Single Survey

Property Address	33 Atholl Drive Giffnock Glasgow G46 6QL
Customer	AMG (Newcastle)/Yorkshire Building Society
Date of Inspection	09/11/2026
Prepared by	C Gilmour Connells Survey & Valuation Ltd

TERMS AND CONDITIONS

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 will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property. [1]

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

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

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.[2]

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as

detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the “Lender” is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the “Transcript Mortgage Valuation Report for Lending Purposes” means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the “Market Value” is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the “Property” is the property which forms the subject of the Report;
- the “Purchaser” is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "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.

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller’s permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor’s opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is

made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

Sellers or prospective Purchasers may consider it prudent to instruct a 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 will not be inspected or reported on.

Description	The subjects comprise of an extended detached bungalow, set over ground and attic levels.
Accommodation	The accommodation comprises: Ground Floor: Entrance vestibule, hallway, living room, bedroom 1, dining room, shower room (with WC), kitchen and study area leading to rear extension. First Floor: Upper landing, shower room (with WC), two attic bedrooms (considered singles).
Gross internal floor area (sqm)	148 square metres or thereby.
Neighbourhood and location	The subjects are located within an established district of Glasgow, where surrounding properties are generally of similar design, use and character. All local amenities and facilities can be found within the wider geographical area and are considered to be within a relatively reasonable commuting distance.
Age	Built circa 1935, 91 years approximately (estimated for Home Report purposes).
Weather	It was dry and overcast at the time of our inspection.

Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** In place of the external chimney stack there is a replacement metal flue, providing ventilation for the gas fire within the living room of the subjects.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.** **If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.** The roof is of multi-pitched design, assumed timber framed and overlaid with a tiled finish. The roof incorporates hips overlaid with ridge roof tiles. It should be appreciated that our inspection was constrained due to the restricted view of the roof from ground level and the proximity of surrounding properties. Dormer projections have been included within the design of the roof structure. The dormer projections are of flat construction and overlaid in a felt finish and incorporate tiled external cladding elements. Given the attic accommodation within, there were no available eaves sections on the date of inspection available for inspection. The rear kitchen extension has a flat and felted roof covering. The rear extension has a profiled sheeting roof covering.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings are a combination of cast iron and PVC materials.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are assumed to be of cavity brick construction having a predominantly painted and rendered external façade. There is a painted and assumed ‘stone block’ finish to the front elevation. The rear extension has a timber clad finish. No sight was possible of the damp proof course.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible. Doors and windows were not forced open.** The subjects are accessed by way of uPVC storm doors, which in turn lead to a glazed timber door to the property itself. Rear patio door provision is also available from the kitchen and rear extensions areas. The window openings are of mixed age uPVC double glazing. Our valuation presumes that the replacement windows complied with the relevant building and fire regulations at the time of installation. Not all the windows or doors were individually tested. There are Velux styled windows providing natural light within the dining and study areas of the ground floor and to the upper shower room. The windows have installed shutters in places.

External decorations	**Visually inspected.** Painted and stained finishes to external metalwork, timberwork, masonry and renderwork.

Conservatories / porches	None

Communal areas	The extent of communal boundaries pertaining to the subjects and maintenance obligations should be confirmed and clarified by reference to the Title Deeds.

Garages and permanent outbuildings	**Visually inspected.** There is an un-inspected single garage pertaining to the subjects provided to the rear gable elevation. The garage is of assumed brick/render construction. The roof covering is of a profiled, assumed asbestos content sheeting type. The current informed view is if deemed necessary by an incoming purchaser to be removed, then specialist advice should be sought prior to its disturbance or renewal. The garage has an up and over style vehicular access door. This was not tested at the time of inspection. The garage door was not capable of being opened on the date of inspection given the installed security measures added recently. No internal inspection was available on the date of our inspection within the garage and hence no full comment can be made on its condition. There is a driveway providing off street parking.

Outside areas and boundaries	**Visually inspected.** The subjects have private grounds to all sides. External areas comprise of lawned, paved, mono blocked and decking sections. There are mature trees located within the external grounds pertaining to the subjects. The boundaries are formed in brick/rendered walling and timber fencing. There is decking to the rear grounds of the subjects. Our inspection was of a superficial nature and no inspection below the decking was available and hence no comment can be made on the condition of the framework structure.

