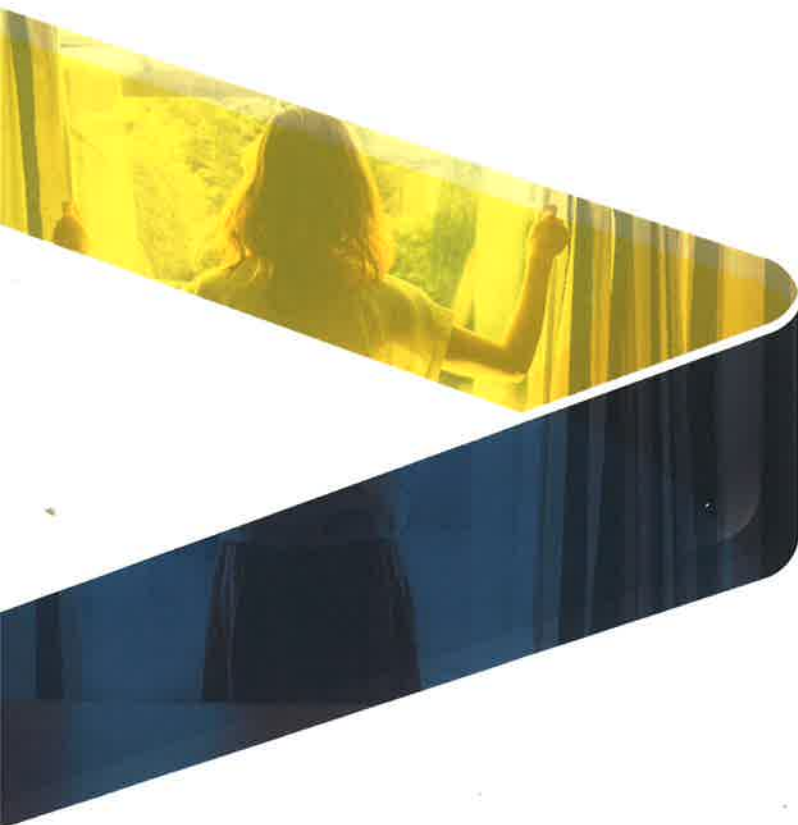


HOME REPORT



DM HALL
CHARTERED SURVEYORS

Home Report

Property: **90
Scaraway Street
Glasgow
Lanarkshire
G22 7JR**

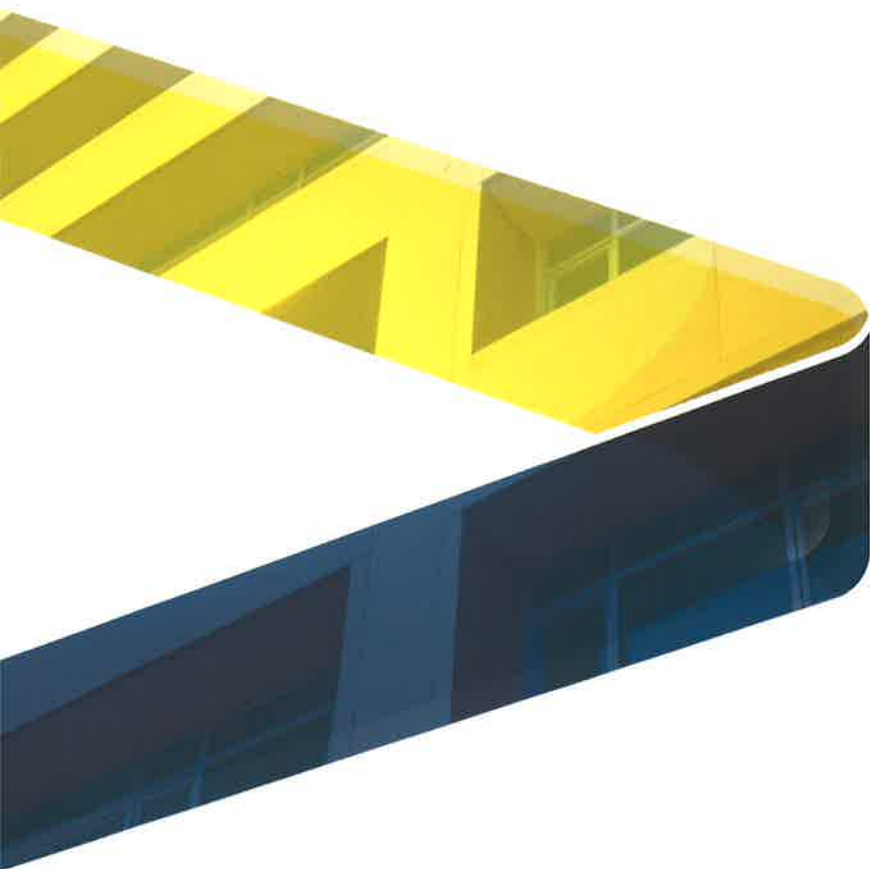
Prepared for: **Margaret Clarke**

Prepared by: **Kenny Geddes BSc (Hons), MRICS**

Report reference: **577508-1-2**

Date of Report: **02/09/2018 13:55**

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Scotland

Dwellings

90 SCARAWAY STREET, GLASGOW, G22 7JR

Dwelling type: Semi-detached house
Date of assessment: 05 September 2018
Date of certificate: 06 September 2018
Total floor area: 99 m²
Primary Energy Indicator: 272 kWh/m²/year

Reference number: 1100-8354-0029-1100-1183
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

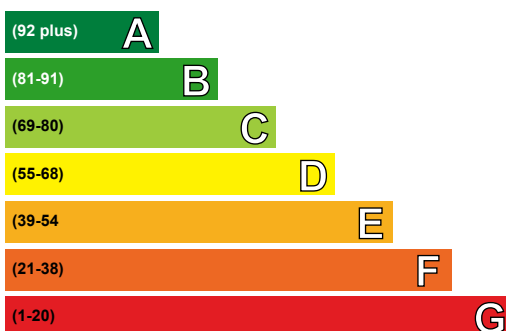
You can use this document to:

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

Estimated energy costs for your home for 3 years*	£3,036	See your recommendations report for more information
Over 3 years you could save*	£432	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
63	77

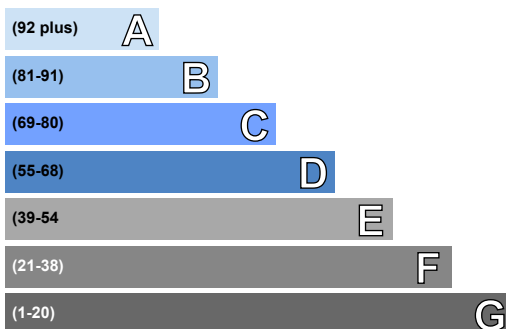
Energy Efficiency Rating

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

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

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

Very environmentally friendly - lower CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
57	72

Environmental Impact (CO₂) Rating

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

Your current rating is **band D (57)**. The average rating for EPCs in Scotland is **band D (59)**.

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	Available with Green Deal
1 Floor insulation (solid floor)	£4,000 - £6,000	£132.00	✓
2 Low energy lighting	£25	£87.00	
3 Heating controls (room thermostat)	£350 - £450	£129.00	✓

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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.

Element	Description	Energy Efficiency	Environmental
