# Single Survey

survey report on:

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| **Property address** | 166 DALCRAIG CRESCENT<br>BLANTYRE<br>GLASGOW<br>G72 9NR |

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| **Customer** | Catherine Cameron |

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| **Customer address** | |

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| **Prepared by** | Whyte & Barrie Chartered Surveyors |

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| **Date of inspection** | 2nd February 2021 |

# PART 1 - GENERAL

## 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property[1].

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

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

## 1.2 THE REPORT

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

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 the 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.

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

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[2] will be from information contained in the Report and the generic Mortgage Valuation Report.

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

## 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
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

# PART 2 - DESCRIPTION OF THE REPORT

## 2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

## 2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

## 2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

1. Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" 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. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

# Single Survey

## 1. Information and scope of inspection

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

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

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

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

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| **Description** | The subjects comprise a two storey semi detached house. |
| **Accommodation** | Ground Floor - Entrance Hall, Living Room, Kitchen, Rear Porch<br><br>First Floor - Landing, 2 Bedrooms, Shower Room |
| **Gross internal floor area (m²)** | 72m2 approx. |
| **Neighbourhood and location** | The subjects are located in an established residential area within the Priory Bridge District of Blantyre. The surrounding properties are generally similar in character and reasonably convenient for most local amenities. Transport, schooling and essential shopping facilities are available within the general area. |
| **Age** | Built circa 1975. |
| **Weather** | Overcast with showers. |
| **Chimney stacks** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>The chimney is of brick rendered construction with associated lead flashing. |
| **Roofing including roof space** | **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**<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.**<br><br>**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.** |

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| | The roof is of pitched timber truss design and clad with concrete tiles. The roof space is partially floored and there is insulation at ceiling joist level to a depth of approximately 250mm. |

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| **Rainwater fittings** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>The gutters and downpipes are of pvc construction. |

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| **Main walls** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>**Foundations and concealed parts were not exposed or inspected.**<br><br>The main walls are of cavity brick construction rendered externally. |

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| **Windows, external doors and joinery** | **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.**<br><br>The windows are of double glazed pvc type. The external doors are of double glazed pvc construction. There is a single glazed timber door between the kitchen and rear porch. The fascias and soffits to the perimeter of the roof are clad with pvc sections. |

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| **External decorations** | **Visually inspected.**<br><br>Painted finishes where applicable. |

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| **Conservatories / porches** | **Visually inspected.**<br><br>There is a rear porch of brick construction under a flat felt roof with double glazed pvc window units and a double glazed pvc rear door. |

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| **Communal areas** | N/A |

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| **Garages and permanent outbuildings** | **Visually inspected.**<br><br>There is a single car detached garage of sectional concrete construction under a flat profile metal sheet clad roof. |

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| **Outside areas and boundaries** | **Visually inspected.**<br><br>There are areas of garden to the front, side and rear of the building. The rear garden boundaries are generally defined by timber fencing. There is off street car parking provision. |

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| **Ceilings** | **Visually inspected from floor level.**<br><br>The ceilings appear of plasterboard or similar material. |

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| **Internal walls** | **Visually inspected from floor level.**<br><br>**Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**<br><br>The internal walls are of plastered masonry with plasterboard sections. |

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| **Floors including sub floors** | **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**<br><br>**Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.**<br><br>**Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.**<br><br>The flooring appears of suspended timber construction. There are fitted floor coverings throughout. There was no sub floor chamber available for inspection. |

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| **Internal joinery and kitchen fittings** | **Built-in cupboards were looked into but no stored items were moved.**<br><br>**Kitchen units were visually inspected excluding appliances.**<br><br>The kitchen provides fitted base and wall mounted units incorporating worktop and sink. Internal doors, skirtings and facings are of timber construction. |

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| **Chimney breasts and fireplaces** | **Visually inspected.**<br><br>**No testing of the flues or fittings was carried out.**<br><br>The original fireplaces appear to have been blocked or have been removed. There is an electric fire in the living room. |

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| **Internal decorations** | **Visually inspected.**<br><br>The internal surfaces have a generally papered, painted and textured plaster finish. |

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| **Cellars** | N/A |

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| **Electricity** | **Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>Mains supply. The electrical fusebox/meter is located within the understairs cupboard. |