Ceilings	**Visually inspected from floor level.** The ceilings within the subjects are formed in a combination of plastered and plasterboard finishes. Within the subjects there are also PVC cladding details applied within.

Internal walls	**Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls within the subjects are a combination of plastered and plasterboard finishes.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** The floors are of assumed suspended timber construction. We had no access to any sub-floor areas at the time of our inspection. At the time of our inspection, the property was fitted with floor coverings throughout. Due to the presence of these floor coverings, no sight was possible of the floor structure.

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 incorporates timber skirtings and door facings together with internal pass doors of glazed and timber construction. The kitchen fittings incorporate a range of floor and wall mounted units.

Chimney breasts and fireplaces	**Visually inspected. No testing of the flues or fittings was carried out.** There remains within the subjects, a focal point fireplace set within the living room apartment.

Internal decorations	**Visually inspected.** Internal decorations incorporate paper, paint, tiled and internal boarding finishes.

Cellars	None

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** At the time of inspection, the electricity provision within the subjects was disconnected requiring reconnection. The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas	**Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** At the time of inspection, the gas provision within the subjects was disconnected requiring reconnection.

Water, plumbing and bathroom fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.** At the time of inspection, the water supply to the subjects was disconnected requiring reconnection. Water is from the mains supply. Water piping, where visible, is run in copper and PVC. Shower room fittings incorporate shower cubicles, wash hand basins and WCs. The internal stopcock was not located. If it transpires that one does not exist then you should arrange for this to be installed, following a change of ownership. Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.

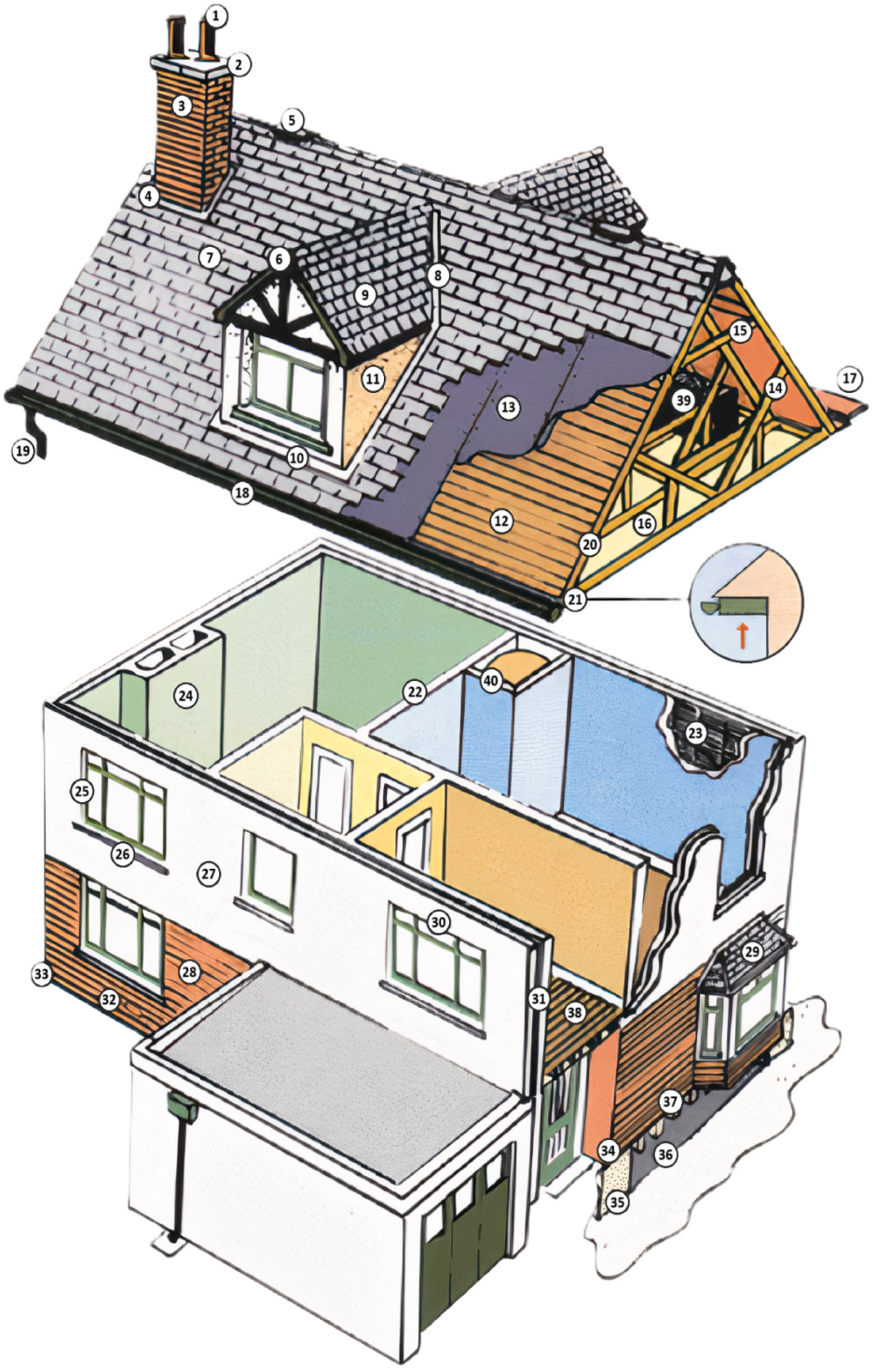
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.** Domestic heating and hot water are assumed to be provided by the way of the gas fired boiler, wall mounted unit located in the rear study area.