Walls	System built, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Pitched, 270 mm loft insulation	★★★★☆	★★★★☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 50% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 48 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.8 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	£2,463 over 3 years	£2,214 over 3 years	
Hot water	£270 over 3 years	£186 over 3 years	
Lighting	£303 over 3 years	£204 over 3 years	
Totals	£3,036	£2,604	

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		Green Deal
			Energy	Environment	
1 Floor insulation (solid floor)	£4,000 - £6,000	£44	D 65	D 59	✓
2 Low energy lighting for all fixed outlets	£25	£29	D 66	D 60	
3 Upgrade heating controls	£350 - £450	£43	D 67	D 62	✓
4 Solar water heating	£4,000 - £6,000	£29	D 68	D 63	✓
5 Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£269	C 77	C 72	✓

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ⚠ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

Alternative measures

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

- Cavity, internal or external wall insulation

Choosing the right improvement package

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

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

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

1 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.

2 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

3 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

4 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. 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 these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, 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.

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

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	15,101	N/A	N/A	N/A
Water heating (kWh per year)	2,040			

Addendum

This dwelling is a system built property or some of its walls are of non-conventional construction and requires further investigation to establish the type of construction, the type of wall insulation best suited (cavity insulation or internal/external insulation) and the savings it might deliver. Please contact the Home Energy Scotland hotline on 0808 808 2282 to find out more.

