

Single Survey

survey report on:

Property address	181 Cloberhill Road Glasgow G13 2DD
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Customer	J Cowan
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Customer address	181 Cloberhill Road Knightswood Glasgow G13 2DD
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Prepared by	DM Hall
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Date of inspection	14th April 2010
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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	Upper cottage styled flat contained within a two storey purpose built block incorporating four self contained units, each with separate access.
Accommodation	GROUND FLOOR : Entrance hall. FIRST FLOOR : Landing, living room, two double bedrooms, kitchen and family bathroom.
Gross internal floor area (m²)	68 sq.m or thereby.
Neighbourhood and location	Established residential area originally constructed for public sector letting purposes to the north west of Glasgow City Centre within the Knightswood district. Convenient for access to local amenities.
Age	Approximately seventy five years.
Weather	Dry and bright at the time of inspection. A period of dry weather preceded my visit.
Chimney stacks	<i>Visually inspected with the aid of binoculars where appropriate.</i> No chimney stacks having been removed in the past. There is an aluminium flue set within the front roof slope.
Roofing including roof space	<i>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</i> <i>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</i> <i>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.</i>

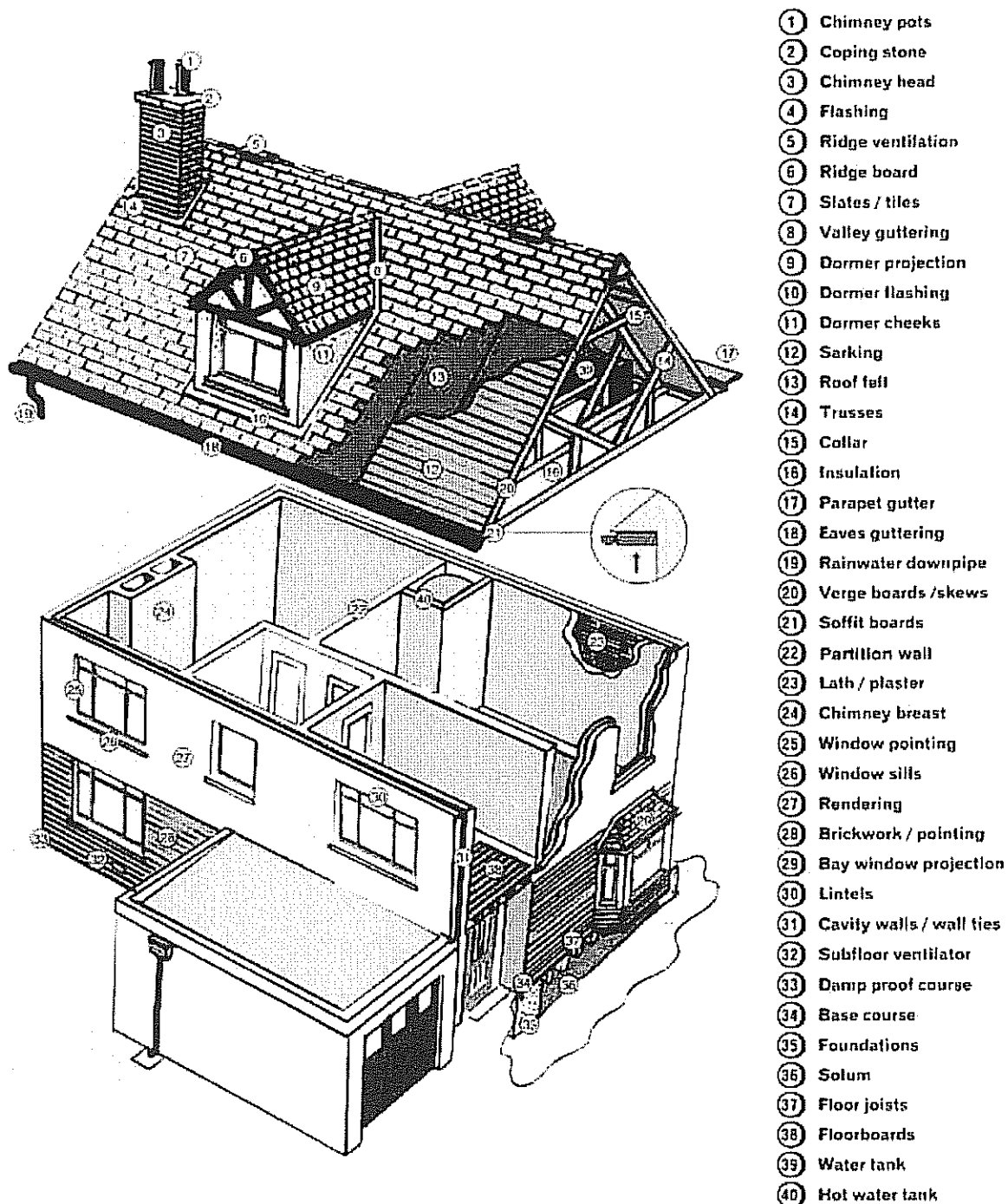
	<p><i>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</i></p> <p>The roof is timber pitched, hipped and clad with concrete interlocking tiles. The ridge and hip details are tiled. Access to the roof space is from a hatch on the landing ceiling. The roof frame is of timber construction with timber sarking. There is evidence of roofing felt. The fire wall over the party wall is of pointed brick construction. Fibre glass insulation is installed between the ceiling joists.</p>
Rainwater fittings	<p><i>Visually inspected with the aid of binoculars where appropriate.</i></p> <p>The gutters are of half round pvc design with round pvc downpipes.</p>
Main walls	<p><i>Visually inspected with the aid of binoculars where appropriate.</i></p> <p><i>Foundations and concealed parts were not exposed or inspected.</i></p> <p>Traditional cavity brick construction. In recent times an insulated render external finish has been introduced. Sub floor inlet grilles are present.</p>