Drainage	**Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested.** All foul and surface water drainage is presumed to be to the main public sewer. The system was not tested.

Fire, smoke and burglar alarms	See further comments made in section 'Matters for solicitor or licensed conveyancer'.

Any additional limits to inspection	This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect. The report is based on the condition of the property at the time of our inspection and no liability can be accepted for any deterioration in its condition after that date. Windows and external doors were not all fully opened or tested. The property had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition. No access was available to any sub-floor areas. Our inspection of the roof structure was limited due to the sight lines affordable from ground floor level. We cannot therefore comment fully upon its condition. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

Sectional Diagram showing elements of a typical house



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

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

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 1	Category 2	Category 3
No immediate action or repair is needed.	Repairs or replacement requiring future attention, but estimates are still advised.	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.

Structural movement	
Repair category:	1
Notes	Within the limitations of our inspection, there was no significant structural movement observed to the subjects.

Dampness, rot and infestation	
Repair category:	2
Notes	Elevated moisture readings were noted within and it would be prudent, therefore to instruct a specialist contractor to carry out a detailed inspection, as only upon exposure works being carried out will the full extent of the defect become apparent. We have assumed for valuation purposes that no significant expenditure will be met in this regard, however, this matter will require to be fully investigated and clarified prior to conclusion of a sale. Condensation mould and staining and background dampness was noted to window openings and within the subjects which is believed to be as a result of condensation internally. Improvements to heating and ventilation may help to alleviate this matter. The position should be monitored following a change of ownership.

Chimney stacks	
Repair category:	2
Notes	Future maintenance should be anticipated to the chimney flue and associated flashings. Please see our additional comments within ‘Dampness, rot and infestation’.

Roofing including roof space	
Repair category:	2
Notes	Given the nature of the roof, reactive repairs and regular on-going maintenance works should be anticipated. It should be appreciated that flat roof coverings and profiled sheeting finishes do have a limited life span and will require reactive repairs and regular ongoing maintenance to ensure that they remain in a wind and watertight condition.

Rainwater fittings	
Repair category:	2
Notes	Upgrading to the rainwater fittings should be anticipated as part of future maintenance works. We would highlight that it was not raining during our inspection and we would recommend that all rainwater conductors be inspected during heavy rainfall in order to ensure that they allow for a free run off of rainwater.

Main walls	
Repair category:	2
Notes	Given the painted and rendered nature of the exterior facade, ongoing maintenance and repair should be anticipated. Timber clad external elements show signs of weathering and repair works and increased ongoing maintenance is required.

Windows, external doors and joinery	
Repair category:	2
Notes	The windows of the subjects are showing signs of wear and tear consistent with age and nature. Double glazing, can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. In addition, seals to double glazed units are prone to unexpected failure. It is therefore likely that maintenance repairs will be required as part of an on-going maintenance programme. The valuation does assume that the installation of the windows did comply with the necessary regulations at that time. Double glazed units within the subjects are defective having failed and allowed condensation to form between the panes. In such circumstances, the only remedy is to replace the affected units.

External decorations	
Repair category:	2
Notes	In general terms, the external decoration of the subjects was seen to be in an average state of repair, however, we did note some localised sections that are weathered and a programme of redecoration will be required in due course.

