# **HOME REPORT**





# ENERGY PERFORMANCE CERTIFICATE





## **Energy Performance Certificate (EPC)**

# Scotland

Dwellings

#### FLAT 1, 4 CATHCART ROAD, RUTHERGLEN, GLASGOW, G73 2QZ

Dwelling type:	Ground-floor flat
Date of assessment:	18 January 2024
Date of certificate:	18 January 2024
Total floor area:	38 m <sup>2</sup>
Primary Energy Indicator:	527 kWh/m <sup>2</sup> /year

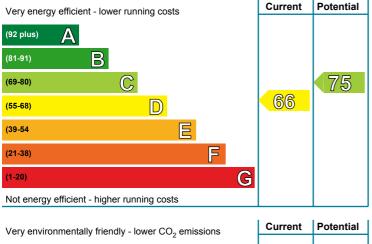
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0000-7785-0022-8094-1943 RdSAP, existing dwelling Elmhurst Electric storage heaters

#### You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,591	See your recommendations
Over 3 years you could save*	£1,005	report for more information

<sup>\*</sup> based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions



## (92 plus) A (81-91) B (69-80) C (39-54 E (21-38) F (1-20) G Not environmentally friendly - higher CO<sub>2</sub> emissions

#### **Energy Efficiency Rating**

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (66)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

#### Environmental Impact (CO<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide  $(CO_2)$  emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (48)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

#### Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£465.00
2 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£63.00
3 High heat retention storage heaters	£800 - £1,200	£480.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282. THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

# FLAT 1 , 4 CATHCART ROAD, RUTHERGLEN, GLASGOW, G73 2QZ 18 January 2024 RRN: 0000-7785-0022-8094-1943

#### Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity Cavity wall, as built, insulated (assumed)	★★★★☆ ★★★★☆	★★★★☆ ★★★★☆
Roof	(another dwelling above)	_	
Floor	Suspended, limited insulation (assumed)	_	
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Electric storage heaters	★★★☆☆	$\bigstar  \diamond  \bullet  \bullet \end{array}{} \bullet  \bullet \end{array} \\ \bullet \bullet \bullet \bullet \bullet  \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet \bullet$
Main heating controls	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	Room heaters, electric	_	_
Hot water	Electric immersion, off-peak	★★★☆☆	★★☆☆☆
Lighting	Low energy lighting in all fixed outlets	****	****

#### The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

#### The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

#### The calculated emissions for your home are 89 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.4 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,511 over 3 years	£1,617 over 3 years	
Hot water	£873 over 3 years	£762 over 3 years	You could
Lighting	£207 over 3 years	£207 over 3 years	save £1,005
Totals	£3,591	£2,586	over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

#### **Recommendations for improvement**

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

De		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Floor insulation (suspended floor)	£800 - £1,200	£155	C 70	E 54
2	Add additional 80 mm jacket to hot water cylinder	£15 - £30	£21	C 71	D 55
3	High heat retention storage heaters	£800 - £1,200	£160	C 75	D 60

#### Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

#### Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.



#### About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

#### 1 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

#### 2 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

#### 3 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

#### Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

#### Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	4,668	N/A	N/A	N/A
Water heating (kWh per year)	1,695			

#### FLAT 1 , 4 CATHCART ROAD, RUTHERGLEN, GLASGOW, G73 2QZ 18 January 2024 RRN: 0000-7785-0022-8094-1943

#### About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Assessor membership number: Company name/trading name: Address:	Mr. Alan Cunningham EES/009362 D M Hall Chartered Surveyors LLP 3 Centura Court
Address.	Hillington Park
	Glasgow
	G52 ĂPR
Phone number:	0131 477 6000
Email address:	dmhall@dmhall.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

#### Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

#### FLAT 1 , 4 CATHCART ROAD, RUTHERGLEN, GLASGOW, G73 2QZ 18 January 2024 RRN: 0000-7785-0022-8094-1943

#### Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.





# SINGLE SURVEY





### survey report on:

Property address	FLAT 1, 4 CATHCART ROAD, RUTHERGLEN, GLASGOW, G73 2QZ
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Customer Mr S Dhillon	
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Customer address	c/o FLAT 1, 4 CATHCART ROAD, RUTHERGLEN, GLASGOW, G73 2QZ
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Prepared by	DM Hall LLP

Date of inspection 18	8th January 2024
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### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property<sup>1</sup>.