About this document

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

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

Assessor's name:	Mr. Kenneth Geddes
Assessor membership number:	EES/012790
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	14 Newton Place Glasgow G3 7PY
Phone number:	0141 332 8615
Email address:	enquiries@dmhall.co.uk
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.

Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

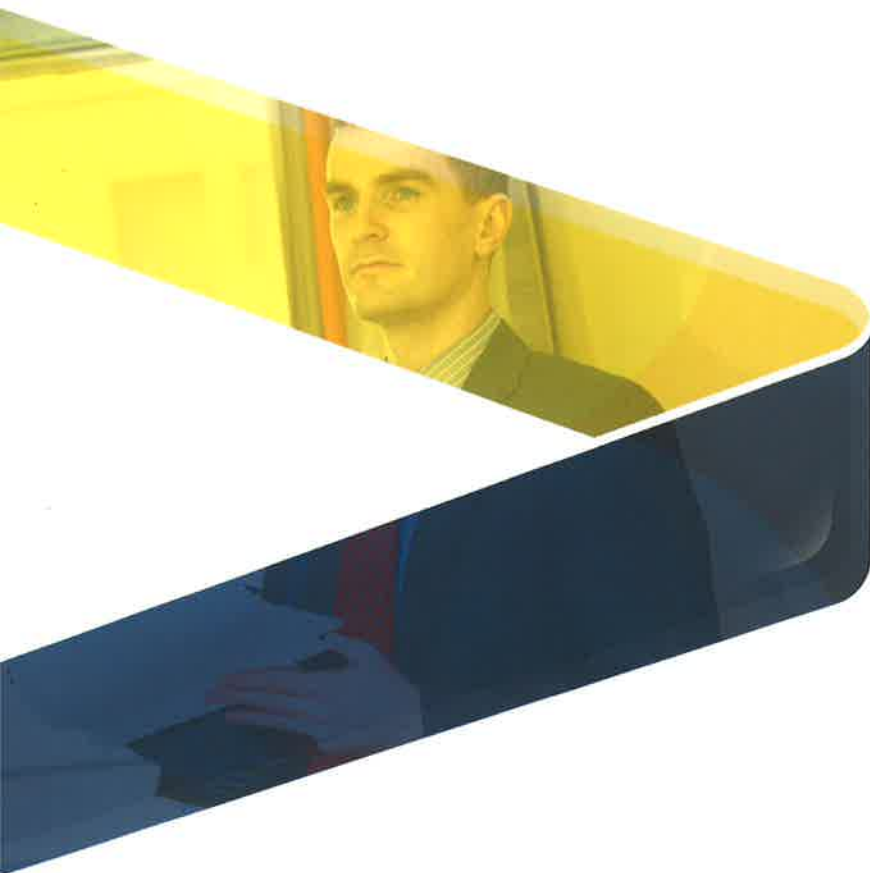
To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit **www.greenerscotland.org** or call **0808 808 2282**.



SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	90 SCARAWAY STREET GLASGOW G22 7JR
Customer	MS MARGARET CLARKE
Customer address	90 SCARAWAY STREET MILTON GLASGOW G22 7JR
Prepared by	DM Hall LLP
Date of inspection	5th September 2018



Single Survey

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a semi detached villa, two storey's in height. The property was originally built for public sector letting purposes.
Accommodation	GROUND FLOOR: Entrance Hallway, Lounge, Kitchen/Dining Room. FIRST FLOOR: Landing, Three Bedrooms and Bathroom.
Gross internal floor area (m²)	Approximately 99 square metres or thereby.
Neighbourhood and location	The subjects are situated in an established residential area to the north of Glasgow city centre. Surrounding properties comprise a variety of types, some similar to the one under report. Convenient for access to local facilities and amenities.
Age	Built circa 1950.
Weather	Overcast and dry at the time of inspection. A period of mixed weather proceeded my visit.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Mutual brick built chimney stack having a rendered external finish. Visible flashings are formed in leadwork.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The roof is pitched, ridged and clad with concrete tiles. The ridge detail is of tile. PVC verge caps have been installed. There is a skylight on the rear roof slope. Access to the roof space is through a ceiling hatch in the first floor landing. The roof is of a timber design with fibreboard sarking panels. Insulation materials have been laid between and over the ceiling joists. The party wall over the firewall is of pointed brickwork.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Gutters are of half round PVC design. Downpipes are of round PVC and cast iron sections.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls appear to be of a brick/block construction having a rendered external finish. The damp proof course is not visible for inspection.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. WINDOWS: uPVC framed double glazed window units throughout. EXTERNAL DOORS: The subjects are entered at the front via a uPVC framed double glazed door. In the kitchen there is a uPVC door leading to the rear garden area. JOINERY: External joinery is of low maintenance uPVC/timber.
External decorations	Visually inspected. Low maintenance uPVC/timber and painted finishes.
Conservatories / porches	None.

