

# Single Survey

survey report on:

|                  |                                            |
|------------------|--------------------------------------------|
| Property address | 45 STORNOWAY DRIVE<br>INVERNESS<br>IV3 8GD |
|------------------|--------------------------------------------|

|          |            |
|----------|------------|
| Customer | Mr C Smith |
|----------|------------|

|                  |  |
|------------------|--|
| Customer address |  |
|------------------|--|

|             |                          |
|-------------|--------------------------|
| Prepared by | Walker Fraser Steele LLP |
|-------------|--------------------------|

|                    |                   |
|--------------------|-------------------|
| Date of inspection | 18th October 2018 |
|--------------------|-------------------|

**WALKER FRASER STEELE LLP**  
CHARTERED SURVEYORS

## 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<sup>1</sup>.

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.

---

<sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

# Terms and Conditions

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<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

---

<sup>2</sup> 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.

## 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.

|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>                               | The property comprises a detached four bedroom house, with integral single garage, set in an area of garden ground.                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Accommodation</b>                             | Ground Floor: Hall, W.C., Sitting room and Kitchen/Dining Area<br>First Floor: Landing, Bathroom, four Bedrooms (one with en-suite facilities)                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Gross internal floor area (m<sup>2</sup>)</b> | 106 sq.m or thereby                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Neighbourhood and location</b>                | The property stands within an established residential area of Inverness City. The property is conveniently located for normal local residential amenities.                                                                                                                                                                                                                                                                                                                                                                |
| <b>Age</b>                                       | Built 2015                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Weather</b>                                   | Dry and bright                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Chimney stacks</b>                            | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Roofing including roof space</b>              | <p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>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.</p> <p>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.</p> <p>The roof is pitched, timber framed, ply sarked and tile clad with a dry verge system.</p> |

# Single Survey

|                                            |                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rainwater fittings</b>                  | <p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The rainwater goods are in pvc</p>                                                                                                                                                                                                                                                       |
| <b>Main walls</b>                          | <p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are timber framed with a concrete block outer leaf and roughcast on the outer face. On part of the front elevation the walls are timber framed with an outer leaf in artificial stone</p>    |
| <b>Windows, external doors and joinery</b> | <p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are double glazed with upvc casements. The external doors are of timber construction. The fascias and soffits are formed in upvc.</p> |
| <b>External decorations</b>                | <p><b>Visually inspected.</b></p> <p>The external joinery has a paint finish.</p>                                                                                                                                                                                                                                                                                          |
| <b>Conservatories / porches</b>            | Not applicable                                                                                                                                                                                                                                                                                                                                                             |
| <b>Communal areas</b>                      | Not applicable                                                                                                                                                                                                                                                                                                                                                             |
| <b>Garages and permanent outbuildings</b>  | <p><b>Visually inspected.</b></p> <p>There is an integral single garage which is of concrete block construction with rough cast on the outer face under a mono-pitched tile clad roof. The garage has living accommodation above it. The garage has lighting and a power supply. The garage has an 'up and over' door.</p>                                                 |
| <b>Outside areas and boundaries</b>        | <p><b>Visually inspected.</b></p> <p>The garden is mainly down to grass. There is a mono-block parking area to the front. The boundaries are enclosed by timber fencing.</p>                                                                                                                                                                                               |

# Single Survey

|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Ceilings</b>                              | <p><b>Visually inspected from floor level.</b></p> <p>The ceilings are timber framed and faced with plasterboard which has been taped and filled.</p>                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Internal walls</b>                        | <p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls and partitions are timber framed and faced with plasterboard which has been taped and filled.</p>                                                                                                                                                                                                                                                                                           |
| <b>Floors including sub floors</b>           | <p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p>The floors at ground level are solid concrete construction. At first floor level the floors are suspended timber construction.</p>                                                                                                                                                                                                                                                                                                                               |
| <b>Internal joinery and kitchen fittings</b> | <p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Standard modern joinery has been fixed throughout and proprietary kitchen units have been fitted.</p>                                                                                                                                                                                                                                                                                                             |
| <b>Chimney breasts and fireplaces</b>        | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Internal decorations</b>                  | <p><b>Visually inspected.</b></p> <p>The walls and ceilings are finished in emulsion. The internal joinery has a paint finish.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Cellars</b>                               | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Electricity</b>                           | <p><b>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.</b></p> <p>Mains grid supplied electricity. The visible cabling is PVC sheathed and 13 Amp power points have been fitted. The consumer unit and meter are located in a the Garage.</p> |