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

The 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.

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



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.<sup>2</sup>

#### 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

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

they assign the same to any other party in writing.

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- 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 <u>Category 3:</u> Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 3 Category 1: No immediate action or repair is needed.

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

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

#### 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" 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

### Terms and Conditions

the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

#### 1. Information and scope of inspection

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

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

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

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

Description	Ground floor left most flat set within a purpose built three storey
	end terraced corner block containing a total of 9 self contained flats with access by a shared entrance hall/stairwell.

Accommodation	GROUND FLOOR: Entrance hallway, living room, bedroom, kitchen and bathroom.

Gross internal floor area (m²)     Approximately 38 m2 or thereby.
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Neighbourhood and location	The subjects are situated on the western side of Cathcart Road, at its junction with Burnhill Street, in an established mixed residential/commercial area of Rutherglen. The surrounding area comprises a variety of property types and tenures. Convenient for access to local amenities.
	access to local amenities.

Age	Built circa 1988.

Weather	Dry, bright and very cold. A period of icy weather preceded my visit.

Chimney stacks	No chimney stacks.
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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.

Roofing including roof space	The roof is pitched, ridged and clad with concrete tiles. The ridge detail is tiled. On the rear slope there is a skylight. Access to the main roof space is through the top floor flats in separate ownership.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Gutters and downpipes are of PVC design.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	Appeared traditional cavity brick/concrete block wall construction with a pointed facing brick external finish. Infilled drill holes are indicative of cavity wall insulation having been installed.

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.
	WINDOWS: Original timber framed double glazed windows to front and replacement UPVC framed double glazed windows to the rear.
	EXTERNAL DOORS: The subject flat is entered from the shared hallway through a timber panelled door.
	JOINERY: External joinery is of low maintenance UPVC and timber.

External decorations	Visually inspected.
	Painted/treated timbers and low maintenance UPVC.

Conservatories / porches	None.

Communal areas	Circulation areas visually inspected.
	Shared entrance hall/stairwell having glass timber panelled front and rear doors with a security entry system at the front. The common areas of concrete floors, stairs and landings covered with carpet. Walls are of pointed brick/painted textured finishes whilst ceilings are of painted textured linings.

Garages and permanent outbuildings	Visually inspected.
	No garage or garage space. Residents car parking at the rear. No permanent outbuildings however, there appears to be a communal integral bin store at the rear.

Outside areas and boundaries	Visually inspected.
	Communal garden grounds surfaced with lawn, flower borders and concrete slabs. Boundaries are defined by metal fencing, hedging, timber fencing and brick walls.

Ceilings	Visually inspected from floor level.
	Plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

Electre including cub floore	Ourfords of surgested flagers were viewally increased. No
	Plastered on the hard/timber stud line with plasterboard.
	dampness where considered appropriate.

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.
	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.
	Traditional suspended timber joists supporting compressed chipboard panels. Floors are covered with laminate or vinyl.

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 is of timber. Interior doors are timber panelled and glass timber panelled units.
	The kitchen comprises work surfaces and a range of floor and wall mounted units. The kitchen has a stainless steel sink unit and electric cooker.

Internal decorations	Visually inspected
	None.
	No testing of the flues or fittings was carried out.
Chimney breasts and fireplaces	Visually inspected.

	visually inspected.
	Predominately painted/papered ceilings and wall surfaces. There are painted textured ceiling finishes. Tiled splashback to kitchen work surfaces. Wall tiled features in bathroom.

Cellars	No cellar.
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.

	Mains supply with the consumer unit in the bedroom cupboard.
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.

No	mains	aas	supply.
		900	o appiji

Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.
	Mains supply. The bathroom having no natural light is mechanically ventilated and comprises low level WC, wash hand basin and panelled bath with electric Bristan shower over.
Heating and hot water	Accessible parts of the system were visually inspected apart

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.
	No central heating. Individual electric storage/panel heating. Both the kitchen and bathroom have electric wall heaters. Hot water is provided by an insulated hot water cylinder located in a bedroom cupboard with electric immersion heater attached.

