HOME REPORT

2 ASCOG ROAD BEARSDEN GLASGOW G61 1BN



ENERGY PERFORMANCE CERTIFICATE





Energy Performance Certificate (EPC)

Scotland

Dwellings

(92 plus)

(81-91)

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

B

Not environmentally friendly - higher CO₂ emissions

D

F

G

2 ASCOG ROAD, BEARSDEN, GLASGOW, G61 1BN

Dwelling type:	Detached bungalow
Date of assessment:	22 November 2021
Date of certificate:	24 November 2021
Total floor area:	116 m ²
Primary Energy Indicator:	262 kWh/m²/year

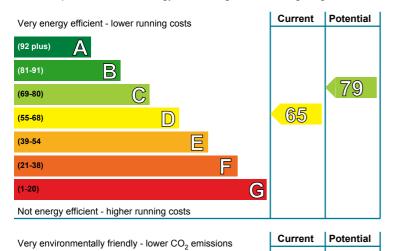
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 2220-1958-8239-7399-8220 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,348	See your recommendations
Over 3 years you could save*	£600	report for more information

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions



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 (65)**. 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 (CO₂) 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 D (58)**. 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

74

58

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£360.00
2 Low energy lighting	£45	£159.00
3 Solar water heating	£4,000 - £6,000	£78.00

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

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	★★★☆☆	★★★☆☆
Roof	Pitched, 300 mm loft insulation Pitched, limited insulation (assumed)	 ★★★★★ ★☆☆☆☆ 	★★★★★ ★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	
Windows	Mostly double glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★ ☆	★★★★ ☆
Main heating controls	Programmer, room thermostat and TRVs	★★★ ☆	★★★★☆
Secondary heating	None	—	_
Hot water	From main system	★★★ ☆	★★★★ ☆
Lighting	Low energy lighting in 31% of 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, CO₂ 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 46 kg CO₂/m²/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 5.4 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 1.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

2 ASCOG ROAD, BEARSDEN, GLASGOW, G61 1BN 24 November 2021 RRN: 2220-1958-8239-7399-8220

Estimated energy costs for this home

Estimated en	cryy costs for this norm		
	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,643 over 3 years	£2,301 over 3 years	
Hot water	£267 over 3 years	£189 over 3 years	You could
Lighting	£438 over 3 years	£258 over 3 years	save £600
	Totals £3,348	£2,748	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	mprovement
Re	commended measures	indicative cost	per year	Energy	Environment
1	Floor insulation (suspended floor)	£800 - £1,200	£120	D 68	D 64
2	Low energy lighting for all fixed outlets	£45	£53	C 70	D 65
3	Solar water heating	£4,000 - £6,000	£26	C 71	D 66
4	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£311	C 79	C 74

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 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

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

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	18,282	(1,430)	N/A	N/A
Water heating (kWh per year)	2,115			

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:	Mr. Paul Reilly EES/009388 D M Hall Chartered Surveyors LLP
Address:	151/153 Kilmarnock Road
	Glasgow
	Shawlands
	G41 3JE
Phone number:	0141 636 4141
Email address:	enquiries@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.

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	2 ASCOG ROAD BEARSDEN GLASGOW G61 1BN
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Customer MR DUNCAN & MRS NANCY MacGREGOR
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Customer address	2 ASCOG ROAD BEARSDEN GLASGOW G61 1BN	
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Prepared by DM Hall LLP

Date of inspection	22nd November 2021
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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 Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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;
- 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. <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.
- 3. <u>Category 1:</u> 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" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a detached and extended bungalow.
Accommodation	GROUND FLOOR: Entrance Hallway, Lounge, Dining Room, Master Bedroom (En Suite Shower Room Facilities), Bedroom Two, Bedroom Three, Kitchen, Rear Porch and Shower Room.
Gross internal floor area (m²)	Approximately 116 square metres or thereby.
Neighbourhood and location	The subjects form part of an established and longstanding residential area, located within Bearsden, a popular north western suburb of Glasgow. The property is conveniently positioned for local shopping, educational, transport and social facilities.
Age	Built circa 1950.
Weather	Partially overcast but dry. This was following a period of generally mixed weather.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There is a chimney stack. This is of a brick construction rendered
	externally.
Roofing including roof space	 Sloping roofs were visually inspected with the aid of binoculars where appropriate. 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.