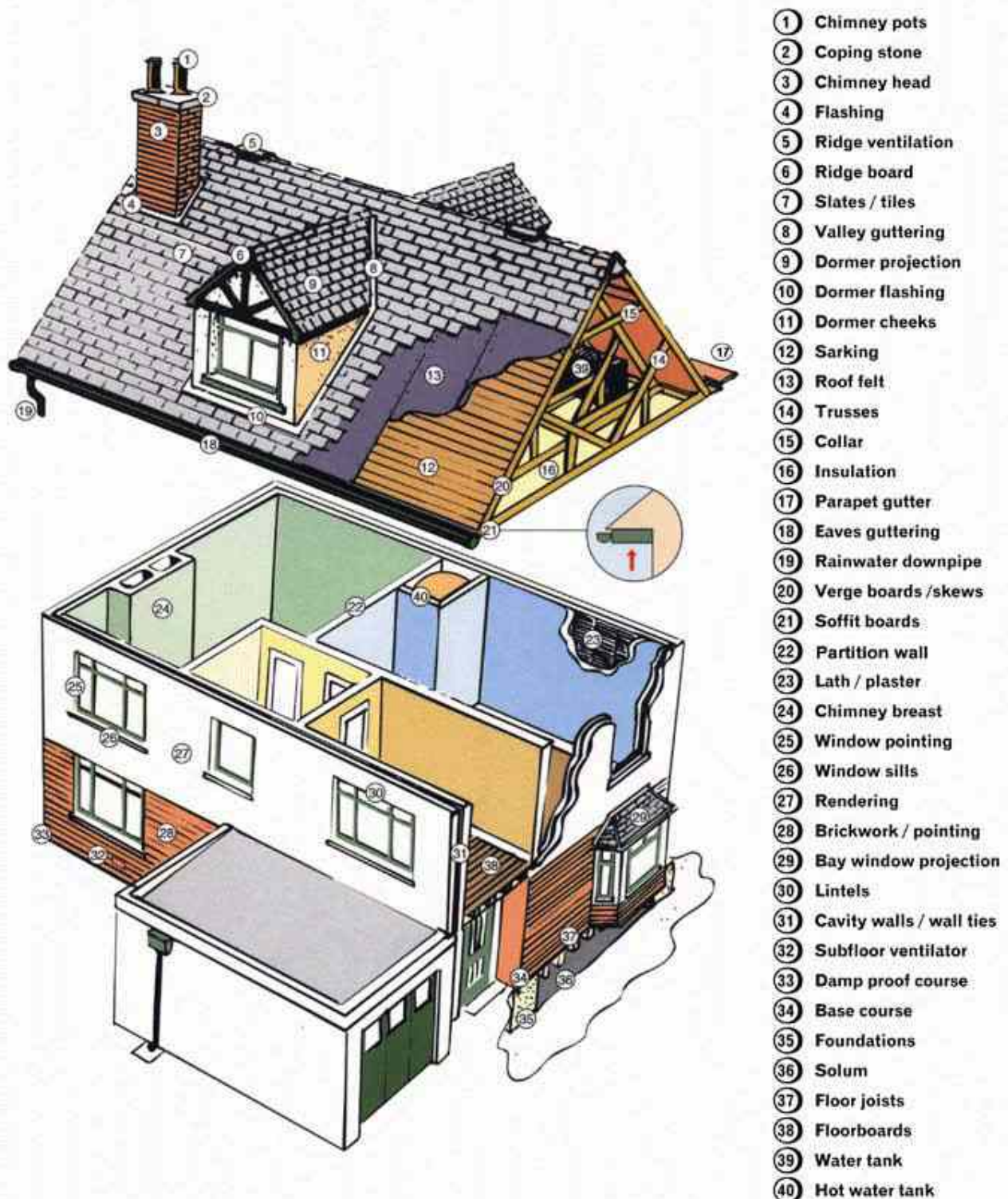
# Single Survey

|                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Gas</b>                                 | <p>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.</p> <p>Mains supply. The gas meter is located in an external cabinet</p>                                                                                                                                                                                                               |
| <b>Water, plumbing, bathroom fittings</b>  | <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains supply water. The distribution pipes are in copper and PVC. Ceramic sanitary fittings have been fixed.</p>                                                                                                                                                                                                                                                                                                                                                        |
| <b>Heating and hot water</b>               | <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Central heating is provided by a gas fired boiler to wall mounted radiators. Hot water is provided from the same source. The Boiler is wall hung in the Garage.</p>                                                                                                                                                                                                                                                                                                          |
| <b>Drainage</b>                            | <p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Fire, smoke and burglar alarms</b>      | <p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Two hard wired smoke detectors have been fitted. One in the Hall and one in the Landing.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Any additional limits to inspection</b> | <p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>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.</p> <p>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.</p> |

## Single Survey

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>The floors were close covered and a detailed inspection of the floor was not possible. The inspection of the roof timbers was restricted due to insulation laid at the joists. In areas where no inspection was possible, the surveyor has assumed there are no defects that have a material effect on the valuation. For the purposes of the valuation we have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed should be made by a specialist contractor. It must be removed by specialist contractors and removal may be expensive.</p> |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## 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.

# Single Survey

## 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           | No evidence of significant structural movement was noted affecting the property within the limitations and scope of the inspection and report. |



### Dampness, rot and infestation

|                 |                                                                                                                                             |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                           |
| Notes           | There is no evidence indicating any significant dampness, rot or infestation within the limitations and scope of the inspection and report. |



### Chimney stacks

|                 |                |
|-----------------|----------------|
| Repair category | -              |
| Notes           | Not applicable |



### Roofing including roof space

|                 |                                                                                                                                                    |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                  |
| Notes           | There are no obvious or significant defects affecting the roof coverings. There are no significant defects noted within the accessible roof space. |