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| **Gas** | **Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>Mains supply. The gas meter is located in the understair cupboard. |

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| **Water, plumbing, bathroom fittings** | **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.**<br><br>Mains supplies of water provided. Visible plumbing appears of copper/pvc piping where seen. The shower room provides WC, washhand basin and mixer shower. |

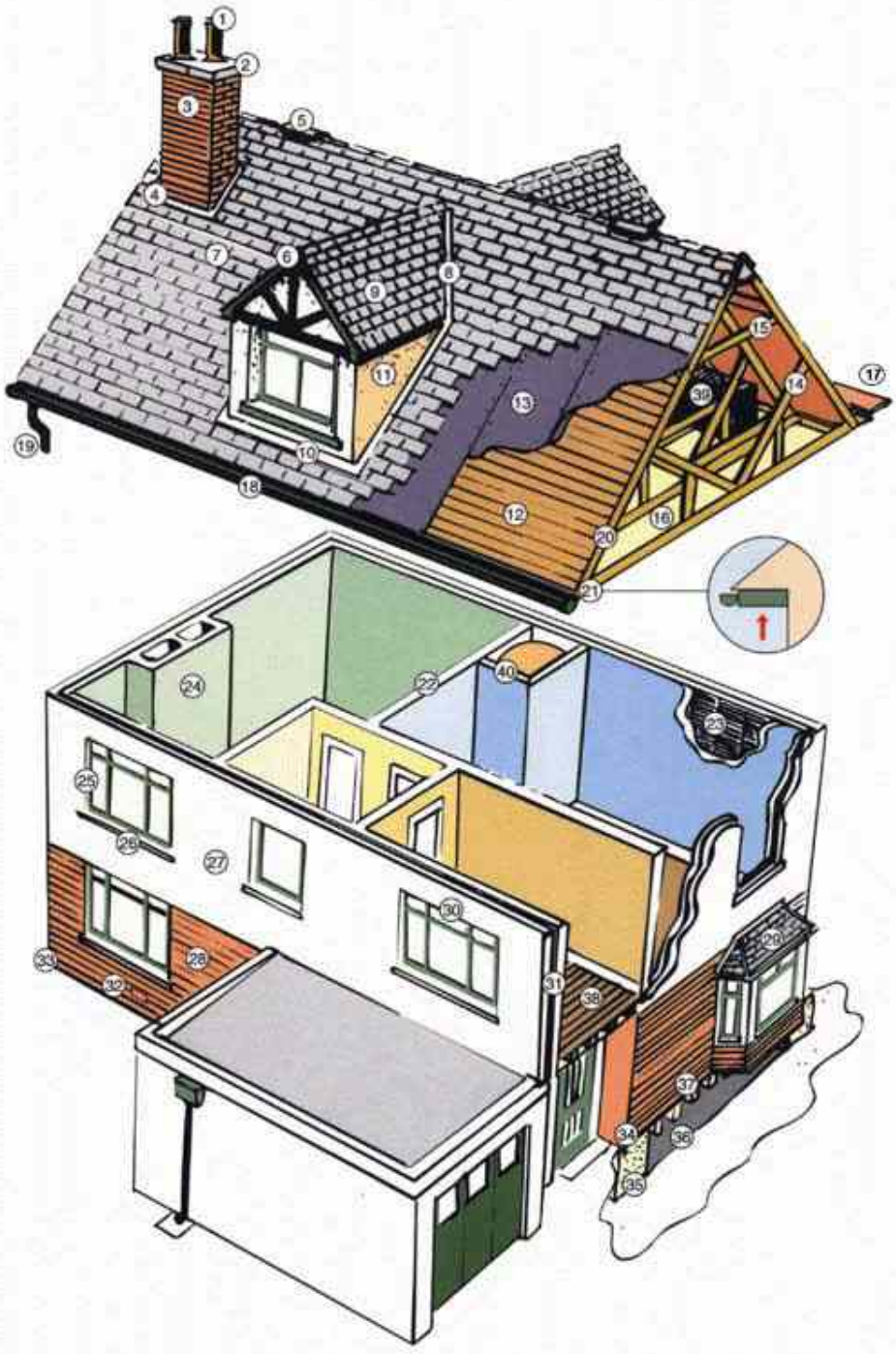
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| **Heating and hot water** | **Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>There is a gas fired 'Potterton Promax Combi 28HEA' central heating boiler which is wall mounted within the cupboard in the front bedroom and provides both heating and domestic hot water. |

