





- 1. Single Survey
- 2. Energy Report
- 3. Property Questionnaire



survey report on:

Property address FLAT 10 Greenwood Grove East, Stewarton Road, Newton Mearns, G77 6ZD
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Customer Mrs Taggart & Mr Taggart

Customer address	

Prepared by Harvey Donaldson And Gibson

Date of inspection	7th March 2022
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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 Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

The ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

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

1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

contained in the Report and the generic Mortgage Valuation Report.²

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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

Terms and Conditions

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a purpose built ground floor flat in a three storey detached, age restricted development comprising 33 units.
Accommodation	The accommodation comprises:- Ground Floor: Hallway, lounge (with dining area), two bedrooms, kitchen, bathroom, en-suite shower room. External terrace.

Gross internal floor area (m²)	105
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Neighbourhood and location	The neighbourhood is mixed residential and commercial. The location is suburban. The property is located in the Newton Mearns district of East Renfrewshire. The subjects are situated to the south of Glasgow city centre in a modern constructed age restricted complex.
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Age	6 years.
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Weather	It was dry, cold and sunny at the time of inspection.

Chimney stacks	None.
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ng including roof space	The roof is flat(shallow pitched) clad presumably in profile metal sheeting.
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Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater fittings where visible are plastic. The majority of the rainwater drainage system is concealed within the building fabric.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The walls are of timber frame construction, plasterboard lined internally. In properties of modern timber frame construction it is the timber frame that provides the structure of the building, supporting the weight and providing stability. The external cladding is just for weather protection even where this is brick. It is therefore important that the frame, both externally and internally, is not altered without proper advice. Externally the walls are rendered. Some parts are concrete block and brick.

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows are UPVC framed and double glazed. The main door is timber and French doors leading to the terrace are double glazed and UPVC framed.

External decorations	Visually inspected.
	UPVC external joinery does not require painting.

Conservatories / porches	None.
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Communal areas	Circulation areas visually inspected.
	There is a communal entrance hall together with common facilities to include a lounge with kitchen off. In addition we understand there is a communal visitor suite and access to laundry facilities within a neighbouring block. There are communal garden grounds.

Garages and permanent outbuildings	Visually inspected.
	None.

Outside areas and boundaries	Visually inspected. There are communal garden grounds to front, side and rear elevations. Boundaries are generally formed in post and wire fence and timber fencing. There is a car park to the front and side elevations. we uinderstand there is a permit system for flat owners. A permit for one space is available at £250 per annum
Ceilings	Visually inspected from floor level

Ceilings	Visually inspected from floor level.
	The ceilings are plasterboard.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are timber framed lined with plasterboard.

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.
	The floors are of solid concrete construction.

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 doors, skirtings and door surrounds are timber. Kitchen fittings are of a modern contemporary design and comprise floor and wall mounted units.

Chimney breasts and fireplaces	None.
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Internal decorations	Visually inspected.
	Ceilings and walls are painted. Internal joinery is part painted and part wood stained.

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.
	The meter and consumer units are located in the hallway cupboard. The system is a modern 13amp type and design. Switch and socket outlets are metal/plastic and wiring is sheathed in PVC where visible.

Gas	No gas.

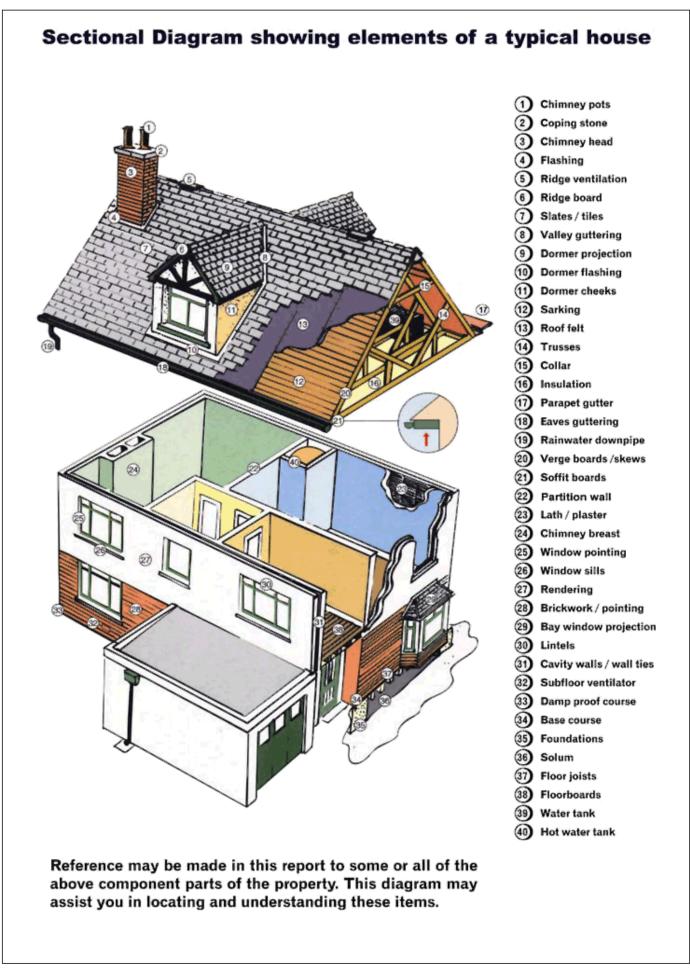
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Water is supplied from the mains. Distribution pipes are a mixture of copper and plastic where visible. The bathroom contains a bath, separate shower cubicle, wash-hand basin and WC. The master en-suite shower room contains a shower cubicle, wash-hand basin and WC.