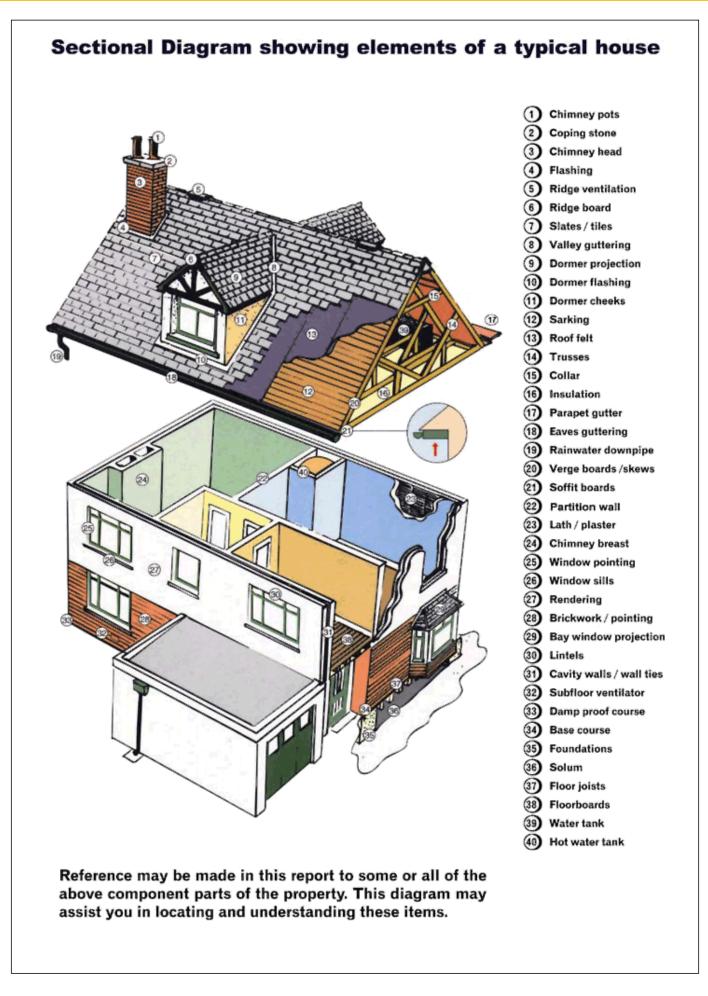
Drainage	Drainage covers etc were not lifted.		
	Neither drains nor drainage systems were tested.		
	Assumed connected to the mains public sewerage system.		
Fire, smoke and burglar alarms     Visually inspected.			
	No tests whatsoever were carried out to the system or appliances.		
	Smoke detector visible.		
	Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.		
Any additional limits to inspection	For flats / maisonettes		
	Only the subject flat and internal communal areas giving access to the flat were inspected.		
	If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.		
	The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.		
	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.		
	I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.		
	The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around		

asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Any additional limits to inspection	Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.
	Currently the property is unoccupied, unfurnished and all floors covered. The presence of floor coverings restricted my internal inspection. These items have not been disturbed or moved. There is no readily available access to the roof space or sub floor areas, therefore no such inspections are achievable.



#### 2. Condition

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

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

Structural movement		
Repair category	1	
Notes	No obvious evidence of significant movement noted within the limitations of my inspection.	

Dampness, rot and infestation		
Repair category	3	
Notes	Pockets of damp staining and elevated moisture meter readings were recorded to internal wall linings in the living room particularly at the gable. The source of the damp should be identified and any remedial repairs undertaken to guaranteed standards. Severe condensation may be a contributory factor. Concealed timbers in contact with damp over a prolonged period can lead to decay. Further investigation can be carried out with a firm of Timber/Damp Specialists with a view to having any necessary remedial repair work implemented. It is assumed the cost of any works will not exceed £2,000 and therefore have no significant impact on value. The purchaser should satisfy themselves on this matter.	

Chimney stacks		
Repair category	-	
Notes	No chimney stacks.	

Roofing including roof space	
Repair category	2
Notes	Affected by general ageing and weathering with some deterioration of the concrete tiles. Moss growth may retain unwanted moisture. Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.

Rainwater fittings		
Repair category	1	
Notes	No significant defects evident.	

