

Single Survey

survey report on:

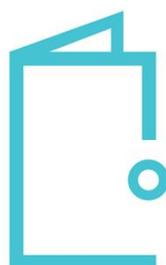
Property address	Flat 3/3, 85 Keal Avenue, Glasgow, G15 6PA
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Customer	Mr G Anderson
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Prepared by	Harvey Donaldson And Gibson
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Date of inspection	19th April 2021
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HARVEY
DONALDSON
& GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

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 Property¹.

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.

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.

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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

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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

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- 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

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a purpose built top floor flat in a four storey over basement block which contains eighteen flats in all. The property was originally built for the Local Authority.
Accommodation	Third Floor - Entrance hall, living room, kitchen, two bedrooms (one with balcony off) and bathroom.
Gross internal floor area (m²)	59
Neighbourhood and location	The property is situated in a residential area originally developed for the Local Authority in the Blairdardie district of Glasgow. Surrounding properties are of similar type and character. Usual amenities and facilities including shops, schools and public transport are available within a reasonable distance.
Age	60 years or thereby.
Weather	Dry.
Chimney stacks	None.

<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</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, hipped and covered with interlocking concrete tiles. The roof is made up with timber trusses supporting the roof coverings.</p> <p>The common roof space was accessed by a hatch in the top floor common landing ceiling. Insulation has been laid between the ceiling joists.</p> <p>The rear roof coverings were not clearly visible in places due to the height of the roof and site restrictions.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are uPVC.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are assumed cavity construction, likely built off a concrete frame. Externally, the walls have been insulated and rendered.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Replacement uPVC framed double glazed windows and balcony door. The entrance door is timber.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>Painted finishes where appropriate.</p>
<p>Conservatories / porches</p>	<p>None.</p>

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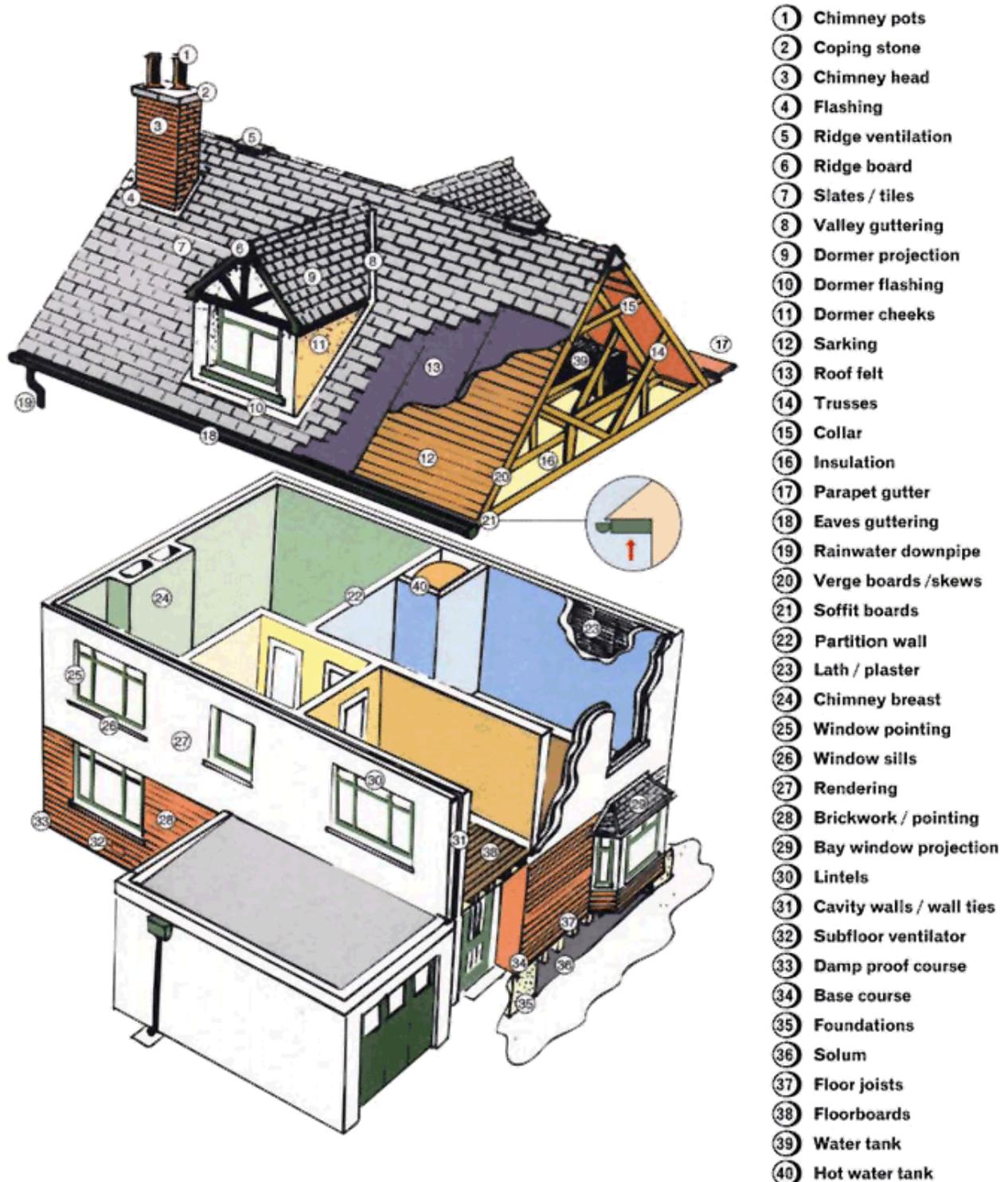
Communal areas	Circulation areas visually inspected. There is a shared entrance, stairwell and landings. The communal stair and landings are concrete with pebbledash block spine walls. Communal lighting is provided.
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected. The property has communal gardens to the front, side and rear which are predominantly surfaced with grass and suitably bounded by iron railings. There is also a balcony.
Ceilings	Visually inspected from floor level. The ceilings are plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are a mixture of masonry and timber frame construction, plastered.
Floors including sub floors	Flooring throughout the property is of suspended timber or concrete, all of which have 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. Internal joinery comprises timber skirtings, door facings and door surrounds, and moulded hollow core internal pass doors. The kitchen fittings comprise a range of floor and wall mounted units and work surfaces.
Chimney breasts and fireplaces	None.
Internal decorations	Visually inspected. Papered and painted walls and ceilings, glossed internal woodwork, etc.
Cellars	None.