Single Survey

Communal areas	None.
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected. The garden grounds are surfaced with lawn, paving slabs and tarmacadam pathways. There is a metal domestic garden shed in the rear garden. Boundaries are defined by rendered/pointed block walls, hedgerow, timber fencing and timber post and wire fencing.
Ceilings	Visually inspected from floor level. Plastered/plasterboard design.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Plastered on the hard and plasterboard design.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. Mixed solid concrete/suspended timber joist design. Floors are covered with wood flooring, carpet and tiles.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Internal joinery is of timber. Internal pass doors are of flush timber and glass timber units. The kitchen comprises a range of fitted floor and wall mounted units. The staircase is of a timber design with timber treads covered with carpet and having a timber handrail.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is an electric feature fireplace in the lounge. Other fireplaces appear to have been removed and boarded over.

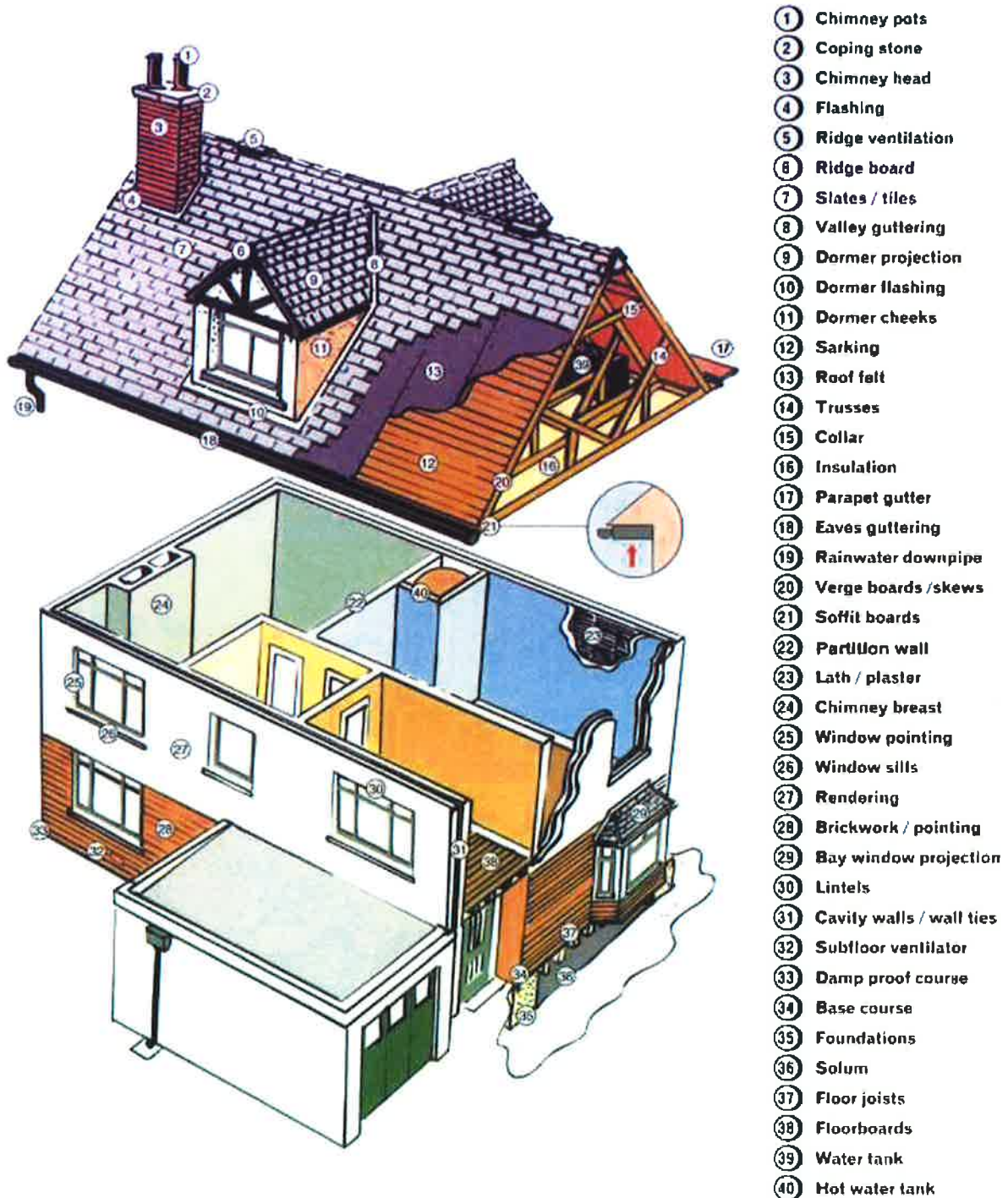
Single Survey

Internal decorations	Visually inspected. Predominately painted/papered ceiling and wall finishes. Artex ceiling finishes in some apartments. Tiled wall features in some rooms.
Cellars	None.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply. The electrical meter and switchgear equipment are located in the hall understairs cupboard.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains gas supply. The gas meter is located in the hall understairs cupboard.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains water supply. Visible plumbing pipework comprises metal and PVC materials. The bathroom comprises a low level wc, wash hand basin and bath with shower taps attached.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. In the kitchen there is a gas fired combination boiler. This supplies a system of steel paneled radiators and also provides domestic hot water.

Single Survey

Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Assumed to be connected to the main public sewer.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. Smoke detectors visible.
Any additional limits to inspection	For flats / maisonettes Only the subject flat and internal communal areas giving access to the flat were inspected. If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation. The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance. The property was occupied, furnished and floors covered. Furniture, personal belongings (particularly in cupboards) and fitted floor coverings have not been moved. The inspection of some apartments and storage cupboards was restricted due to the amount of storage items and furniture. Due to the nature of the ground floor construction there is no sub floor area for inspection. The inspection of the roof space was restricted due to the presence of insulation materials. In keeping with Health and Safety directives, insulation materials have not been disturbed. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties.