Main walls		
Repair category	2	
Notes	Affected by general ageing and weathering with some deterioration to the facing brickwork and mortar pointing.	

Windows, external doors and joinery	
Repair category	2
Notes	The original timber framed units are dated, weathered and have a limited lifespan. Window handles are corroded. There is weathered external joinery. Double glazed windows often fail without warning causing condensation between the panes of glass which may only be seen in certain weather conditions.

External decorations	
Repair category	1
Notes	Affected by wear and tear.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	2
Notes	Timber decay is noted to the communal entrance doors. The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.

Garages and permanent outbuildings	
Repair category	-
Notes	None.

Outside areas and boundaries	
Repair category	2
Notes	There is damaged/chipped quarry tiles to the communal entrance steps.

Ceilings	
Repair category	1
Notes	The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above. Surface cracking is visible.

Internal walls	
Repair category	2
Notes	Refer to section 'Dampness, rot and infestation'. Condensation can normally be alleviated by a proper balance of heating, ventilation and insulation.

Floors including sub-floors	
Repair category	2
Notes	Water accumulation was noted to the kitchen floor possibly, due to leaking appliances. (Fridge and/or washing machine).

Internal joinery and kitchen fittings	
Repair category	1
Notes	Affected by wear and tear. There are some ill fitting interior doors.

Chimney breasts and fireplaces	
Repair category	-
Notes	None.

Internal decorations	
Repair category	2
Notes	Redecoration to suit personal taste is needed.

Cellars	
Repair category	-
Notes	No cellar.

Electricity	
Repair category	2
Notes	Aspects of the electrics may not comply with current regulations. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	-
Notes	No mains gas.

F         Water, plumbing and bathroom fittings	
Repair category	2
Notes	Bathroom fittings are of an older design. The wash hand basin surface is cracked. Corrosion is noted to the taps serving the wash hand basin. Seals around bath/shower areas are frequently troublesome. Failure to seals can result in dampness, decay to concealed areas. There is an odour within the subject flat. Plumbing runs should be checked and any remedial repairs undertaken.

Heating and hot water	
Repair category	2
Notes	The electric heaters and hot water cylinder are of an older design and may not be the most effective or efficient.
	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.
	There is damaged insulation to the hot water cylinder.

Drainage	
Repair category	1
Notes	No significant defects evident.

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	3
Chimney stacks	-
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	2
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	1
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
Internal decorations	2
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
Heating and hot water	2
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?	Ground floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes X No
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes No X
5. Is there a toilet on the same level as the living room and kitchen?	Yes X No
6. Is there a toilet on the same level as a bedroom?	Yes X No
7. Are all rooms on the same level with no internal steps or stairs?	Yes X No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No

#### 4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

#### Matters for a solicitor or licensed conveyancer

It is assumed that a factor appointed to the building and that maintenance, and repairing liabilities are in order. Enquiries should be made to ascertain whether any common repairs are planned, proposed or contemplated which may affect the subjects. The flat may have a common building reinstatement policy administered by the factor.

The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

It is understood there are factoring arrangements in place in respect of the maintenance and upkeep of communal areas. This should be verified by the completing conveyancer.

The extent of common ground pertaining to the property should be checked and verified by legal advisors.

The property is situated in a former mine working area. It is assumed that a Coal Authority Report will reveal no significant issues that materially affect our opinion of value.

#### Estimated reinstatement cost for insurance purposes

£110,000 (ONE HUNDRED AND TEN THOUSAND POUNDS).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

#### Valuation and market comments

£72,000 (SEVENTY TWO THOUSAND POUNDS).

The opinion of Market Value is provided on the assumption that the cost of Category 3 repairs will not exceed £2000. I reserve the right to re-consider the reported Market Value if subsequent estimates exceed this figure.