Windows, external doors and joinery	<p><i>Internal and external doors were opened and closed where keys were available.</i></p> <p><i>Random windows were opened and closed where possible.</i></p> <p><i>Doors and windows were not forced open.</i></p> <p>WINDOWS : Replacement Upvc framed double glazed units.</p> <p>EXTERNAL DOORS : The front door is of Upvc design with glazed insert panels.</p> <p>JOINERY : Fascias and soffits are of pvc.</p>
External decorations	<p><i>Visually inspected.</i></p> <p>Painted finish to external joinery.</p>
Conservatories / porches	<p><i>Visually inspected.</i></p> <p>No conservatories or porches.</p>
Communal areas	<p><i>Circulation areas visually inspected.</i></p> <p>Communal path and rear drying green.</p>

Garages and permanent outbuildings	<p><i>Visually inspected.</i></p> <p>No garage or garage space. On street parking.</p>
Outside areas and boundaries	<p><i>Visually inspected.</i></p> <p>Private garden grounds to side and rear with a communal drying green to the rear. Boundaries are a combination of hedging and timber fencing.</p>
Ceilings	<p><i>Visually inspected from floor level.</i></p> <p>Plasterboard design.</p>
Internal walls	<p><i>Visually inspected from floor level.</i></p> <p><i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></p> <p>Internal walls are of lath and plaster, brick plastered on the hard and timber stud with plasterboard finish.</p>
Floors including sub floors	<p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</i></p> <p><i>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</i></p> <p><i>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</i></p> <p>Flooring is of suspended timber joists overlaid with tongue and grooved boarding.</p>
Internal joinery and kitchen fittings	<p><i>Built-in cupboards were looked into but no stored items were moved.</i></p> <p><i>Kitchen units were visually inspected excluding appliances.</i></p> <p>Internal joinery is of timber and a mixture of ages. The kitchen is fitted with functional work surfaces and fitted floor and wall mounted units. The staircase leading from the entrance area to landing is of timber construction with timber treads covered with carpeting.</p>
Chimney breasts and fireplaces	<p><i>Visually inspected.</i></p> <p><i>No testing of the flues or fittings was carried out.</i></p> <p>The original fireplaces have been removed with an electric fire installed in place.</p>

