 1960s.

2.2 The two-storey element is constructed with thick stone masonry walls and timber suspended upper floors, with the exposed first-floor joists confirming a full front-to-back span. The roof is also of timber construction, spanning from front to back and clad in slate.

The ground-floor kitchen annex is of brick masonry cavity construction with a solid floor formed on the hard. The kitchen annex has been injected with insulation, with "pin-prick" render repairs noted externally.

## INSPECTION

3.1 Hairline cracking and paper rucking were visible on the wall line directly above the fireplace within the lounge.

3.2 The kitchen floor seems to be level over half its plan width then has a cross fall to the rear external wall line and the left internal corner.

3.3 The bathroom door head falls from right to left, and the door standards are no longer plumb, having displaced away from the main cottage wall line. Although this wall is not loadbearing, it is of masonry construction.

3.4 Externally, previous mortar packing was noted where the kitchen external walls abut the rear wall of the main cottage. This mortar packing is cracked, and its thickness suggests that the kitchen walls have debonded from the main cottage.

3.5 Hairline cracking was noted below the kitchen window.

3.6 During the inspection, extension works had begun to the neighbouring property. These works provided insight into how the rear kitchen annexes were constructed and exposed the below-ground drainage arrangements serving the cottages.

3.6.1 We could see that the original wall lines had been poorly bonded to the original cottage with concrete lintels utilised at high and low level, appearing to only tie the external leaf.

3.6.2 The adjacent excavations highlighted a drain line close to the original rear cottage wall, which was likely made redundant when the kitchen / bathroom annexes were constructed. A further, newer drain line has been installed beyond the kitchen construction and at a reasonable distance, such that it is unlikely to have an adverse effect on the kitchen extension foundations.

## CONCLUSION / RECOMMENDATION

4.1 The main body of the original two-storey cottage is in good condition, with no significant defects recorded beyond those typical of a building of this age and construction. Very minor localised mortar washout was noted on the front elevation.

4.2 The way in which the kitchen extension has been tied to the original rear elevation is not ideal. Due to the very close proximity of the existing door and window openings, there has been limited space to form an effective tie, as shown in 3.6.1, with only two concrete lintel ties positioned to avoid the window.

Although cracking is noted in the mortar filling at the abutment junctions, as shown in 3.4, the cracks are hairline and may be attributable to thermal movement. Ideally, this joint would have been formed with a flexible mastic seal.

4.3. Given the age of construction, the kitchen floor may be no more than a thin concrete screed, approximately 50mm thick. This appears to have been cast over a redundant drainage pipe, which may have created a hard spot, with the kitchen floor historically settling beyond this point.

4.4 There are no movement joints within the external walls, although this was not common practice at the time of construction. The kitchen window remains true, suggesting that the crack below it, shown in 3.5, is likely thermally induced and not of structural concern.

4.5 The bathroom door is not loadbearing, but it is set within masonry construction and is likely built directly off the floor, which has settled towards the left jamb as viewed from the kitchen. It was common practice at the time of construction to build masonry around timber door frames, leaving the frame vulnerable to shrinkage, particularly in a warm and damp environment such as a kitchen / bathroom.

In this instance, such shrinkage appears to have been exacerbated by the noted floor deformation, which has resulted in the left jamb dropping.

With very little masonry above the opening, the simplest remedial solution would be to remove the door frame and the masonry directly above it, then reform the opening locally in timber framing to suit.

4.6 While there is evidence that the kitchen floor has settled, this is likely not a progressive defect, although it has resulted in the noted movement to the bathroom door.

There is no evidence to suggest that the kitchen external walls and associated foundations are defective, and we were able to confirm that both the original and extension drainage would likely have no effect on foundations lines.

Although the external wall appears to have previously debonded from the rear wall, this also appears not to be progressive, with only hairline cracking noted within the mortar bed. Furthermore, this cracking is not mirrored internally, and no signs of water ingress were recorded.

Although reinstating a more robust tie would have been desirable, such works would be invasive to the kitchen, bathroom and external appearance of the property. In the event of more serious structural failure in this area, we would expect to see diagonal cracking, which is not evident in this case.

We confirm that we have no concerns regarding the property's current structural integrity. Ongoing superficial repairs to the kitchen annex may be required, particularly at the abutting joint.

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|---|---|---|---|
| 08/09/2026 | 08/10/2026 | Works on cottage | SE-66 |

| Description | Qty/Hrs | Price/Rate | VAT % | Net |
|---|---|---|---|---|
| - Clean and seal kitchen floor ready for screed<br>- Lay self leveling screed | 1.00 | 740.00 | 20.00 | 740.00 |
| - Remove masonery above bathroom door<br>- Remove door and door frame<br>- Make and fit new door frame and refit bathroom door<br>- Build new stud above door, Plasterboard and aims tape ready for painting | 1.00 | 1,240.00 | 20.00 | 1,240.00 |

| VAT Rate | Net | VAT |
|---|---|---|
| Standard 20.00% (20.00%) | £1,980.00 | £396.00 |

| | |
|---|---|
| Total Net | 1,980.00 |
| Total VAT | 396.00 |
| **TOTAL** | **£2,376.00** |

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