Signed	Security Print Code [524895 = 1822 ] Electronically signed
	, 5

Report author	Alan E Cunningham

Company name	DM Hall LLP

Address	3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR

Date of report	25th January 2024

## Mortgage Valuation Report



Property Address		
Address Seller's Name Date of Inspection	FLAT 1, 4 CATHCART ROAD, RUTHERGLEN, GLASGOW, G73 2QZ Mr S Dhillon 18th January 2024	
Property Details		
Property Type	House       Bungalow       Chalet       Purpose built maisonette         Coach       Studio       Converted maisonette       X 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       X Low rise block       Other (specify in General Remarks)	
Does the surveyor believe that the property was built for the public sector, Yes X No e.g. local authority, military, police?		
Flats/Maisonettes onl	y Floor(s) on which located GROUND No. of floors in block 3 Lift provided? Yes X No No. of units in block 9	
Approximate Year of		
Tenure		
X Absolute Ownership	Leasehold     Ground rent £     Unexpired years	
Accommodation		
Number of Rooms	1       Living room(s)       1       Bedroom(s)       1       Kitchen(s)         1       Bathroom(s)       1       WC(s)       0       Other (Specify in General remarks)	
Gross Floor Area (excluding garages and outbuildings) 38 m <sup>2</sup> (Internal) 45 m <sup>2</sup> (External)		
Residential Element (	greater than 40%) X Yes No	
Garage / Parking /	Outbuildings	
Single garage Available on site?	Double garage       Parking space       X No garage / garage space / parking space         Yes       No	
Permanent outbuildings:		
None.		