Sectional Diagram showing elements of a typical house



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

2. Condition

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

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

 Structural movement	
Repair category	1
Notes	There is evidence of previous movement in the property but within the limitations of my inspection I found no evidence to suggest that the movement appears serious and there are no obvious signs of recent movement having occurred.

 Dampness, rot and infestation	
Repair category	1
Notes	No reportable defects within the limitations of the inspection.

 Chimney stacks	
Repair category	2
Notes	The mutual chimney stack is affected by general ageing and weathering.

 Roofing including roof space	
Repair category	2
Notes	Weathering is noted to the tiled roof covering with moss accumulation evident. Moss growth will retain unwanted moisture. There are damaged sarking panels in the roof space. Previous water ingress is noted in the roof space with damp staining evident to sarking panels. Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectancy around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather.

Single Survey



Rainwater fittings

Repair category	1
Notes	Vegetation growth is evident within gutters.



Main walls

Repair category	2
Notes	Affected by general ageing and weathering with staining evident. There are sections of bossed (hollow) render finish. There are sections of missing render to external walls.



Windows, external doors and joinery

Repair category	2
Notes	The double glazed window units are of an older design with no trickle vents installed. There is weathered external joinery.



External decorations

Repair category	1
Notes	There is weathered external paintwork.



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	-
Notes	None.



Garages and permanent outbuildings

Repair category	-
Notes	None.

Single Survey



Outside areas and boundaries

Repair category	2
Notes	There are weathered sections of render to boundary walls. Trees are situated in close proximity to the property. General advice suggests that no trees should be planted any closer to a building than its mature height.



Ceilings

Repair category	1
Notes	There are some uneven ceiling surfaces.



Internal walls

Repair category	1
Notes	Internal walls are affected by surface wall blemishes.



Floors including sub-floors

Repair category	2
Notes	Sections of flooring are loose and creak when weight tested. There are worn floor coverings in some apartments.



Internal joinery and kitchen fittings

Repair category	2
Notes	Affected by general wear and tear. Kitchen fittings are of an older design. It should be ensured that internal glazing attached to pass doors is of a toughened safety glass design.