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| **Drainage** | **Drainage covers etc. were not lifted.**<br><br>**Neither drains nor drainage systems were tested.**<br><br>The property is thought to be connected to the main sewer. |

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| **Fire, smoke and burglar alarms** | **Visually inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Smoke detectors are fitted within the property. |

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| **Any additional limits to inspection** | At the time of inspection the property was vacant, fully furnished and the floors were concealed with a variety of fitted floor coverings. We are unable to comment on any areas presently inaccessible or unexposed. No inspection of floor surfaces was possible under WCs, baths, showers, or washing machines or similar water using appliances and these should be checked at regular intervals as water seepage can cause problems.<br><br>Services have not been tested. To have these tested arrangements should be made with suitably qualified electricians, plumbers, heating engineers etc.<br><br>The construction materials described in this report should not be considered as an exact specification. They are described for general guide only and based on a non-disruptive, visual inspection as defined in the main Terms & Conditions. Some descriptions may be partial and/or assumed. No detailed analysis, sampling or testing of materials has been undertaken.<br><br>Due to the nature and/or age of some properties deleterious materials e.g. asbestos can be present in the building fabric and/or the finished surfaces to such e.g. textured coatings such as Artex, floor/ceiling/wall tiles, claddings, linings etc. If any of these elements are applicable to the property under report and should you require certainty of the construction of any part of the property (including any outbuildings or garages) then a detailed Building Survey or sample testing of materials by qualified technicians/scientists should be undertaken prior to concluding purchase. This degree of reporting is clearly out-with the scope of this form of inspection. This is not an Asbestos survey and should not be construed as such in any degree. Should this form of inspection, or indeed any other form of inspection to identify deleterious materials within the property, be required this should be provided by suitably qualified specialists under separate instructions.<br><br>No inspection for Japanese Knotweed or other invasive plant species has been carried out and unless otherwise stated, for the purposes of this report, it is assumed there is no Japanese Knotweed or other invasive plant species within the boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed or other invasive plant species should be made by a specialist contractor. |

## Sectional Diagram showing elements of a typical house



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

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

## 2. Condition

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

| Category 3 | Category 2 | Category 1 |
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| 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 | |
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| **Repair category** | 1 |
| **Notes** | At the time of the inspection there was no evidence of significant structural movement noted to affect the property. |

|  Dampness, rot and infestation | |
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| **Repair category** | 1 |
| **Notes** | There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection. |

|  Chimney stacks | |
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| **Repair category** | 1 |
| **Notes** | No significant visible defects noted. |

|  Roofing including roof space | |
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| **Repair category** | 2 |
| **Notes** | In the roof space there is condensation staining to some sarking boards. Plasterboard sarking can be prone to absorbing moisture resulting in condensation and staining. The roof space and in particular the eaves should be kept adequately vented to allow air circulation throughout the roof void. |

|  Rainwater fittings | |
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| **Repair category** | 2 |
| **Notes** | A temporary repair has been carried out to the downpipe at the gable elevation. |

| Main walls | |
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| **Repair category** | 1 |
| **Notes** | No significant visible defects noted. |

| Windows, external doors and joinery | |
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| **Repair category** | 2 |
| **Notes** | The windows are of an older style narrow cavity double glazed type and future upgrading should be anticipated in order to meet recommended energy efficiency standards.<br><br>Double glazing, can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. In addition, seals to double glazed units are prone to unexpected failure. It is therefore likely that maintenance repairs will be required as part of an ongoing maintenance programme. |

| External decorations | |
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| **Repair category** | 1 |
| **Notes** | No significant visible defects noted. |

| Conservatories/porches | |
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| **Repair category** | 2 |
| **Notes** | There is surface deterioration of the brickwork to the wallbase of the rear porch. The porch has a flat felt roof and it should be appreciated that felt is a material of limited lifespan, can become porous with age and will require re-roofing periodically. |

| Communal areas | |
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| **Repair category** | - |
| **Notes** | N/A |