### Mortgage Valuation Report

Roof       Solid       X Cavity       Steel frame       Concrete block       Other (specify in General Remarks)         Roof       X Tile       Slate       Asphalt       Felt         Lead       Zinc       Artificial slate       Flat glass fibre       Other (specify in General Remarks)         Special Risks         Has the property suffered structural movement?       Yes       No         If Yes, is this recent or progressive?       Yes       No         Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?       Yes       No         If Yes to any of the above, provide details in General Remarks.       Service Connection       Service Connection         Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.       Drainage       Mains       Private       None         Drainage       X Mains       Private       None       Gas       Mains       Private       None								
Solid X cavity Steel trame Concrete block Other (specify in General Remarks)   Roof X Tile State Asphalt Fett   Lead 2nc Artificial state Flat glass fibre Other (specify in General Remarks)   Special Risks   Has the property suffered structural movement? Yes No   If Yes, is this recent or progressive? No   Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the Yes   Immediate Vicinit? Yes No   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 Central Heating Yes Partial None Site Central Heating: No central heating: No central heating. Individual electrics storage/panel heating. Site Approximate legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks. Location Rights of way Shared drives / access Garage or other amenties on separate site Shared service connections Agricultural land included with property Wes (access) Garage or other amenties on separate site Shared service connections Agricultural land included with property Wes (access) Garage or other amenties on separate site Shared service connections Agricultural land included with property Wes (access) Garage or other amenties on separate site Shared service connections Agricultural land included with property Wes (No dire repectly in General Remarks) Location Planning Issues Has the pr	Construction							
Roof       X Tile       State       Asphalt       Feit         Lead       Zinc       Artificial state       Fait glass fibre       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 memoritativity?       Yes       No         If Yes to any of the above, provide details in General Remarks.       Service Connection       Service Connection         Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.       None         Drainage       Mains       Private       None       Gas       Mains       Private       None         Electricity       Mains       Private       None       Gas       Mains       Private       None         Site       Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.         Site       Approximational included with property       Ill-defined boundaries       Other (specify in General Remarks)         Location       Commuter village       Residential within town / city       Mixed residential / commercial       Mainty commer	Walls	X Brick	Stone	Concrete	Timber frame			
Special Risks   Has the property suffered structural movement?   If Yes, is this recent or progressive?   If Yes, is this recent or progressive?   If Yes to any of the above, provide details in General Remarks.   Service Connection   Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.   Drainage   Mains   Private   None   Electricity   Mains   Private   None   Brief description of Central Heating:   No central heating. Individual electrics storage/panel heating.     Site   Apparent legal issues to be verified by the conveyancer, Please provide a brief description in General Remarks.   Rights dway   Shared drives/ access   Garage or other amenties on separate site   Shared drives/ access   Garage or other amenties on separate site   Shared drives/ access   Approxitural land included with property   Iledefined boundaries   Coattion   Residential subub   Residential s		Solid	X Cavity	Steel fram	e Concrete block	Other	(specify in Gen	eral Remarks)
Special Risks         Has the property suffered structural movement?       \restar No         If Yes, is this recent or progressive?       \restar No         If Yes, is this recent or progressive?       \restar No         Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the \restar Ves \vec{No}       \vec{No}         If Yes to any of the above, provide details in General Remarks.       Service Connection         Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.       Private \none         Drainage       Mains       Private       None         Central Heating       Yes       Private       None         Central Heating       Yes       Perivate       None         Brief description of Central Heating:       None       Water       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 amenties on separate site       Shared service connections         Apricultural land included with propery       Ill-defined boundaries       Other (specify in General Remarks)         Location	Roof	X Tile	Slate	Asphalt	Felt			
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If Yes, is this recent or progressive?	Special Risks							
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the	Has the property	suffered struct	ural moveme	ent?			Yes	X No
immediate vicinity?       If ves to any of the above, provide details in General Remarks.         Service Connection         Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.         Drainage       Mains       Private       None       Water       Mains       Private       None         Electricity       Mains       Private       None       Gas       Mains       Private       None         Electricity       Mains       Private       None       Gas       Mains       Private       None         Brief description of Central Heating:       None       No       Central Heating.       No       Residential suburb       Site         Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.       Garage or other amenities on separate site       Shared service connections         Agricultural land included with property       Ill-defined boundaries       Other (specify in General Remarks)         Location	If Yes, is this rece	ent or progress	ive?				Yes	No
Service Connection         Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.         Drainage       Mains       Private       None       Water       Mains       Private       None         Electricity       Mains       Private       None       Gas       Mains       Private       None         Central Heating       Yes       Partial       None       Gas       Mains       Private       None         Brief description of Central Heating:       None       None       Brief description of Central Heating:       None         No central heating. Individual electrics storage/panel heating.       No       Site         Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.       Shared service connections         Rights of way       Shared drives / access       Garage or other amenities on separate site       Shared service connections         Agricultural land included with property       III-defined boundaries       Other (specify in General Remarks)         Location			ason to antic	pate subsidence	, heave, landslip o	r flood in the	Yes	X No
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of the supply in General Remarks. Drainage	Service Connec	ction						
Electricity       X Mains       Private       None         Gas       Mains       Private       None         Brief description of Central Heating:       None       No central heating. Individual electrics storage/panel heating.         Site       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         Agricultural land included with property       Ill-defined boundaries       Other (specify in General Remarks)         Location       Residential within town / city       Mixed residential / commercial       Mainly commercial         Commuter village       Remote village       Isolated rural property       Other (specify in General Remarks)         Planning Issues       Mains       Yes       No         Has the property been extended / converted / altered?       Yes       No         If Yes provide details in General Remarks.       No       No         Roads       Roads       Roads       Roads				ces appear to be	non-mains, please	e comment o	n the type ar	nd location
Central Heating       Yes       Partial       X None         Brief description of Central Heating:       No central heating. Individual electrics storage/panel heating.         No central heating. Individual electrics storage/panel heating.         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         Agricultural land included with property       Ill-defined boundaries         Location       Commuter village         Residential suburb       X Residential within town / city         Mainly commercial       Mainly commercial         Commuter village       Isolated rural property         Planning Issues       Has the property been extended / converted / altered?         Yes       No         ft Yes provide details in General Remarks.         Roads	Drainage	X Mains	Private	None	Water	X Mains	Private	None
Brief description of Central Heating:   No central heating. Individual electrics storage/panel heating.     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   Agricultural land included with property   III-defined boundaries   Other (specify in General Remarks)     Location   Commuter village   Residential suburb   Residential within town / city   Isolated rural property   Other (specify in General Remarks)      Planning Issues Has the property been extended / converted / altered?   Yes   Yes   Roads	Electricity	X Mains	Private	None	Gas	Mains	Private	X None
No central heating. Individual electrics storage/panel heating.         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         Agricultural land included with property       III-defined boundaries       Other (specify in General Remarks)         Location       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	Central Heating	Yes	Partial	X None				
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         Agricultural land included with property       III-defined boundaries       Other (specify in General Remarks)         Location	Brief description of	of Central Heat	ting:					
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   Agricultural land included with property III-defined boundaries   Other (specify in General Remarks)   Location   Residential suburb X 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	No central heati	ng. Individual (	electrics stor	age/panel heatin	g.			
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   Agricultural land included with property III-defined boundaries   Other (specify in General Remarks)   Location   Residential suburb X Residential within town / city   Mixed residential / 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	Site							
Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections   Agricultural land included with property III-defined boundaries Other (specify in General Remarks)     Location   Residential suburb X 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 X No If Yes provide details in General Remarks.		ues to be veri	fied by the c	anvoyancor Plos	neo provido a brief	doccription in	Conoral P	omorke
Agricultural land included with property Ill-defined boundaries Other (specify in General Remarks)     Location   Residential suburb X 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 X No If Yes provide details in General Remarks.			-		-	_		
Location         Residential suburb       X 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 X No         If Yes provide details in General Remarks.         Roads								
Residential suburb X   Residential within town / city Mixed residential / commercial   Commuter village Remote village   Isolated rural property Other (specify in General Remarks)   Planning Issues Has the property been extended / converted / altered? Yes X No If Yes provide details in General Remarks.			,					
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	Location							
Planning Issues       Has the property been extended / converted / altered?       Yes       X       No   If Yes provide details in General Remarks.        Roads	Residential suburb	X Res	idential within to	own / city Mixe	ed residential / commer	cial Mainl	y commercial	
Has the property been extended / converted / altered? Yes X No If Yes provide details in General Remarks.  Roads	Commuter village	Ren	note village	Isola	ated rural property	Other	r (specify in Ge	neral Remarks)
If Yes provide details in General Remarks.  Roads	Planning Issues	S						
Roads	Has the property I	been extended	d / converted	/ altered?	Yes X No			
	If Yes provide det	ails in Genera	l Remarks.					
X       Made up road       Unmade road       Partly completed new road       Pedestrian access only       Adopted       Unadopted	Roads							
	X Made up road	Unmade road	d Partly	completed new road	Pedestrian a	ccess only	Adopted	Unadopted

