Single Survey

survey report on:

Property address	Flat 3/4, 5 Napiershall Street, Glasgow, G20 6HQ

Customer	Mrs R King

Customer address	Flat 3/4, 5 Napiershall Street, Glasgow, G20 6HQ

Prepared by	Harvey Donaldson And Gibson

Date of inspection	19th August 2020

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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 Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. [X]

The ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

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.

Prior to 1 December 2008, 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

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

Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.
The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information

contained in the Report and the generic Mortgage Valuation Report.[2]

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.1 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;

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

- 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

Terms and Conditions

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

"Market Value" *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

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 purpose-built third floor flat, within a five storey and attic building containing nine flats in all, with an office at ground floor level.
Accommodation	Third floor: Entrance hall, lounge, kitchen, bedroom, bathroom.
Gross internal floor area (m²)	59
Neighbourhood and location	The property is located within a popular and established residential location developed in a variety of property types, close to the City Centre and West End. Most normally required facilities and amenities are available nearby.
Age	18 years.
Weather	Dry.
Chimney stacks	None.

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 part pitched and part flat construction, clad in a waterproof membrane. Flat roofed areas cannot be inspected from ground level. There is no roof space.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Rainwater discharge is via internal gutters leading to uPVC downpipes.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls of the property are understood to be of modern steel framed construction, measuring approximately 400mm in thickness, finished externally in rendering, metal cladding and timber panelling, plasterboard dry-lined internally.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** Timber framed double glazed windows. Timber entrance door.

External decorations	**Visually inspected.** Painted external woodwork.

Conservatories / porches	None.

Communal areas	**Circulation areas visually inspected.** There is a shared entrance hall and staircase giving access to all floors, via a voice controlled security door entry system.

Garages and permanent outbuildings	None.
Outside areas and boundaries	**Visually inspected.** Communal garden grounds are available to the rear, adequately bounded.
Ceilings	**Visually inspected from floor level.** Ceilings throughout the property are of plasterboard materials.
Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls and partitions are timber framed, lined with plasterboard.
Floors including sub floors	Flooring is understood to be of suspended concrete design, overlaid in a timber floating floor. All had fully fitted floor coverings.
Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** Timber skirtings, door facings and door surrounds and timber internal pass doors. The kitchen fittings comprise a range of wall and base units and work surfaces.
Chimney breasts and fireplaces	None.
Internal decorations	**Visually inspected.** The ceilings, walls and joinery are painted.
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.** A mains supply of electricity is connected to the property, the electrical meter and circuit breaker consumer unit located in the hall cupboard and serving 13 Amp square pin sockets throughout. Wiring, where visible, is sheathed in uPVC.

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.** A mains supply of gas is connected.

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.** Cold water is from the mains supply. Visible plumbing comprises copper and uPVC supply pipework. The bathroom contains a bath with mixer shower overhead, wash hand basin and WC.

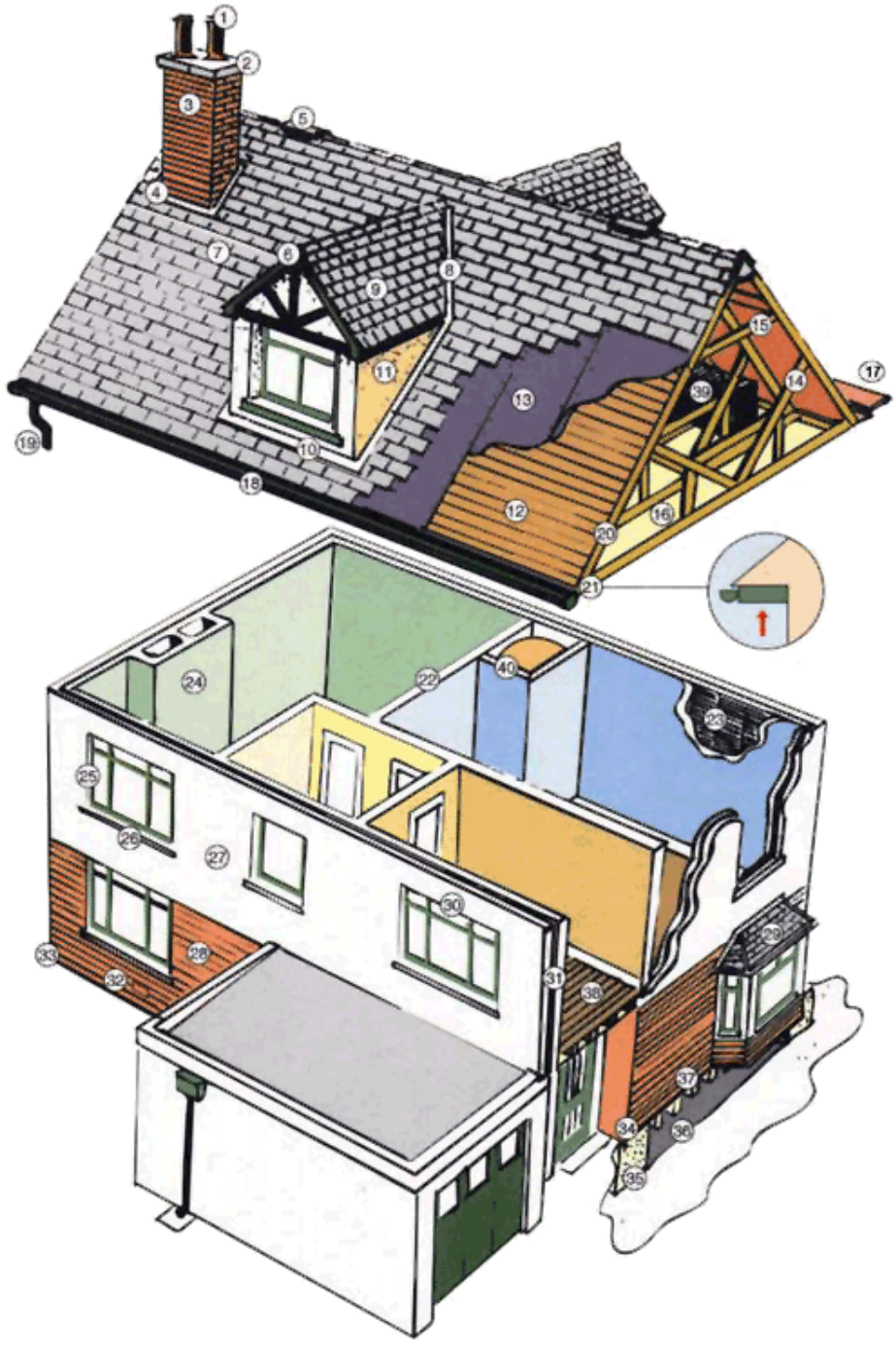
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The property is centrally heated by means of a gas fired system, comprising a combination boiler located in the kitchen cupboard. Heating to the rooms is provided by water filled radiators. The system is of a type designed to provide instantaneous hot water upon demand.

Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** The property is believed to be connected to mains drainage.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** The property has a smoke detector.

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 all floors were covered with fitted/fixed coverings. The cupboards were full of stored items. It will be appreciated that parts of the property which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.

Sectional Diagram showing elements of a typical house



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

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

2. Condition

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

Category 3	Category 2	Category 1
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 visible evidence of significant structural movement was noted within the limitations of the inspection.

Dampness, rot and infestation	
Repair category	1
Notes	None noted within the limitations of the inspection.

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space	
Repair category	1
Notes	Roof coverings, where visible from ground level, show no obvious signs of significant disrepair. It should be fully appreciated that a flat roof, even when new does have a limited life and always requires regular and careful ongoing maintenance to ensure it remains in a wind and watertight condition. In this regard, enquiries should be made with the property factor to ascertain if recent repairs have been carried out or are proposed, with specific reference to the damp staining noted to the top floor close ceiling.

Rainwater fittings	
Repair category	1
Notes	No significant disrepair was noted to rainwater goods. It will however be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.

Main walls	
Repair category	3
Notes	Elements of the external wall systems and/or attachments (i.e. balconies) may be formed in combustible material. Please note the comments regarding external finishes under Matters for Solicitor or Licensed Conveyancer. Cracking and deterioration was noted to render finishes. This is likely to be a progressive defect.

Windows, external doors and joinery	
Repair category	1
Notes	No obvious significant defects noted.

External decorations	
Repair category	2
Notes	The external decorations are mostly in reasonable condition but are beginning to deteriorate in places.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	1
Notes	No obvious significant defects were noted to communal areas.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	1
Notes	Outside areas and boundaries appear adequate for purpose. The property is situated close to mature trees. Whilst no obvious physical damage was evident, it should be noted that is not recommended that trees be planted closer to a building than a distance equal to their fully grown height. Tree roots can cause damage to structures and services, particularly in shrinkable soils. The requirement for gutter maintenance in the autumn should also be recognised, along with the risk of storm damage.

Ceilings	
Repair category	1
Notes	No obvious significant defects noted.

Internal walls	
Repair category	1
Notes	No obvious significant defects noted.

Floors including sub-floors	
Repair category	1
Notes	No obvious significant defects noted.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No obvious significant defects were noted to internal joinery or kitchen fittings.

Chimney breasts and fireplaces	
Repair category	-
Notes	Not applicable.

Internal decorations	
Repair category	1
Notes	No obvious significant defects were noted to the internal decoration.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	The electrical installation appeared to be in a condition commensurate with age and type with no visual defects being apparent. However, it should be fully appreciated that only the most recently re-wired or constructed properties will comply with current regulations. It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category	1
Notes	No obvious significant defects noted. All gas appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings.

Heating and hot water	
Repair category	1
Notes	The system was not running at the time of inspection but appeared serviceable. It is recommended good practice that gas boilers are serviced on an annual basis by an appropriately qualified person. The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person.