Internal decorations	<p><i>Visually inspected.</i></p> <p>Ceiling and walls are largely papered/painted finish. Ceramic tile splash back in kitchen and ceramic wall tiles within family bathroom. The ceiling within the bathroom is clad in timber tongue and grooved boarding.</p>
Cellars	<p><i>Visually inspected where there was a safe and purpose-built access.</i></p> <p>No cellar.</p>
Electricity	<p><i>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.</i></p> <p>Mains supply with meter and fuse box within the hallway cupboard. Visible wiring is of pvc coated cabling with 13 amp sockets.</p>
Gas	<p><i>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.</i></p> <p>Mains gas. The meter is situated within the hallway cupboard.</p>
Water, plumbing, bathroom fittings	<p><i>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p> <p>Mains supply. The stop cock is below the kitchen sink. Visible pipework comprises copper and pvc materials. Given the presence of a combination boiler the water tank contained within the roof space is now redundant and not in use. The family bathroom comprises a white coloured suite extending to low level W.C., wash hand basin and panelled bath with shower over.</p>
Heating and hot water	<p><i>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p> <p>The central heating system has been upgraded in the past and the older balance flue remains on the gable elevation. There is a "Vokera" gas fired combination central heating boiler in the hallway cupboard which supplies steel panelled radiators and also provides domestic hot water.</p>

<p>Drainage</p>	<p><i>Drainage covers etc were not lifted.</i></p> <p><i>Neither drains nor drainage systems were tested.</i></p> <p><i>Drainage is connected to the main public sewer.</i></p>
<p>Fire, smoke and burglar alarms</p>	<p><i>Visually inspected.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p> <p><i>There is a smoke detector fitted.</i></p>
<p>Any additional limits to inspection</p>	<p><i>For flats / maisonettes</i></p> <p><i>Only the subject flat and internal communal areas giving access to the flat were inspected.</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p><i>Due to the subjects position within the flatted block there is no sub floor area available for inspection. Currently the property is occupied, furnished and floors covered. The presence of flooring, storage, insulation and servicing restricted my roof void inspection.</i></p>

Sectional Diagram showing elements of a typical house



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

2. Condition

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

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



Structural movement

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



Dampness, rot and infestation

Repair category	1
Notes	No obvious significant defects.



Chimney stacks

Repair category	1
Notes	No chimney stacks having been removed in the past. The aluminium flue on the front roof slope appears off plumb.



Roofing including roof space

Repair category	1
Notes	There are sections of damaged/split sarking within the roof void. The fibre glass within the roof void has been part lifted in places. There is evidence of older water penetration which was found to be dry to touch.



Rainwater fittings

Repair category	1
Notes	No obvious significant defects.

**Main walls**

Repair category	1
Notes	Affected by routine wear and tear.

**Windows, external doors and joinery**

Repair category	1
Notes	No obvious significant defects.

**External decorations**

Repair category	1
Notes	Repainting is necessary to maintain an attractive appearance and to prevent deterioration of the external fabric.

**Conservatories/porches**

Repair category	-
Notes	No conservatories or porches.

**Communal areas**

Repair category	1
Notes	No obvious significant defects identified.

**Garages and permanent outbuildings**

Repair category	-
Notes	No garages or permanent outbuildings.

**Outside areas and boundaries**

Repair category	1
Notes	Affected by general wear and tear.

**Ceilings**

Repair category	1
Notes	There is damaged and uneven plasterboard. A sag was noted to the ceiling within the master bedroom.

**Internal walls**

Repair category	1
Notes	Affected by general wear and tear.