ROOF: The main roof is pitched clad with tiles incorporating tiled ridges and hips.
The rear porch has a mono pitched roof overlaid with glass panels.
ROOF SPACE: Access to the roof space over the original bungalow can be obtained from a ceiling hatch in the hallway.
The roof is of a timber design comprising timber roof trusses overlaid with timber sarking boards.
The roof space has been part floored and insulation material laid between ceiling joists.
Located within the roof space there is an old galvanised cold water storage tank which would appear to be decommissioned.
I would comment that there is no ready access to the roof space over the extension.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Rainwater units are of a metal and plastic design.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls would appear to be of a cavity brick construction rendered externally. The rear porch would appear to be of a brick construction rendered externally.
	There is evidence that cavity wall insulation has been installed to the property with filled drill holes evident to external walls. This will require to be confirmed.

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: Windows are of an aluminium framed design incorporating sealed unit double glazing or timber casement design incorporating single glazed units.
	EXTERNAL DOORS: The main entrance door to the front of the property is of an aluminium framed design incorporating sealed unit double glazing. The external door to the rear porch is of a flush timber panel design.
	EXTERNAL JOINERY: Soffits and fascias are of a timber design.

External decorations	Visually inspected.
	External joinery is paint finished. Metal rainwater units are paint finished. Low maintenance self coloured aluminium finishes.
Conservatories / porches	Visually inspected.
	To the rear of the property there is a porch. The main walls are assumed to be of a brick construction or similar rendered externally.The roof is mono pitched overlaid with glass panels. Windows are of a timber casement design incorporating single glazed units.The rear door is of a flush timber panel design.

Communal areas	None.
Garages and permanent outbuildings	Visually inspected.
	There is a detached tandem style garage located within the garden grounds. The main walls are of a brick construction rendered externally. The roof is timber framed, pitched and overlaid with corrugated cement asbestos panels. Windows are of a metal casement design incorporating single glazed units. To the front of the garage there is a metal up and over vehicle access door. To the side of the garage there is a timber panel courtesy door. Internally, the garage has a concrete floor deck. There is power and lighting installed.
	Attached to the rear of the property there is a boiler house. The main walls are of a brick construction, rendered externally. The roof is mono pitched overlaid with corrugated cement asbestos panels. The boiler house has a timber access door.

Outside areas and boundaries	Visually inspected.
	There are garden grounds situated on all sides. Areas of garden have been laid to lawn or surfaced with gravel chips. There are a range of planted shrubs and trees. Footpaths/walkways are surfaced with concrete slabs or concrete. To the front of the garage there is a driveway surfaced with gravel chips. Within the garden grounds there are a range of planted shrubs and trees. Boundaries are generally defined by brick perimeter wall with pointed or rendered finish, timber fencing, metal fencing and low
	level block walls. Within the garden grounds there are some brick retaining walls.
Ceilings	Visually inspected from floor level.

Ceilings	Visually inspected from floor level.
	Ceilings would appear to be of a plasterboard design.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls would appear to be of a plaster on the hard or plasterboard design.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Flooring throughout would appear to be of suspended timber joists overlaid with a range of fitted floor finishes.
	SUB FLOOR: No access to sub floors.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Door facings and skirtings are of a timber design.
	The internal doors are of a flush timber panel design with some incorporating glass panels or timber frame and glass panel design.
	Within the master bedroom there are fitted wardrobes incorporating sliding mirrored panelled doors.
	Kitchen fittings comprise a range of base and wall mounted units incorporating a sink unit and integral appliances.

Chimney breasts and fireplaces	All original fireplaces have been removed and sealed over.	
Internal decorations	Visually inspected.	
	Plaster wall and ceiling linings have a paint and/or papered finish.	

	Sections of ceilings within the property have a textured plaster finish or have been overlaid with polystyrene ceiling tiles. There are wall tiled finishes to the kitchen and shower room apartments.
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. Mains supply. There is electric apparatus located within a small wall cupboard in the hallway.

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.
	Mains supply. The gas meter is located within an external box to the front of the property.