### Rainwater fittings

|                 |                                                                                 |
|-----------------|---------------------------------------------------------------------------------|
| Repair category | 1                                                                               |
| Notes           | There are no obvious or significant defects affecting the rainwater conductors. |

# Single Survey



## Main walls

|                 |                                                                       |
|-----------------|-----------------------------------------------------------------------|
| Repair category | 1                                                                     |
| Notes           | There are no obvious or significant effects affecting the main walls. |



## Windows, external doors and joinery

|                 |                                                                                           |
|-----------------|-------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                         |
| Notes           | There are no obvious or significant defects affecting the external windows/doors/joinery. |



## External decorations

|                 |                                                                             |
|-----------------|-----------------------------------------------------------------------------|
| Repair category | 1                                                                           |
| Notes           | There are no obvious or significant defects affecting external decorations. |



## Conservatories/porches

|                 |                |
|-----------------|----------------|
| Repair category | -              |
| Notes           | Not applicable |



## Communal areas

|                 |                |
|-----------------|----------------|
| Repair category | -              |
| Notes           | Not applicable |



## Garages and permanent outbuildings

|                 |                                                                                              |
|-----------------|----------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                            |
| Notes           | There are no obvious or significant defects affecting the Garage. There are no outbuildings. |



## Outside areas and boundaries

|                 |                                                               |
|-----------------|---------------------------------------------------------------|
| Repair category | 1                                                             |
| Notes           | Outside areas have been maintained to an acceptable standard. |

# Single Survey



## Ceilings

|                 |                                                                 |
|-----------------|-----------------------------------------------------------------|
| Repair category | 1                                                               |
| Notes           | There are no obvious or significant defects affecting ceilings. |



## Internal walls

|                 |                                                                           |
|-----------------|---------------------------------------------------------------------------|
| Repair category | 1                                                                         |
| Notes           | There are no obvious or significant defects affecting the internal walls. |



## Floors including sub-floors

|                 |                                                                 |
|-----------------|-----------------------------------------------------------------|
| Repair category | 1                                                               |
| Notes           | There are no obvious or significant defects affecting flooring. |



## Internal joinery and kitchen fittings

|                 |                                                                         |
|-----------------|-------------------------------------------------------------------------|
| Repair category | 1                                                                       |
| Notes           | There are no obvious or significant defects affecting kitchen fittings. |