**Floors including sub-floors**

Repair category	1
Notes	No obvious significant defects identified.

**Internal joinery and kitchen fittings**

Repair category	1
Notes	Affected by normal wear and tear. There are some of uneven stair treads. Sections of the timber skirting is missing. There are some ill fitting internal doors.

**Chimney breasts and fireplaces**

Repair category	1
Notes	The fireplace within the living room has been boarded over with an electric fire installed.

**Internal decorations**

Repair category	1
Notes	Internal decorations are affected by routine wear and tear.

**Cellars**

Repair category	-
Notes	No cellar.

**Electricity**

Repair category	1
Notes	It is recommended that all electrical installation be checked every five years to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC registered Contractor. There are a limited number of power points within various apartments.

**Gas**

Repair category	1
Notes	It is recommended all gas installations be checked prior to future use to ensure the system is up to date with frequent changes in Safety Regulations. Further advice will be available from a CORGI registered gas Engineer.

**Water, plumbing and bathroom fittings**

Repair category	1
Notes	No obvious significant defects identified.

**Heating and hot water**

Repair category	1
Notes	No obvious significant defects identified.

**Drainage**

Repair category	1
Notes	No obvious significant defects identified.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	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	1
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?	First
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 checked="" type="checkbox"/> No <input type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input 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 subject property has been refurbished externally in the past. The Conveyancer should advise that there are no outstanding costs of liabilities associated with these works. The extent of the garden grounds and boundaries is unclear and reference should be made to the Title Deeds.

Estimated reinstatement cost for insurance purposes

£82,000 (Eighty Two Thousand Pounds).

Valuation and market comments

In my opinion the market value as at 14 April 2010 of the absolute ownership of the Heritable Title to the property with vacant possession as inspected is £110,000 (One Hundred and Ten Thousand Pounds). Currently there is an oversupply of properties for sale and demand is limited due to the present lack of mortgage availability.

Signed	Security Print Code [494845 = 5698] Electronically signed
Report author	ALAN E CUNNINGHAM
Company name	DM Hall
Address	14 Newton Place, Glasgow, G3 7PY
Date of report	15th April 2010

Mortgage Valuation Report

DM HALL

chartered surveyors

Property Address

Address 181 Cloberhill Road, Glasgow, G13 2DD
Seller's Name J Cowan
Date of Inspection 14th April 2010

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 Connections

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

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

Brief description of Central Heating:

Gas fired central heating with wall mounted radiators.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

Overall, the subjects were found to be in a satisfactory condition having regard to their age, type and construction. General repairs were identified which are capable of remedy during a programme of planned maintenance and have been reflected within our opinion of value.

There is uneven/sagging to the ceiling within the master bedroom. The nature and extent of which should be investigated and appropriate repairs undertaken. There are a limited number of power points within some apartments.

The subjects have been refurbished externally in the past. Your Conveyancer should advise whether any outstanding costs or liabilities are associated with these works.

The extent of the private garden and common grounds pertaining to the subjects should be checked and verified by legal advisors.

Essential Repairs

None apparent.

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

Comment on Mortgageability

We confirm the subjects form suitable security for mortgage purposes.

Mortgage Valuation Report

Valuations

Market value in present condition

£ 110,000

Market value on completion of essential repairs

£ N/A

Insurance reinstatement value

£ 82,000

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary?

☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?

£ 525 - 550

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 [494845 = 5698] Electronically signed by:-
Surveyor's name	ALAN E CUNNINGHAM
Professional qualifications	BSc MRICS
Company name	DM Hall
Address	14 Newton Place, Glasgow, G3 7PY
Telephone	0141 332 8615
Fax	0141 332 8615
Report date	15th April 2010

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 Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. ☒

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

1.2 THE REPORT

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

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

- the Seller;
- any person(s) nothing an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

Terms and Conditions

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

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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.

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2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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