Chimney breasts and fireplaces

Repair category	1
Notes	Where original fireplaces have been removed and no ventilators installed, a build up of condensation can arise.



Internal decorations

Repair category	2
Notes	Affected by general wear and tear. There are marked/shaded areas. Ceilings in some apartments are finished in artex. Older style artex may contain asbestos based bonding materials. Specialist advice may be necessary if repairs/renewals

Single Survey

	are contemplated.
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 Cellars	
Repair category	-
Notes	None.

 Electricity	
Repair category	2
Notes	Aspects of the electrical installation are along mixed lines with an older style switchgear and a limited number of power points in some apartments. A NICEIC registered electrician will be able to undertake an examination of the installation and provide details of any work considered necessary and the likely cost.

 Gas	
Repair category	1
Notes	No visual defects. It is recommended that all gas installations are checked regularly to keep up to date with frequent changes in safety regulations. It is assumed that all gas appliances comply with relevant regulations.

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	No significant defects.

 Heating and hot water	
Repair category	1
Notes	No visual defects. It is common practice to have the central heating regularly inspected to ensure it operates safely and efficiently. It is assumed that the central heating system complies with relevant regulations.

 Drainage	
Repair category	1
Notes	No obvious leakage.

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	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	2
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.

Single Survey

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 ☐ No ☒
3. Is there a lift to the main entrance door of the property?	Yes ☐ No ☒
4. Are all door openings greater than 750mm?	Yes ☐ No ☒
5. Is there a toilet on the same level as the living room and kitchen?	Yes ☐ No ☒
6. Is there a toilet on the same level as a bedroom?	Yes ☒ No ☐
7. Are all rooms on the same level with no internal steps or stairs?	Yes ☐ No ☒
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes ☒ No ☐

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The report assumes that all necessary Local Authority and other consents are in place for the alterations to form the current layout of the property including the creation of a dining room/kitchen with associated changes and the appropriate documentation including Building Warrants and Completion Certificates issued. If any works did not require consent then it has been assumed that they meet the standards required by the Building Regulations or are exempt.

Estimated reinstatement cost for insurance purposes

£175,000 (One Hundred and Seventy Five Thousand Pounds).

Valuation and market comments

£100,000 (One Hundred Thousand Pounds).

Signed	Security Print Code [598534 = 6532] Electronically signed
Report author	Kenneth Geddes
Company name	DM Hall LLP
Address	220 St Vincent Street, Glasgow, G2 5SG
Date of report	10th September 2018

Mortgage Valuation Report



Property Address

Address 90 SCARAWAY STREET, GLASGOW, G22 7JR
Seller's Name MS MARGARET CLARKE
Date of Inspection 5th September 2018

Property Details

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

Property Style ☐ Detached ☒ Semi detached ☐ 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 ☒ 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

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

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

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

☐ Single garage ☐ Double garage ☐ Parking space ☒ No garage / garage space / parking space
Available on site? ☐ Yes ☒ No

Permanent outbuildings:

No permanent outbuildings.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☐ Stone ☐ Concrete ☐ Timber frame ☒ Other (specify in General Remarks)
Roof ☒ Tile ☐ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No

If Yes, is this recent or progressive? ☐ Yes ☒ No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No

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

Service Connections

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

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

Brief description of Central Heating:

Gas fired boiler with radiators.

Site

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

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

Location

☐ Residential suburb ☒ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? ☒ Yes ☐ No

If Yes provide details in General Remarks.

Roads

☒ Made up road ☐ Unmade road ☐ Partly completed new road ☐ Pedestrian access only ☐ Adopted ☐ Unadopted

Mortgage Valuation Report

General Remarks

At the time of inspection the property was occupied, furnished and floors covered. The inspection was consequently restricted.

The property was found to be in generally fair condition with no significant defects evident which would adversely affect security or value.

Internally, the property would benefit from a programme of upgrading and decoration. A new owner is likely to upgrade kitchen fittings. Aspects of the electrical installation are along mixed lines. Some upgrading is envisaged. The double glazed window units are of an older design with no trickle vents installed.

General maintenance repairs are required to the external building fabric and boundaries.

The report assumes that all necessary Local Authority and other consents are in place for the alterations to form the current layout of the property including the creation of a dining room/kitchen with associated changes and the appropriate documentation including Building Warrants and Completion Certificates issued. If any works did not require consent then it has been assumed that they meet the standards required by the Building Regulations or are exempt.