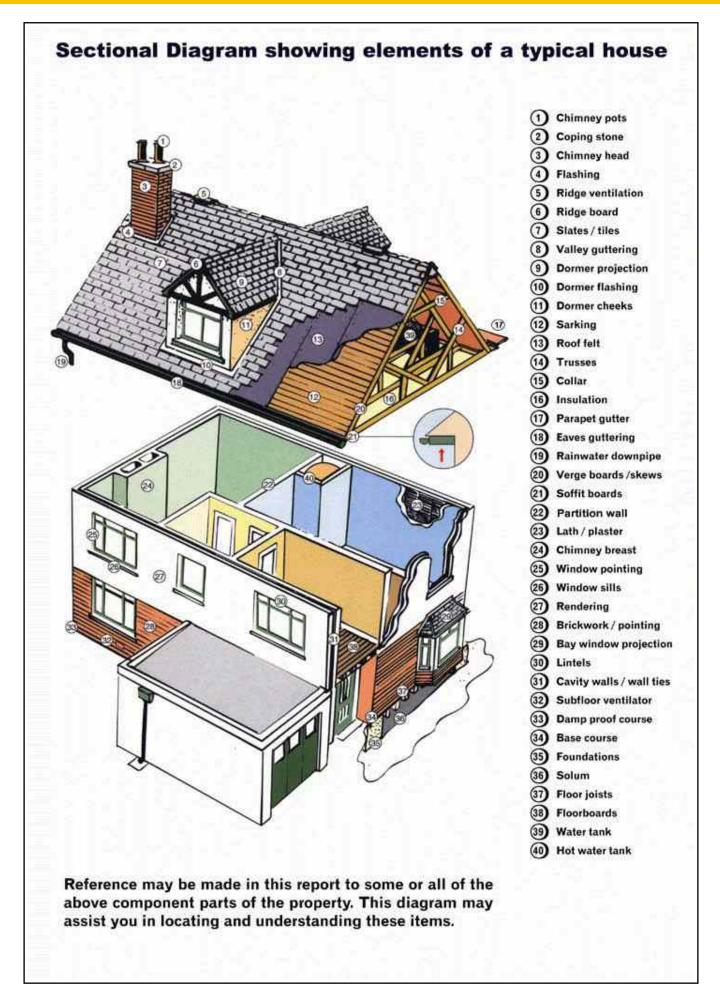
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains water supply. Visible plumbing pipework is run in metal and PVC materials.
	Located within the roof space there is an old galvanised cold water storage tank which would appear to be decommissioned.
	The shower room comprises a low level wc, wash hand basin, an enclosed shower cubicle with electric shower unit over.
	The en suite shower room comprises a low level wc, wash hand basin on cabinet base and enclosed shower cubicle with mixer shower unit.

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.
	There is a Worcester gas fired boiler located within the kitchen. This serves a system of radiators within the property. This system also provides domestic hot water.
	I would comment that within the boiler house there is an old central heating boiler in situ which is assumed to be decommissioned.

Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is assumed to be connected to the mains public sewer.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	There are smoke alarms installed.
	The property is equipped with a burglar alarm system.

Any additional limits to inspection	The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.
	In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.
	Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.
	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 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.
	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.
	I was not able to inspect the sub floor area.
	Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.
	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.
	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.
	My inspection of the roof space was restricted, due to flooring and insulation material laid between ceiling joists. Insulation was not disturbed in accordance with health and safety directives. I would comment that there is no ready access to the roof space over the extension.
	My external inspection of the garage was restricted in part, due to site boundaries and some plant growth attached to walls.



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

Structural movement	
Repair category	1
Notes	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, rot and infestation	
Repair category	2
Notes	Within the rear porch elevated moisture levels were noted to sections of wall linings together with some deterioration to the plaster finishes. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repair works implemented.

Chimney stacks	
Repair category	2
Notes	There is weathering to the rendered finish to the chimney stack. Cracking was also noted.

Roofing including roof space	
Repair category	2
Notes	 ROOF: There is weathering to the tiled roof covering together with moss accumulation. There is deterioration to pointing at ridge and hip tiles. 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. ROOF SPACE: No obvious significant defects were identified within the limitations of the inspection.

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.

Main walls	
Repair category	2
Notes	The rendered finish to external walls is worn and thin in areas. There are sections of cracked and missing render. There is some plant growth attached to sections of external wall, this can cause damage if not regularly maintained.