| Garages and permanent outbuildings | |
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| **Repair category** | 1 |
| **Notes** | The garage generally appears in fair condition consistent with age and usage. |

| Outside areas and boundaries | |
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| **Repair category** | 1 |
| **Notes** | The outside areas appear adequately maintained. You should verify with your conveyancer the extent of the boundaries attaching to the property. |

| Ceilings | |
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| **Repair category** | 1 |
| **Notes** | Cracking and blemishes have occurred and some plaster filling may be required during routine decoration. |

| Internal walls | |
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| **Repair category** | 1 |
| **Notes** | Cracking and blemishes have occurred and some plaster filling may be required during routine decoration. |

| Floors including sub-floors | |
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| **Repair category** | 1 |
| **Notes** | The flooring is generally level and firm to the tread with the exception of some areas which were noted to be loose and noisy. There is no sub floor chamber available for inspection. Within the limitations of our surface inspection there was no indication to suggest significant defects in this area. It will, however be appreciated the area was not inspected and therefore no guarantees can be provided in this regard. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. |

| Internal joinery and kitchen fittings | |
|---|---|
| **Repair category** | 2 |
| **Notes** | The kitchen fittings are showing signs of wear and tear and future upgrading should be anticipated. |

| Chimney breasts and fireplaces | |
|---|---|
| **Repair category** | 1 |
| **Notes** | All original fireplaces appear to have been blocked or have been removed and are assumed to have been adequately vented. Appliances were not tested. |

| Internal decorations | |
|---|---|
| **Repair category** | 2 |
| **Notes** | The internal décor is showing signs of wear and tear and some redecoration should be anticipated. |

| Cellars | |
|---|---|
| **Repair category** | - |
| **Notes** | N/A |

| Electricity | |
|---|---|
| **Repair category** | 2 |
| **Notes** | The electrical system is of mixed age and aspects of the installation are dated. It would be good practice to have the electrical installation checked and upgraded where necessary by a suitably qualified electrical contractor.<br><br>It is assumed that building regulation approval has been obtained for any electrical alteration or installation carried out after 1 January 2005.<br><br>The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every five years and on a change of occupancy for tenanted property or every ten years or change of ownership for owner occupied properties. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE regulations and codes of practice. |

| Gas | |
|---|---|
| **Repair category** | 1 |
| **Notes** | It is outwith our remit to carry out tests and as a precautionary measure it is appropriate to have the gas fittings tested by a gas safe registered engineer.<br><br>All gas using appliances and installations should be maintained on an annual basis by a gas safe registered engineer. |

| Water, plumbing and bathroom fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No significant visible defects noted. |

| Heating and hot water | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No significant visible defects noted. The central heating system was not tested at the time of the inspection and will require ongoing and regular servicing.<br><br>Gas central heating systems should be maintained on an annual basis by a gas safe registered engineer. |

| Drainage | |
|---|---|
| **Repair category** | 1 |
| **Notes** | There was no surface evidence to suggest the system is choked or leaking. |

# Single Survey

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

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

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

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

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

## 3. Accessibility information

**Guidance notes on accessibility information**

*Three steps or fewer to a main entrance door of the property:*
In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. 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 coin-operated 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?** | Yes [X] No [ ] |
| **3. Is there a lift to the main entrance door of the property?** | Yes [ ] No [X] |
| **4. Are all door openings greater than 750mm?** | Yes [ ] No [X] |
| **5. Is there a toilet on the same level as the living room and kitchen?** | Yes [ ] No [X] |
| **6. Is there a toilet on the same level as a bedroom?** | Yes [X] No [ ] |
| **7. Are all rooms on the same level with no internal steps or stairs?** | Yes [ ] No [X] |
| **8. Is there unrestricted parking within 25 metres of an entrance door to the building?** | Yes [X] No [ ] |

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the title deeds.

The property is located in an area in which underground mineral workings have taken place and ceased at an earlier time. It is assumed that a written report from The Coal Authority would not reveal the subjects to be at risk of movement from past underground workings.

### Estimated reinstatement cost for insurance purposes

It is recommended the property be insured for not less than £148,000 (ONE HUNDRED AND FORTY EIGHT THOUSAND POUNDS).

### Valuation and market comments

The market value of the property may be fairly stated in the sum of £125,000 (ONE HUNDRED AND TWENTY FIVE THOUSAND POUNDS).