Evidence of previous movement was observed but within the limitations of the inspection, no obvious significant recent movement is apparent. The movement is considered longstanding and non progressive.

The main walls appear to be of a brick/block construction having a rendered external finish.

Essential Repairs

No essential repairs. Present condition reflected in value.

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

Mortgage Valuation Report

Comment on Mortgageability

We confirm the subjects form suitable security for mortgage purposes at the stated level of value subject to individual lenders criteria.

Valuations

Market value in present condition £ 100,000
Market value on completion of essential repairs £ N/A
Insurance reinstatement value £ 175,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? ☐ Yes ☒ No

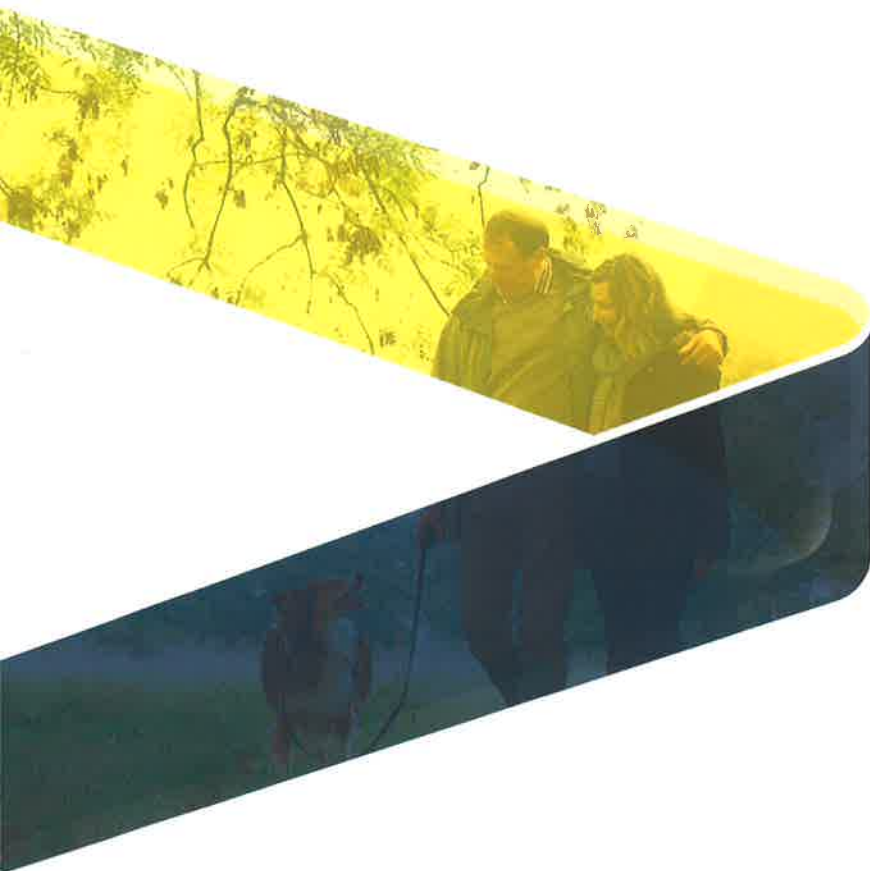
Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
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 [598534 = 6532]
Electronically signed by:-
Surveyor's name Kenneth Geddes
Professional qualifications BSc (Hons) MRICS
Company name DM Hall LLP
Address 220 St Vincent Street, Glasgow, G2 5SG
Telephone 0141 332 8615
Fax 0141 332 4867
Report date 10th September 2018

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

90

Scaraway Street

Glasgow

Lanarkshire

G22 7JR

Property Address:

90
Scaraway Street
Glasgow
Lanarkshire
G22 7JR

Seller(s):

Margaret Clarke

Completion date of Property Questionnaire:

05/09/2018

Information to be given to prospective buyer(s):

1. Length of ownership

How long have you owned the property?	14 years and 10 months
---------------------------------------	------------------------

2. Council Tax

Which Council Tax band is your property in?	C
---	---

3. Parking

What are the arrangements for parking at your property?	On street
---	-----------

4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	No
---	----

5. Listed Buildings

Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	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)?	No
---	----

If you have answered yes, please describe the changes which you have made:

(ii). Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	
--	--

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? If you have answered yes, please answer the three questions below:	Yes
--	-----