Windows, external doors and joinery	
Repair category	2
Notes	WINDOWS: Aluminium framed double glazed windows are along older lines.
	There is weathering/decay to timber casement single glazed window frames.
	EXTERNAL JOINERY: There is weathering to sections of timber soffit and fascia boards.

External decorations	
Repair category	1
Notes	There is weathering to paint finishes to the external joinery to the property. Regular repainting of external joinery will prolong lifespan.

Conservatories/porches	
Repair category	2
Notes	The rendered finish to external walls is worn and thin in areas. Cracking noted to sections of render.
	See also section regarding 'windows, external doors and joinery'.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	2
Notes	 GARAGE: The rendered finish to external walls is worn and thin in areas. There are sections of cracked and missing render. There is weathering/localised decay to external joinery. Maintenance is required to rainwater units. Metal rainwater units are corroded and a section of gutter is broken. There is plant growth attached to the garage, this can cause damage if not regularly maintained. There is weathering to the garage roof together with some moss accumulation. Some cracking was noted to sections of the corrugated roof panels. The main roof to the garage would appear to be of a cement asbestos design. See information on asbestos in the limitations of inspection section above. The electrical installation id dated. BOILER HOUSE: The rendered finish to external walls is worn and thin in areas. Cracking was also noted. There is weathering to external joinery. The roof to the boiler is of a corrugated cement asbestos design. The roof covering is weathered and some damage was noted. Flashings to the boiler house are defective. See information on asbestos in the limitations of inspection section section above.

Outside areas and boundaries	
Repair category	2
Notes	 Within the garden grounds there are some retaining walls. Sections of retaining wall are loose/off level. Rendered finishes to boundary walls are worn and thin in areas. There are sections of cracked and missing render. There are trees located within close proximity. General advice suggest that no trees should be planted any closer to a building than its mature height and regular maintenance is desirable.

Ceilings	
Repair category	2
Notes	There is plaster cracking to ceilings. Sections of ceiling within the property have been overlaid with polystyrene ceiling tiles. It is common practice to have these removed as they can represent a fire hazard. The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.

Internal walls	
Repair category	2
Notes	See section regarding 'dampness, rot and infestation'.

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Floors including sub-floors	
Repair category	1
Notes	No obvious significant defects were identified within the limitations of the inspection. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category	2
Notes	Kitchen fittings are along older lines but serviceable. It should be ensured that any internal pass doors equipped with glass panels incorporate appropriate safety/toughened glass.

Chimney breasts and fireplaces	
Repair category	1
Notes	Original fireplaces have now been removed and sealed over.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	2
Notes	The electrical installation is along older lines. Further advice on the condition of the electrical installation should be obtained from a NICEIC/SELECT registered electrician. 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 or rewired properties will have installations which fully comply with IEE regulations.

Gas	
Repair category	1
Notes	No significant defects evident. Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	No obvious significant defects were identified within the limitations of the inspection.
	Seals around shower cubicles require regular maintenance to ensure they remain watertight.

Heating and hot water	
Repair category	1
Notes	No significant defects evident. 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. It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements. Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation. Informed opinion suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. Future repair or replacement should be anticipated.

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

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

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	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

The property has been altered/extended. A single storey extension has been built to the side and porch built to the rear. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Estimated reinstatement cost for insurance purposes

£290,000 (TWO HUNDRED AND NINETY 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

£375,000 (THREE HUNDRED AND SEVENTY FIVE THOUSAND POUNDS).

Signed	Security Print Code [391541 = 5024] Electronically signed			
Report author	Paul Reilly			
Company name	DM Hall LLP			
Address	151-153 Kilmarnock Road, Shawlands, Glasgow, G41 3JE			
Date of report	25th November 2021			

Mortgage Valuation Report



Property Address							
Address Seller's Name Date of Inspection	2 ASCOG ROAD, BEARSDEN, GLASGOW, G61 1BN MR DUNCAN & MRS NANCY MacGREGOR 22nd November 2021						
Property Details							
Property Type	House X Bungalow Purpose built maisonette Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)						
Property Style	X Detached Semi detached Mid terrace End terrace Back to back High rise block Low rise block Other (specify in General Remarks)						
Does the surveyor believe that the property was built for the public sector, Yes X No e.g. local authority, military, police?							
Flats/Maisonettes only Approximate Year of	No. of units in block						
Tenure							
X Absolute Ownership	Leasehold Ground rent £ Unexpired years						
Accommodation							
·	2 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 2 WC(s) 1 Other (Specify in General remarks) cluding garages and outbuildings) 116 m² (Internal) 135 m² (External) greater than 40%) X Yes No						
Garage / Parking /	Dutbuildings						
Single garage Available on site? Permanent outbuilding	X Double garage Parking space No garage / garage space / parking space X Yes No						
Detached brick built	tandem style garage. Attached boiler house.						