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Electricity	<p>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.</p> <p>A mains supply of electricity is connected to the property, the electrical meter and circuit breaker consumer unit located in the hall and serving 13 Amp square pin sockets throughout. Wiring, where visible, is sheathed in uPVC.</p>
Gas	<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>Gas is supplied from the mains.</p>
Water, plumbing, bathroom fittings	<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>Cold water is from the mains supply. Visible plumbing comprises copper and uPVC supply pipework.</p> <p>The bathroom has a three piece suite with wash-hand basin, WC and bath with electric shower over.</p>
Heating and hot water	<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>The property is centrally heated by means of a gas fired system, comprising a condensing combination boiler located in the kitchen. Heating to the rooms is provided by water filled radiators. The system is of a type designed to provide instantaneous hot water upon demand.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>The property is believed to be connected to mains drainage.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property has smoke detectors.</p>

<p>Any additional limits to inspection</p>	<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> <p>The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings etc. The owner's personal belongings were not removed from cupboards.</p> <p>It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.</p> <p>No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.</p> <p>The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.</p> <p>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. The roof structure has been examined from within the roof space. Stored items and insulation have not been moved.</p> <p>It was dry on the date of inspection. Leakage and water penetration within roof spaces, around window openings, etc are sometimes only visible during or immediately after, adverse weather conditions.</p>
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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.

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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	No obvious significant dampness, timber decay or infestation was noted, within the limitations imposed on the inspection.

 Chimney stacks	
Repair category	-
Notes	Not applicable.

 Roofing including roof space	
Repair category	1
Notes	Roof tiling, where viewed from ground level, appears to have been laid to generally even courses with no obvious significant defects noted, where visible.

 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	1
Notes	<p>The Royal Institution of Chartered Surveyors has agreed a standardised process, the EWS1 process (external wall system process), to be used in the valuation of flatted properties with actual or potential combustible materials to external walls and balconies. The property that is the subject of this report has an external wall system that may contain potentially combustible material. The property owner has followed the standardised EWS1 process. The process itself involves a “qualified professional” who is a member of one of the professional bodies approved by the Ministry of Housing, Communities and Local Government (MHCLG) in Information Note 1 (or any subsequent approved list) conducting an assessment on the external wall system, before signing an EWS1 form. If the assessment and EWS1 form are not addressed to the factor, they should be assigned to the purchaser as part of the purchase process.</p> <p>We formally notify you therefore that in arriving at the valuation provided in this report we have relied on the EWS1 Form prepared by a professionally qualified third party. In so doing, we are not offering any advice as to the accuracy, completeness or fitness for purpose of the EWS1 form or its content and neither the individual preparing the Home Report nor this firm shall have any liability to you, or to any third party with whom you share the report, for any actual or potential losses arising directly and solely as a result of any inaccuracies or errors in, or otherwise in any way related to, the EWS1 report. Independent advice should be sought on the consequences of reliance on the EWS1 form and further steps taken to confirm the nature of the external wall system if you are not prepared to accept the risks involved.</p> <p>Most lenders will require sight of an EWS1 report in the factor or borrower's name prior to lending.</p>

 Windows, external doors and joinery	
Repair category	1
Notes	No obvious significant defects were noted to the windows or doors.

 External decorations	
Repair category	1
Notes	The external paintwork finishes are in reasonable condition.