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 an electric underfloor heating system. Hot water is provided directly by the electric off peak thermal store.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	The property is believed to be connected to mains drainage.

Fire, smoke and burglar alarms	Visually inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	Scottish government regulations have come into effect in February 2022 which will require each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then linked carbon monoxide alarms fitted.	
Any additional limits to inspection	The property was vacant, unfurnished and all floor surfaces were covered at the time of inspection. There was no access to any roof void area. The flat roof coverings could not be inspected from	

ground level.



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 significant structural movement noted, on the basis of a single inspection.	

Dampness, rot and infestation	
Repair category	1
Notes	An electronic moisture meter was used to measure levels of dampness, at random locations, to lower wall surfaces and floors, where accessible and without moving furniture or lifting floor coverings, if present. No obvious significant dampness, timber decay or infestation noted, within the limitations imposed on the inspection.

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space	
Repair category	1
Notes	No inspection of the roof covering was possible from ground floor level.

Rainwater fittings	
Repair category	1
Notes	There is no evidence of any problems. It should be appreciated however that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during heavy rainfall.

Main walls	
Repair category	1
Notes	No obvious significant defects were noted to accessible wall surfaces. The building has cladding and/or balconies but further information has not been requested about whether remediation works may be required because it falls outside RICS advice current at the time of this valuation. However, this decision is not a guarantee that works will not be required in the future.

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

External decorations	
Repair category	1
Notes	Not applicable.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

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

Garages and permanent outbuildings	
Repair category	1
Notes	

Outside areas and boundaries	
Repair category	1
Notes	Outside areas and boundaries appear adequate for purpose.

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

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

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

Internal joinery and kitchen fittings		
Repair category	1	
Notes No obvious significant defects were noted to internal joinery or kitchen fittings		

Chimney breasts and fireplaces	
Repair category	-
Notes	Not applicable.

Internal decorations	
Repair category	-
Notes	No obvious significant defects were noted to the internal decoration.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes No obvious significant defects were noted to the electrical installation.	

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings		
Repair category	1	
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings.	

Heating and hot water	
Repair category	1
Notes	The central heating and hot water systems were not on at the time of inspection but appeared serviceable.

Drainage	
Repair category	1
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	-
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
Internal decorations	-
Cellars	-
Electricity	1
Gas	-
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 X No
4. Are all door openings greater than 750mm?	Yes X No
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 No X

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case.

The property is less than 10 years old and as such your legal adviser should check and confirm whether there is a remaining period of NHBC guarantee or similar equivalent new build guarantee certificate for the property.

You are advised to check whether there are any proposed works that will incur significant charges.

The legal adviser should check the existence and details of acceptable management arrangements, service charges and block insurance.

We understand that as the flat is located within a development where there is an age restriction for ownership. Legal advisers to check.

The building has cladding and/or balconies but further information has not been requested about whether remediation works may be required because it falls outside RICS advice current at the time of this valuation. However, this decision is not a guarantee that works will not be required in the future.

Within RICS guidelines we can confirm that this property has been inspected within the last two years.

Estimated reinstatement cost for insurance purposes

£217,000 (Two hundred and seventeen thousand pounds).

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 7th March 2002 is £260,000 (Two hundred and sixty thousand pounds sterling).