Mortgage Valuation Report

Construction								
Walls X Br	ick Stone	Concrete	Timber frame	Other (specify in General Remarks)				
Roof X Til	e Slate	Asphalt	Felt	Other (Other (specify in General Remarks)			
Special Risks								
Has the property suffered s	tructural moveme	ent?			X Yes	No		
If Yes, is this recent or progressive?					Yes	XNo		
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the Yes X No immediate vicinity?								
If Yes to any of the above, provide details in General Remarks.								
Service Connections								
Based on visual inspection of the supply in General Re		ices appear to be	non-mains, pleas	e comment or	n the type a	nd location		
Drainage X Mains	Private	None	Water	X Mains	Private	None		
Electricity X Mains	Private	None	Gas	X Mains	Private	None		
Central Heating X Yes	Partial	None						
Brief description of Central Heating:								
Gas fired boiler to radiator	S.							
Site								
Site				t de e criationa in	. O an anal D			
Apparent legal issues to be	•	_ '	·					
Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)								
Location								
X Residential suburb	Residential within to	,	d residential / commer		commercial			
Commuter village	Remote village	Isolat	ted rural property	Other	(specify in Ger	eral Remarks)		
Planning Issues								
Has the property been exte	nded / converted	/ altered? X Y	′es 🗌 No					
If Yes provide details in Ge	neral Remarks.							
Roads								
X Made up road Unmad	e road	completed new road	Pedestrian a	ccess only	Adopted	Unadopted		

Mortgage Valuation Report

General Remarks

The property was occupied, fully furnished and all floors were covered.

The subject property was found to be in generally fair condition. The market value reflects that maintenance, repair and upgrading will be required.

There are trees located within close proximity. General advice suggest that no trees should be planted any closer to a building than its mature height and regular maintenance is desirable.

The property has been altered/extended. A single storey extension has been built to the side and porch built to the rear. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Essential Repairs

None.			
Estimated cost of essential repairs £	Retention recommended?	X No	Amount £

Mortgage Valuation Report

Comment on Mortgageability

The subject property will form suitable security for mortgage purposes at the figure of value outlined subject to individual lenders criteria.	d below
Valuations	
Market value in present condition	£ 375,000
Market value on completion of essential repairs	£ -
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 290,000
Is a reinspection necessary?	Yes X No
Buy To Let Cases	
What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No

Declaration	
Signed	Security Print Code [391541 = 5024] Electronically signed by:-
Surveyor's name	Paul Reilly
Professional qualifications	MRICS
Company name	DM Hall LLP
Address	151-153 Kilmarnock Road, Shawlands, Glasgow, G41 3JE
Telephone	0141 636 4141
Fax	0141 632 5473
Report date	25th November 2021

PROPERTY QUESTIONNAIRE





Property address	
	2 ASEO KORD
	BEARSIDEN
	GLASGOW
	661 1BN

Seller(s)	DUNCAN MARGAGOA	NANCY MACRICEAOF
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Completion date of property questionnaire	22/11/01/21
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Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership			
	How long have you owned the pro	perty? 32 Y	éaas	
2.	Council tax			
	Which Council Tax band is your pr	operty in? (Please tick one)		
	A B C D	🗌 E 🔲 F 🗹 G 🔲 H		
3.	Parking			
	What are the arrangements for pa	rking at your property?		
	(Please tick all that apply)			
	Garage	\mathbf{V}'		
	Allocated parking space			
	• Driveway	\checkmark		
	 Shared parking 			
	On street			
	Resident permit			
	Metered parking			
	• Other (please specify):			
4.	Conservation area			
	Is your property in a designated C special architectural or historical ir appearance of which it is desirable		☐ Yes ⊠ No ☐ Don't know	

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	
a.	(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: PROPERAL EXTENDED	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	🗹 Yes
	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:	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	I Yes
	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 approximate dates when the work was completed):	doors (with
	Please give any guarantees which you received for this work to your solicitor or estat agent.	