Drainage	
Repair category	1
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection.

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	3
Windows, external doors and joinery	1
External decorations	2
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
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.

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

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 tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

It would be prudent to check with the managing agents and/or co-proprietors as to any contemplated or proposed communal repairs.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case.

The property is situated in an area of past mining activity. The conveyancer should obtain a mining report from The Coal Authority to provide information as to historical and future mining activity and whether the property has been the subject of any compensation claims, ensuring that the property is not adversely affected. The valuation assumes the content will reveal nothing adverse.

The property is contained within a building which houses office premises at ground floor level. Some lenders may not provide mortgage funding on flats located above non-residential use. This should be clarified.

The external wall system and/or attachments (i.e. balconies) may contain combustible materials. Your legal advisor should ask the Building Owner/its agent, as the 'responsible person' under section 53 or 54 of the Fire (Scotland) Act 2005, to provide a completed EWS1 form from an appropriately experienced professional who is a member of a professional body detailed on the list on the RICS website. If remedial works are required these could be costly and affect mortgageability.

You should seek independent advice prior to legal commitment to purchase on the consequences of reliance on the EWS1 form and take further steps to satisfy yourself of the nature of the external wall system if you are not prepared to accept the risks involved. We will not provide comment on the EWS1 form as we do not have the requisite experience in this field.

Estimated reinstatement cost for insurance purposes

£115,000 (One hundred and fifteen thousand pounds).

The reinstatement cost for insurance purposes is for the subject property only and is given solely as a guide, as it is assumed that the building as a whole is insured under a single policy.

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 18th August 2020 is £160,000 (One hundred and sixty thousand pounds sterling).

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

Signed	Security Print Code [470212 = 7788] Electronically signed

Report author	Gary Haggarty

Company name	Harvey Donaldson And Gibson

Address	Suite 3/7 Standard Buildings, 94 Hope Street, Glasgow, G2 6PH

Date of report	19th August 2020

Mortgage Valuation Report

HARVEY DONALDSON & GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address: Flat 3/4, 5 Napiershall Street, Glasgow, G20 6HQ
Seller's Name: Mrs R King
Date of Inspection: 19th August 2020

Property Details

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

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

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

Flats/Maisonettes only: Floor(s) on which located: 3 | No. of floors in block: 6 | Lift provided? [ ] Yes [X] No | No. of units in block: 10

Approximate Year of Construction: 2002

Tenure

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

Accommodation

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

Gross Floor Area (excluding garages and outbuildings) 59 m^2 (Internal) 65 m^2 (External)

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

Garage / Parking / Outbuildings

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

Available on site? [ ] Yes [ ] No

Permanent outbuildings:

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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 Connection

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 combination boiler to radiators.

Site

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

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

Location

☐ Residential suburb	☒ 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

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Mortgage Valuation Report

General Remarks

When inspected within limits imposed by occupation, the general condition of the property appears consistent with its age and type of construction, and no obvious significant defects were noted which would adversely affect the subjects as a mortgage security.

The main walls of the property are of modern steel framed construction, clad externally in render, metal panelling and timber panelling. The roof is part pitched and part flat, clad in a waterproof membrane.

The property is situated in an area of past mining activity. The legal adviser should obtain a mining report from the coal authority and ensure that the requirements of the Coal Mining Subsidence Acts have been complied with.

The property is contained within a building which houses office premises at ground floor level. Some lenders may not provide mortgage funding on flats located above non-residential use. This should be clarified.

The external wall system and/or attachments (i.e. balconies) may contain combustible materials. Your legal advisor should ask the Building Owner/its agent, as the 'responsible person' under section 53 or 54 of the Fire (Scotland) Act 2005, to provide a completed EWS1 form from an appropriately experienced professional who is a member of a professional body detailed on the list on the RICS website. If remedial works are required these could be costly and affect mortgageability.

You should seek independent advice prior to legal commitment to purchase on the consequences of reliance on the EWS1 form and take further steps to satisfy yourself of the nature of the external wall system if you are not prepared to accept the risks involved. We will not provide comment on the EWS1 form as we do not have the requisite experience in this field.

Essential Repairs

None noted.

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

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Mortgage Valuation Report

Comment on Mortgageability

We are aware that currently lending institutions are issuing guidance to surveyors which may differ from the advice given in this GMVR and it is therefore essential that purchasers check with their funder of choice that mortgage finance will be provided on the property.

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

Valuations

Market value in present condition	£ 160,000
Market value on completion of essential repairs	£
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 115,000
Is a reinspection necessary?	☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
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 [470212 = 7788] Electronically signed by:-
Surveyor's name	Gary Haggarty
Professional qualifications	BSc (Hons) MRICS
Company name	Harvey Donaldson And Gibson
Address	Suite 3/7 Standard Buildings, 94 Hope Street, Glasgow, G2 6PH
Telephone	0141 204 0808
Fax	0203 880 9193
Report date	19th August 2020

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