(i). Were the replacements the same shape and type as the ones you replaced?	Yes
(ii). Did this work involve any changes to the window or door openings?	No
(iii). Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed?) Please give any guarantees which you received for this work to your solicitor or estate agent.	Double glazed installed approx. 14 Years

7. Central Heating

a. Is there a central heating system in your property? 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). <i>If you answered yes/partial:</i>	Yes
What kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas, warm air).	Combi boiler
b. <i>If you answered yes/partial:</i> When was your central heating system or partial central heating system installed?	3 years
c. <i>If you answered yes:</i> Do you have a maintenance contract for the central heating system? <i>If you have answered yes, please give details of the company with which you have a maintenance agreement:</i>	Yes Scottish Gas
d. <i>If you answered yes:</i> When was your maintenance agreement last renewed? (Please provide the month and year).	02/07/2018

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

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?

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b.
Are you aware of the existence of asbestos in your property?

No

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/liquid petroleum gas	Yes	
Water mains/private water supply	Yes	
Electricity	Yes	
Mains drainage	Yes	
Telephone	Yes	
Cable TV/Satellite	Yes	
Broadband	Yes	

b.
Is there a septic tank system in the property? If you have answered yes, please answer the two questions below:

No

c.
Do you have appropriate consents for the discharge from your septic tank?

d.	
Do you have maintenance contract for your septic tank?	
<i>If you have answered yes, please give details of the company with which you have a maintenance contract:</i>	
11. Responsibilities for Shared or Common Areas	
a.	No
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?	
<i>If you have answered yes, please give details:</i>	
b.	No
Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	
<i>If you have answered yes, please give details:</i>	
c.	Yes
Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	
d.	No
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?	
<i>If you have answered yes, please give details:</i>	
e.	No
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?	
<i>If you have answered yes, please give details:</i>	
f.	No
As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned).	

If you have answered yes, please give details:

12. Charges associated with your property

a.

Is there a factor or property manager for your property?

No

If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:

b.

Is there a common buildings insurance policy?

No

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's 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, e.g. to a Resident's Association, or maintenance or stair fund.

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?

No

If you have answered yes, please say what the repairs were for, whether they 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?

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?

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

Guarantees are held by:

14. Guarantees

a.

Are there any guarantees or warranties for any of the following?

(i). Electrical work

Yes

(ii). Roofing

Yes

(iii). Central Heating

Yes

(iv). NHBC

(v). Damp course

No

(vi). Any other work or installations? (For example, cavity wall insulation, underpinning, indemnity policy)

Yes

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):

xx

c.

Are there any outstanding claims under any of the guarantees listed above?

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 purchase of your property.

15. Boundaries

a.

So far as you are aware, has any boundary of your property been moved in the last 10 years?

No

If you have answered yes, please give details:

16. Notices that affect your property

In the past 3 years, have you ever received a notice;

a.

advising that the owner of a neighbouring property has made a planning application?

No

b.

that affects your property in some other way?

No

c.

that requires you to do any maintenance, repairs or improvements to your property?

No

Notice:

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 purchase of your property.

Declaration by the seller(s)/or other authorised body of person(s):

I/We confirm that the information in the form is true and correct to the best of my/our knowledge and belief.

Signature(s): Margaret Clarke

Date: 05/09/2018

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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



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

1.2 THE REPORT

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

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.

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

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 Report² will be prepared from information contained in the Report and the generic Mortgage Valuation Report.

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;

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

- 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.

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 re-inspection 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

DM Hall Offices

Aberdeen
01224 594172

Galashiels
01896 752009

Livingston
01506 490404

Ayr
01292 286974

Glasgow (North)
0141 332 8615

Musselburgh
0131 665 6782

Cumbernauld
01236 618900

Glasgow (South)
0141 636 4141

Oban
01631 564225

Cupar
01334 844826

Hamilton
01698 284939

Paisley
0141 887 7700

Dumfries
01387 254318

Inverness
01463 241077

Perth
01738 562100

Dundee
01382 873100

Inverurie
01467 624393

Peterhead
01779 470220

Dunfermline
01383 621262

Irvine
01294 311070

Stirling
01786 475785

Edinburgh
0131 477 6000

Kirkcaldy
01592 598200

Elgin
01343 548501

Falkirk
01324 628321

DMHALL.CO.UK