Conservatories / porches	
Repair category:	
Notes	Not Applicable

Communal areas	
Repair category:	1
Notes	The extent of communal boundaries pertaining to the subjects and maintenance obligations should be confirmed and clarified by reference to the Title Deeds.

Garages and permanent outbuildings	
Repair category:	2
Notes	The single garage structure is basic and requiresongoing maintenance and repairs. The roof covering has an assumed asbestos content. The current informed view is if deemed necessary by an incoming purchaser to be removed, then specialist advice should be sought prior to its disturbance or renewal. If it is the case that the garage is to be utilised to store a motor vehicle then the suitability for use should be checked against the required dimensions, prior to purchase. We would also highlight that the load bearing nature of the floor structure should be ascertained prior to the storage of any vehicle.

Outside areas and boundaries	
Repair category:	1
Notes	Outside areas were seen to be in a satisfactory state of repair although they will require regular on-going maintenance works, especially during the growing season. Boundaries will require on-going maintenance and repair, given their nature and function. It should be appreciated that given its nature, ongoing maintenance will be required to the decking and that additionally only a superficial inspection has taken place and as a result no comment can be made upon the sub-structure elements. Set beyond the rear grounds is a main commuter train line. Noise disturbance will be noted at times throughout the day.

Ceilings	
Repair category:	1
Notes	Some general wear and tear was noted to sections of the plaster finish and these areas can be made good during the course of future redecoration.

Internal walls	
Repair category:	2
Notes	Some general wear and tear was noted to sections and these areas can be made good during the course of future redecoration. Please see our additional comments within 'Dampness, rot and infestation'.

Floors including sub floors	
Repair category:	2
Notes	Localised section of loose flooring were noted underfoot. Overlay flooring within shows signs of wear and tear within. Due to fitted carpets and floor coverings no detailed inspection was possible of floors and accordingly no comment can be made on their condition or otherwise. Please see our additional comments within ‘Dampness, rot and infestation’.

Internal joinery and kitchen fittings	
Repair category:	1
Notes	Internal joinery and kitchen fittings show signs of wear and tear consistent with age. Glazed internal panels were present within the subjects. It should be established whether or not these are of safety or toughened glass construction. Confirmation of this should be obtained.

Chimney breast and fire places	
Repair category:	2
Notes	It is standard practice to recommend that all fireplace openings should be tested for Gas Safe certificates and where appropriate swept and checked prior to future use. Please see our additional comments within ‘Dampness, rot and infestation’.

Internal decorations	
Repair category:	1
Notes	It is presumed that upon entry, an incoming purchaser would be undertaking a programme of selective redecoration.

Cellars	
Repair category:	
Notes	Not Applicable

Electricity	
Repair category:	3
Notes	All electrical services have been disconnected. These will need to be re-instated under professional supervision with any associated repairs or renewals carried out in full, as required. The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas	
Repair category:	3
Notes	All gas services have been disconnected. These will need to be re-instated under professional supervision with any associated repairs or renewals carried out in full, as required.

Water, plumbing and bathroom fittings	
Repair category:	3
Notes	All water services have been drained down and disconnected. These will need to be re- instated under professional supervision with any associated repairs, upgrades or renewals carried out in full, as required, by a reputable contractor.

Heating and hot water	
Repair category:	3
Notes	All heating and hot water services have been drained down and disconnected. These will need to be re-instated under professional supervision with any associated repairs or renewals carried out in full, as required.

Drainage	
Repair category:	1
Notes	All foul and surface water drainage is presumed to be to the main public sewer. The system was not tested.

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	
Communal areas	1
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	2
Floors including sub floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	
Electricity	3
Gas	3
Water, plumbing and bathroom fittings	3
Heating and hot water	3
Drainage	1

Category 1 1

No immediate action or repair is needed.

Category 2 2

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

Category 3 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.

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

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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The conveyancer should confirm that all necessary Local Authority permissions and consents are available for the attic conversion, rear kitchen and rear sitting room additions. The valuation is given on the strict assumption that full certification in respect of the planning permissions; building warrants and completion certificates were issued for these works as well as any necessary professional consultants' supervision certificates.

The extent of communal boundaries pertaining to the subjects and maintenance obligations should be confirmed and clarified by reference to the Title Deeds.