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7.	Central heating	
а.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property —	✓ Yes☐ No☐ Partial
	the main living room, the bedroom(s), the hall and the bathroom). <u>If you have answered yes or partial</u> – what kind of central heating is there?	
	(Examples: gas-fired, solid fuel, electric storage heating, gas warm air). んみら ちゅどう	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heatin NGT KNGWN DOILER REPLACED MAY 20	g system installed? २१
	(ii) Do you have a maintenance contract for the central heating system?	✓ Yes □ No
	If you have answered yes, please give details of the company with which you have a maintenance contract: Scontign GRS	
	(iii) When was your maintenance agreement last renewed? (Please and year). August 2020	provide the month
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	□ Yes ☑ No
9.	Issues that may have affected your property	
а.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	□ Yes ☑ No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes No
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details: BRILED HORE LOOF CARAGE LOOF	☑ Yes □ No
	•	

	Services	Connected	Supplier	
	Gas or liquid petroleum gas	YES	3,56 Sec:14154	GAS
	Water mains or private water supply	Yes	LOCAL	Rivey
	Electricity	YES	SSE	
	Mains drainage	Ĭ65	GOCAL AUTRORY	14
	Telephone	YES	b.T.	
	Cable TV or satellite	No		
	Broadband	YES	B.T.	
b.]	s there a septic tank sys	tem at your property?		☐ Yes
]	f you have answered yes	, please answer the two questic	ons below:	₩ No
	Do you have appropriate consents for the discharge from your septic tank?			
1		nce contract for your septic tank , please give details of the com nance contract:		Yes No

11.	Responsibilities for shared or common areas	
а.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	☐ Yes ☑ No ☐ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	☐ Yes ☑ No ☐ Not applicable
с.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	□ Yes ☑ No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries? <u>If you have answered yes</u> , please give details:	☐ Yes No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	☐ Yes ☑ No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately- owned.) If you have answered yes, please give details:	☐ Yes ☑ No
12.	Charges associated with your property	
а.	Is there a factor or property manager for your property? <u>If you have answered yes</u> , please provide the name and address, and give details of any deposit held and approximate charges:	☐ Yes ☑ No

b. c.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges? Please give details of any other charges you have to pay on a regular to upkeep of common areas or repair works, for example to a residents' a	
13.	maintenance or stair fund.	.*
a.	Specialist works 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? 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.	☐ Yes ☑ No
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? If you have answered yes, please give details:	☐ Yes ☑ No
с.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? 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 write below</u> <u>who has these documents</u> 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. Guarantees are held by:	☐ Yes ☐ No

14.	Guarantees						
а.	Are there any guarantees or warranties for any of the following:						
		No	Yes	Don't know	With title deeds	Lost	
(i)	Electrical work	۲.					
(ii)	Roofing						
(iii)	Central heating		Q				
(iv)	National House Building Council (NHBC)	J					
(v)	Damp course						
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)						
b.	$\frac{\text{If you have answered `yes'} or `with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): WARLANG FOL NEW BOILER$						
с.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					☐ Yes ☑ No	
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:					☐ Yes ☑ No ☐ Don't know	

16.	Notices that affect your property				
	In the past three years have you ever received a notice:				
a.	advising that the owner of a neighbouring property has made a planning application?	□ Yes ☑ No			
b.	that affects your property in some other way?	☐ Yes ☑ No			
c.	that requires you to do any maintenance, repairs or improvements to your property?	□ Yes ☑ No			
	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.				

DM Hall Offices

Aberdeen 01224 594172

Cumbernauld

01236 618900

01334 844826

01387 254318

01382 873100

Ayr

Cupar

Dumfries

Dundee

Galashiels 01896 752009

Glasgow (North) 01292 286974 0141 332 8615

> Glasgow (South) 0141 636 4141

> > Hamilton 01698 284939

Inverness 01463 241077

Inverurie 01467 624393

Irvine 01294 311070

Kirkcaldy 01592 598200 Livingston 01506 490404

Musselburgh 0131 665 6782

Oban 01631 564225

Paisley 0141 887 7700

Perth 01738 562100

Peterhead 01779 470220

Stirling 01786 475785



01383 621262 Edinburgh

Dunfermline

0131 477 6000

Elgin 01343 548501

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