 Conservatories/porches	
Repair category	-
Notes	Not applicable.



Communal areas

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



Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.



Outside areas and boundaries

Repair category	1
Notes	<p>Outside areas and boundaries appear adequate for purpose.</p> <p>The property is situated close to mature trees. Whilst no obvious physical damage was evident, it should be noted that it 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.</p>



Ceilings

Repair category	1
Notes	No obvious significant defects were noted to the ceiling surfaces.



Internal walls

Repair category	1
Notes	No obvious significant defects were noted to the internal walls.



Floors including sub-floors

Repair category	1
Notes	No obvious significant defects were noted to flooring, within the limitations imposed by fully fitted floor coverings.



Internal joinery and kitchen fittings

Repair category	1
Notes	No obvious significant defects were noted to internal joinery or kitchen fittings, allowing for some wear and tear, consistent with age.



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	<p>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.</p> <p>It is recommended good practice that all electrical installations are checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.</p>



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 were noted to accessible plumbing or sanitary fittings.



Heating and hot water

Repair category	1
Notes	<p>No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.</p> <p>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.</p>



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	1
Windows, external doors and joinery	1
External decorations	1
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 <input type="checkbox"/> No <input checked="" 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 type="checkbox"/> No <input checked="" 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 checked="" type="checkbox"/> No <input 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

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 Royal Institution of Chartered Surveyors has agreed a standardised process, the EWS1 process (external wall system process), to be used in the valuation of flatted properties with actual or potential combustible materials to external walls and balconies. The property that is the subject of this report has an external wall system and that may contain potentially combustible material. The property owner has followed the standardised EWS1 process. The process itself involves a "qualified professional" who is a member of one of the professional bodies approved by the Ministry of Housing, Communities and Local Government (MHCLG) in Information Note 1 (or any subsequent approved list) conducting an assessment on the external wall system, before signing an EWS1 form. If the assessment and EWS1 form are not addressed to the factor, they should be assigned to the purchaser as part of the purchase process.

We formally notify you therefore that in arriving at the valuation provided in this report we have relied on the EWS1 Form prepared by a professionally qualified third party. In so doing, we are not offering any advice as to the accuracy, completeness or fitness for purpose of the EWS1 form or its content and neither the individual preparing the Home Report nor this firm shall have any liability to you, or to any third party with whom you share the report, for any actual or potential losses arising directly and solely as a result of any inaccuracies or errors in, or otherwise in any way related to, the EWS1 report. Independent advice should be sought on the consequences of reliance on the EWS1 form and further steps taken to confirm the nature of the external wall system if you are not prepared to accept the risks involved.

Most lenders will require sight of an EWS1 report in the factor or borrower's name prior to lending.

The conveyancer should check the EWS1 report and satisfy themselves as to the appropriateness of relying on the EWS1 report and whether it will be acceptable to a lender.

Estimated reinstatement cost for insurance purposes

£105,000 (One Hundred and Five Thousand Pounds Sterling).

The rebuilding cost for insurance purposes is for the subject property only and is given solely as a guide, as it is assumed 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 19th April 2021 is £75,000 (Seventy Five Thousand Pounds Sterling).

Signed

Security Print Code [442671 = 8647]
Electronically signed

Report author

Gary Haggarty

Company name

Harvey Donaldson And Gibson

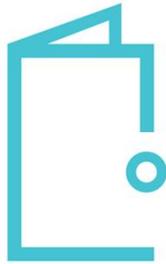
Address

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

Date of report

27th April 2021

Mortgage Valuation Report



HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address Flat 3/3, 85 Keal Avenue, Glasgow, G15 6PA
Seller's Name Mr G Anderson
Date of Inspection 19th April 2021

Property Details

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

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

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?

Yes No

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

None.

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 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

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 external wall system, including any cladding and any attachments [if applicable] for the building, are understood to have been subject to a review. It is understood that an acceptable statement confirming compliance with MHCLG guidance/EWS1 form exists for the block following review by a suitable qualified independent professional advisor with the level of expertise described in the notes on the EWS1 form. However, if the EWS1 form is not addressed to the factor, a copy in the borrower's name should be obtained.

Essential Repairs

None.

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

Mortgage Valuation Report

Comment on Mortgageability

An EWS1 form has been obtained. However, if the EWS1 form is not addressed to the factor, a copy in the borrower's name should be obtained. The conveyancer should check full details and make sure all necessary legal requirements have been met and that it is acceptable to the lender. We note some lenders do not adopt the EWS1 process and may require alternative confirmation. Future marketability may also be affected by public perception of the risk associated with external wall systems.

Valuations

Market value in present condition £

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)

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 [442671 = 8647]
Electronically signed by:-

Surveyor's name Gary Haggarty

Professional qualifications BSc (Hons) MRICS

Company name Harvey Donaldson And Gibson

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Telephone 0141 204 0808

Fax 0203 880 9193

Report date 27th April 2021