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of material valuation uncertainty as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

| | |
|---|---|
| **Signed** | Security Print Code [422757 = 5772 ]<br>Electronically signed |
| **Report author** | Andrew MacFarlane |
| **Company name** | Whyte & Barrie Chartered Surveyors |
| **Address** | Suite 7 & 8, Waverley House, Caird Park, Hamilton, ML3 0QA |
| **Date of report** | 8th February 2021 |

# Mortgage Valuation Report

## Property Address

| | |
|---|---|
| Address | 166 DALCRAIG CRESCENT, BLANTYRE, GLASGOW, G72 9NR |
| Seller's Name | Catherine Cameron |
| Date of Inspection | 2nd February 2021 |

## Property Details

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

Property Style
- [ ] Detached
- [X] Semi detached
- [ ] Mid terrace
- [ ] End terrace
- [ ] Back to back
- [ ] High rise block
- [ ] Low rise block
- [ ] Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? [ ] Yes [X] No

Flats/Maisonettes only Floor(s) on which located [ ] No. of floors in block [ ] Lift provided? [ ] Yes [ ] No

No. of units in block [ ]

Approximate Year of Construction [1975]

## Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

## Accommodation

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

Gross Floor Area (excluding garages and outbuildings) [72] m² (Internal) [ ] m² (External)

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

## Garage / Parking / Outbuildings

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

Available on site? [X] Yes [ ] No

Permanent outbuildings:



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# Mortgage Valuation Report

## Construction

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

## Special Risks

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

If Yes to any of the above, provide details in General Remarks.

## Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

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

Brief description of Central Heating:

Gas fired boiler to radiators.

## Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

| | | | |
|---|---|---|---|
| [ ] Rights of way | [ ] Shared drives / access | [ ] Garage or other amenities on separate site | [ ] Shared service connections |
| [ ] Ill-defined boundaries | [ ] Agricultural land included with property | | [ ] Other (specify in General Remarks) |

## Location

| | | | |
|---|---|---|---|
| [ ] Residential suburb | [X] Residential within town / city | [ ] Mixed residential / commercial | [ ] Mainly commercial |
| [ ] Commuter village | [ ] Remote village | [ ] Isolated rural property | [ ] Other (specify in General Remarks) |

## Planning Issues

Has the property been extended / converted / altered? [ ] Yes [X] No

If Yes provide details in General Remarks.

## Roads

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



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# Mortgage Valuation Report

## General Remarks

The subjects comprise a two storey semi detached house located in an established residential area convenient for most local amenities. Transport, schooling and essential shopping facilities are available within the general area.

At the time of inspection the property appeared in fair order however expenditure is required by way of general maintenance and modernisation. The valuation has reflected the overall condition as apparent at the time of inspection.

The property is located in an area in which underground mineral workings have taken place and ceased at an earlier time. It is assumed that a written report from The Coal Authority would not reveal the subjects to be at risk of movement from past underground workings.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of material valuation uncertainty as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

## Essential Repairs

None

Estimated cost of essential repairs £ ☐ Retention recommended? ☐ Yes ☒ No Amount £ ☐



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# Mortgage Valuation Report

## Comment on Mortgageability

We are satisfied the property represents a suitable security for mortgage purposes at our opinion of market value.

## Valuations

| | |
|---|---|
| Market value in present condition | £ 125,000 |
| Market value on completion of essential repairs | £ |
| Insurance reinstatement value<br>(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ 148,000 |
| Is a reinspection necessary? | ☐ Yes ☒ No |

## Buy To Let Cases

| | |
|---|---|
| What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? | £ N/A |
| Is the property in an area where there is a steady demand for rented accommodation of this type? | ☐ Yes ☐ No |

## Declaration

| | |
|---|---|
| Signed | Security Print Code [422757 = 5772 ]<br>Electronically signed by:- |
| Surveyor's name | Andrew MacFarlane |
| Professional qualifications | BSc MRICS |
| Company name | Whyte & Barrie Chartered Surveyors |
| Address | Suite 7 & 8, Waverley House, Caird Park, Hamilton, ML3 0QA |
| Telephone | 01698 891400 |
| Fax | 01698 284516 |
| Report date | 8th February 2021 |



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