## Chimney breasts and fireplaces

|                 |                |
|-----------------|----------------|
| Repair category | -              |
| Notes           | Not applicable |



## Internal decorations

|                 |                                                                             |
|-----------------|-----------------------------------------------------------------------------|
| Repair category | 1                                                                           |
| Notes           | There are no obvious or significant defects affecting internal decorations. |



## Cellars

|                 |                |
|-----------------|----------------|
| Repair category | -              |
| Notes           | Not applicable |

# Single Survey



## Electricity

|                 |                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                                                                                                                                                                                                                                              |
| Notes           | There are no obvious defects affecting the electrical installation. The Institution of Engineering and Technology recommends that inspection and testings are undertaken at least every 10 years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IET Regulations. |



## Gas

|                 |                                                                                                                             |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                           |
| Notes           | There is no obvious defects affecting the gas installation but this should be confirmed by an approved Gas Safe contractor. |



## Water, plumbing and bathroom fittings

|                 |                                                                        |
|-----------------|------------------------------------------------------------------------|
| Repair category | 1                                                                      |
| Notes           | There are no obvious defects affecting the visible plumbing apparatus. |



## Heating and hot water

|                 |                                                                                     |
|-----------------|-------------------------------------------------------------------------------------|
| Repair category | 1                                                                                   |
| Notes           | There are no obvious or significant defects affecting the heating/hot water system. |



## Drainage

|                 |                                                                                    |
|-----------------|------------------------------------------------------------------------------------|
| Repair category | 1                                                                                  |
| Notes           | There are no obvious defects affecting the foul or surface water drainage systems. |

# 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                        | - |
| Roofing including roof space          | 1 |
| Rainwater fittings                    | 1 |
| Main walls                            | 1 |
| Windows, external doors and joinery   | 1 |
| External decorations                  | 1 |
| Conservatories/porches                | - |
| 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 | 1 |
| Chimney breasts and fireplaces        | - |
| Internal decorations                  | 1 |
| Cellars                               | - |
| Electricity                           | 1 |
| Gas                                   | 1 |
| Water, plumbing and bathroom fittings | 1 |
| Heating and hot water                 | 1 |
| Drainage                              | 1 |

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

# 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                                                              |
| 2. Are there three steps or fewer to a main entrance door of the property?             | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 3. Is there a lift to the main entrance door of the property?                          | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 4. Are all door openings greater than 750mm?                                           | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 5. Is there a toilet on the same level as the living room and kitchen?                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 6. Is there a toilet on the same level as a bedroom?                                   | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 7. Are all rooms on the same level with no internal steps or stairs?                   | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 8. Is there unrestricted parking within 25 metres of an entrance door to the building? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |

## 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

It is assumed that a Property Enquiry Certificate will be exhibited and that the property has a clear Title.

It is assumed that an NHBC certificate will be exhibited.

### Estimated reinstatement cost for insurance purposes

ONE HUNDRED AND SIXTY FIVE THOUSAND POUNDS (£165,000)

### Valuation and market comments

TWO HUNDRED AND FIFTY THOUSAND POUNDS (£250,000)

#### Signed

Security Print Code [565336 = 7927 ]  
Electronically signed

#### Report author

Ruth Brown

#### Company name

Walker Fraser Steele LLP

#### Address

Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ

#### Date of report

18th October 2018

# Mortgage Valuation Report

**WALKER FRASER STEELE LLP**  
CHARTERED SURVEYORS

## Property Address

Address 45 STORNOWAY DRIVE, INVERNESS, IV3 8GD  
Seller's Name Mr C Smith  
Date of Inspection 18th October 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

N/A

# 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:

Central heating is provided by a gas fired boiler to wall mounted 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

The property is in a condition consistent with one of its age and type of construction

## Essential Repairs

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

# Mortgage Valuation Report

## Comment on Mortgageability

In our opinion the subjects would form suitable mortgage security by a lending institution.

## Valuations

Market value in present condition £ 250,000  
Market value on completion of essential repairs £  
Insurance reinstatement value £ 165,000  
(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 [565336 = 7927 ]  
Electronically signed by:-  
Surveyor's name Ruth Brown  
Professional qualifications MRICS  
Company name Walker Fraser Steele LLP  
Address Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ  
Telephone 0141 221 0442  
Fax 0141 258 5976  
Report date 18th October 2018