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 notices and planning proposal.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

As of February 2022, it is now a legal requirement to have interlinked smoke and heat alarms, and where appropriate, a carbon monoxide detector. This report and the valuation assumes full compliance with these requirements and your Legal Adviser should confirm. In the event of non-compliance, the value will not be materially affected as this is regarded as a legal matter.

The property may have been repossessed by a heritable creditor. Normal warranties may not be available including utilities/services which may require to be professionally re-commissioned.

At the time of the valuation, the property was unoccupied and displenished. All services have been drained down or disconnected. These will need to be re-instated under professional supervision with any associated repairs or renewals carried out in full, as required.

Assumed Absolute Ownership.

Connells Survey & Valuation Ltd is a separate legal entity within the Connells Group with Sequence (UK) Ltd, trading under the name of Allen & Harris, belongs to the same group of companies. We would wish to assure you that our Surveyors are totally impartial, but you may wish to take independent professional advice.

Estimated re-instatement cost (£) for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £500,000 (FIVE HUNDRED THOUSAND POUNDS STERLING).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship with the current market value.

Valuation (£) and market comments
After consideration, we can confirm the current open market value of the property as £475,000 (FOUR HUNDRED AND SEVENTY-FIVE THOUSAND POUNDS STERLING).

Report author:	C Gilmour
Company:	Connells Survey & Valuation Ltd
Address:	Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street Leighton Buzzard LU7 1GN
Electronically Signed By:	C Gilmour
Date of report:	09/11/2026

Mortgage Valuation

Case Details

Seller name(s):	AMG (Newcastle)/Yorkshire Building Society
Address line 1:	33 Atholl Drive
Address line 2:	Giffnock
Address line 3:	
Town / City:	Glasgow
County:	
Postcode:	G46 6QL
Date of inspection (dd/mm/yyyy):	09/11/2026

Property Details

Property type:	Bungalow
Property style:	Detached
Was the property built for the public sector?	No

Specific details for: flats & maisonettes

Floor of property:		Number of floors in block:		Number of units in block:		Lift available in block?	

Tenure

Tenure:	Absolute Ownership

If Leasehold:

Unexpired term (years):		Ground rent (pa):	£

Accommodation

No. of living room(s):	3	No. of bedroom(s):	3	No. of kitchen(s):	1
No. of bathroom(s):	2	No. of WC(s):	0	No. of other room(s):	0
Description of other room(s):					
Floor area (m²):	148	Floor area type:	Internal		

Garages & Outbuildings

Garages / Parking space(s):	1 single garage.
Permanent outbuildings:	There are no permanent outbuildings pertaining to the subjects.

Construction

Wall construction:	Cavity Masonry
Roof construction:	Pitched tile/flat
Approximate year of construction:	1935
Any evidence of alterations or extensions?	Yes
Alterations or extension details:	The property has been altered / extended with a single storey rear extension and a loft conversion into habitable space. Our valuation assumes these works have been carried out with all necessary consents. Legal advisors to confirm.

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Risks

Is there any evidence of movement to the property?	No
If yes, does this appear longstanding?	
Are there any further risk factors?	No
If yes, please provide details:	

Services

Electricity:	Mains	Gas:	Mains	Water:	Mains
Central heating:	Full	Drainage:	Mains		
Provide comments:	All services have been drained down or disconnected. These will need to be re-instated under professional supervision with any associated repairs or renewals carried out in full, as required.				

Legal Matters

Are there any apparent legal issues to be verified by the conveyancer?	No
If yes, please provide details:	

Location

Location details:	The property is situated within a mainly residential area with a limited level of local amenities.

Roads

Road description:	The road has been adopted.

General Remarks

Our valuation reflects the general condition of the property in its present state, although certain repairs and/or improvements, which do not directly affect mortgageability, are required.

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Essential Repairs

Elevated moisture readings were noted within. We have assumed for valuation purposes that no significant expenditure will be met in this regard, however, this matter will require to be fully investigated and clarified prior to conclusion of a sale.

Mortgageability Remarks

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuation

Market value in present condition:			£ 475000
Market value after essential repairs:			£
Insurance reinstatement value:			£ 500000
Retention required?		Retention amount:	£

Declaration

Surveyor name:	C Gilmour
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	09/11/2026
Company name:	Connells Survey & Valuation Ltd
Address:	Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street Leighton Buzzard LU7 1
Telephone number:	01525218647
Email address:	Customercare@connells.co.uk
Surveyor signature:	

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