#### General Remarks

Overall, the subjects were found to be in an fair condition only having regard to its age, type and construction.

Some upgrading, maintenance repairs and redecoration works to suit personal taste are envisaged. Original windows units are dated, weathered and have a limited lifespan. Condensation may be alleviated by a proper balance of heating, ventilation and insulation. The services should be checked, tested and upgraded as deemed necessary by competent tradesmen.

Common maintenance repairs are needed to the external building fabric and shared internal areas.

It is assumed that a factor appointed to the building and that maintenance, and repairing liabilities are in order. Enquiries should be made to ascertain whether any common repairs are planned, proposed or contemplated which may affect the subjects. The flat may have a common building reinstatement policy administered by the factor.

At the time of inspection the subjects were unoccupied, unfurnished and floors covered. Access is by shared entrance hall/stairwell.

#### **Essential Repairs**

Pockets of damp staining and elevated moisture meter readings were recorded to internal wall linings in the living room particularly at the gable. The source of the damp should be identified and any remedial repairs undertaken to guaranteed standards. Severe condensation may be a contributory factor. Concealed timbers in contact with damp over a prolonged period can lead to decay. Further investigation can be carried out with a firm of Timber/Damp Specialists with a view to having any necessary remedial repair work implemented. It is assumed the cost of any works will not exceed £2000 and therefore have no significant impact on value. The purchaser should satisfy themselves on this matter.

Estimated cost of essential repairs £ N/K

Retention recommended? Yes

X No Amount £

n/a

### Mortgage Valuation Report

### **Comment on Mortgageability**

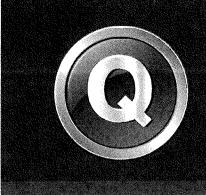
We confirm the subjects for individual lenders criteria. lending purposes.	orm suitable security for mortgage purposes at the stated level of value ar Some mortgage providers will require a satisfactory timber/damp speciali	nd subject to st report for
Valuations		
Market value in present con Market value on completion Insurance reinstatement val (to include the cost of total r Is a reinspection necessary	of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 72,000 £ 72,000 £ 110,000 _ Yes X No
Buy To Let Cases		
month Short Assured Tenar		£
Is the property in an area w	here there is a steady demand for rented accommodation of this type?	Yes No
Declaration		
Signed	Security Print Code [524895 = 1822 ] Electronically signed by:-	
Surveyor's name	Alan E Cunningham	
Professional qualifications	BSC MRICS	
Company name	DM Hall LLP	
Address	3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR	
Telephone	0141 887 7700	
Fax		

Report date 25th January 2024

# **PROPERTY QUESTIONNAIRE**







4 (ATMLANT NO MUTTHENGLEN G73 2Q2	Property address	FLAT 1
		4 (ATTHLANT NO
673 2Q2		MUTTIENCLEN
		473 2Q2

Seller(s)	Mn	DHILLON

Completion data of property questionnaire			
	Completion date of property questionnaire	18/1	24





5.	Listed buildings				
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No			
6.	Alterations/additions/extensions				
а.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes/No			
	If you have answered yes, please describe below the changes which you have made:				
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/No			
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.				
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	<u> </u>			
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes/No			
	If you have answered yes, please answer the three questions below:				
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No			
	(ii) Did this work involve any changes to the window or door openings?	Yes/No			
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):				
	Please give any guarantees which you received for this work to your solicitor or estate agent.				

### 10. Services

### a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas or liquid petroleum gas	NO	
Water mains or private water supply	475)	LOLAL ANTHONIT
Electricity	tES	PON? KNOW
Mains drainage	YES	LOLAL Autrustion
Telephone		
Cable TV or satellite		
Broadband		

Is there a septic tank system at your property?	Yes/No
If you have answered yes, please answer the two questions below:	
(i) Do you have appropriate consents for the discharge from your septic tank?	Yes/No/ Don't know
(ii) Do you have a maintenance contract for your septic tank?	Yes/No
If you have answered yes, please give details of the company with which you have a maintenance contract:	
	If you have answered yes, please answer the two questions below:       (i) Do you have appropriate consents for the discharge from your septic tank?         (ii) Do you have a maintenance contract for your septic tank?         (ii) Do you have a maintenance contract for your septic tank?         If you have answered yes, please give details of the company with which

b.	Is there a common buildings insurance policy?	Yes/No/ Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes/No/ Don't know
c.	Please give details of any other charges you have to pay on a regulation of common areas or repair works, for example to a reside maintenance or stair fund.	ular basis for the nts' association, or
13.	Specialist works	
а.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes/No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes/No
	If you have answered yes, please give details:	
с.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Ye\$/No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please</u> write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.	
	1	

16.	Notices that affect your property				
	In the past three years have you ever received a notice:				
а.	advising that the owner of a neighbouring property has made a planning application?	Yes/No PUNT TNU			
b.	that affects your property in some other way?	Yes/No DONT MAC			
с.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No Dart Hau			
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.				

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s) : \_\_\_\_\_ 15 Date:





ABERDEEN aberdeen\_residential@ dmhall.co.uk 01224 594172

AYR ayr@dmhall.co.uk 01292 286974

DUMFRIES dumfries@dmhall.co.uk 01387 254318

DUNDEE dundee@dmhall.co.uk 01382 873100

DUNFERMLINE dunfermline@dmhall.co.uk 01383 621262

EDINBURGH edinburghresidential@ dmhall.co.uk 0131 624 6600

ELGIN elgin@dmhall.co.uk 01343 548501

FALKIRK falkirk@dmhall.co.uk 01324 628321

GALASHIELS galashiels@dmhall.co.uk 01896 752009 GLASGOW (Residential) glasgowresidential@ dmhall.co.uk 0141 636 4141

HAMILTON hamilton@dmhall.co.uk 01698 284939

INVERNESS inverness@dmhall.co.uk 01463 241077

INVERURIE inverurie@dmhall.co.uk 01467 624393

IRVINE irvine@dmhall.co.uk 01294 311070

KIRKCALDY kirkcaldy@dmhall.co.uk 01592 598200

LIVINGSTON livingston@dmhall.co.uk 01506 490404 OBAN oban-admin@dmhall. co.uk 01631 564225

**PAISLEY** Enquiries are now dealt with at our Glasgow Hub.

PERTH perth@dmhall.co.uk 01738 562100

PETERHEAD peterhead@dmhall.co.uk 01779 470220

ST ANDREWS standrews@dmhall.co.uk 01334 844826

STIRLING stirling@dmhall.co.uk 01786 475785