Signed	Security Print Code [445058 = 6113]O
	Electronically signed

	Report author	Andre
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Andrew G Scrimgeour

Company name	Harvey Donaldson And Gibson
Address	Suite 3/7 Standard Buildings, 94 Hope Street, Glasgow, G2 6PH

Date of report	9th March 2022
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Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	FLAT 10 Greenwood Grove East, Stewarton Road, Newton Mearns, G77 6ZD Mrs Taggart & Mr Taggart 7th March 2022
Property Details	
Property Type	House Bungalow Purpose built maisonette 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 be e.g. local authority, m	elieve that the property was built for the public sector, Yes X No nilitary, police?
Flats/Maisonettes onl	y Floor(s) on which located No. of floors in block Lift provided? X Yes No No. of units in block 33
Approximate Year of	
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms Gross Floor Area (exc	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks) cluding garages and outbuildings) 105 m² (Internal) 124 m² (External)
	(greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	Double garage X Parking space No garage / garage space / parking space X Yes No
Permanent outbuildin	
No permanent outbu	uildings.

Mortgage Valuation Report

Construction							
Walls	X Brick	Stone	Concrete	Timber frame	e Other	(specify in Gen	eral Remarks)
Roof	Tile	Slate	Asphalt	Felt	X Other	(specify in Gen	eral Remarks)
Special Risks							
Has the property s	suffered structu	ıral moveme	nt?			Yes	X No
If Yes, is this rece	nt or progressi	ve?				Yes	No
Is there evidence, immediate vicinity		son to antici	pate subsidence	, heave, landslip	or flood in the	Yes	X No
If Yes to any of the	e above, provid	de details in	General Remark	S.			
Service Connec	tion						
Based on visual ir of the supply in G			es appear to be	non-mains, plea	ase comment o	n the type ar	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Heati	ng:					
Heating fuel: Ele Heating type: Ur							
Site							
Apparent legal iss	ues to be verif	ied by the co	onveyancer. Plea	se provide a bri	ef description i	n General Re	emarks.
Rights of way	Shared drive	•		amenities on separa		ed service conn	
Ill-defined boundar	ies	Agricult	ural land included wi	th property	Othe	r (specify in Ge	neral Remarks)
Location							
Residential suburb	Resi	dential within to	wn / city 🛛 🗙 Mixe	ed residential / comm	nercial 🗌 Main	ly commercial	
Commuter village	Rem	ote village	Isola	ated rural property	Othe	r (specify in Ge	neral Remarks)
Planning Issues	5						
Has the property b	peen extended	/ converted	/ altered?	Yes X No			
If Yes provide deta	ails in General	Remarks.					
Roads							
X Made up road	Unmade road	Partly	completed new road	Pedestrian	access only	Adopted	Unadopted

General Remarks

The subjects are situated to the south of Glasgow city centre in a modern constructed age restricted complex. All local amenities and facilities are near at hand.

This is a well presented property which appears consistent with its age and type of construction.

It would be prudent to ascertain the likely level of service charge for the additional common features and heating of the common areas etc., prior to commitment to purchase.

The property is less than 10 years old and as such your legal adviser should check and confirm whether there is a remaining period of NHBC guarantee or similar equivalent new build guarantee certificate for the property.

We understand that as the flat is located where this is an age restriction for ownership. Legal advisers to check.

The roof is flat clad presumably in profile metal sheeting.

The building has cladding and/or balconies but further information has not been requested about whether remediation works may be required because it falls outside RICS advice current at the time of this valuation. However, this decision is not a guarantee that works will not be required in future.

Essential Repairs

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

Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure subject to individual
lenders criteria.

Valuations	
Market value in present condition	£ 260,000
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)	£ 217,000
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 [445058 = 6113]O Electronically signed by:-
Surveyor's name	Andrew G Scrimgeour
Professional qualifications	Bsc MRICS
Company name	Harvey Donaldson And Gibson
Address	Suite 3/7 Standard Buildings, 94 Hope Street, Glasgow, G2 6PH
Telephone	0141 204 0808
Fax	0203 880 9193
Report date	9th March 2022

Energy Performance Certificate (EPC)

Scotland

Dwellings

Flat 10, Greenwood Grove East, Stewarton Road, NEWTON MEARNS, G77 6ZD

Dwelling type:	Ground-floor flat
Date of assessment:	07 March 2022
Date of certificate:	08 March 2022
Total floor area:	105 m²
Primary Energy Indicator:	234 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel:

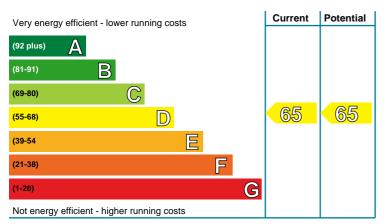
0112-2843-2473-2602-1945 RdSAP, existing dwelling Elmhurst Electric underfloor heating

You can use this document to:

Compare current ratings of properties to see which are more energy efficient and environmentally friendly

Estimated energy costs for your home for 3 years*

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



Current Potential Very environmentally friendly - lower CO₂ emissions (92 plus) A B (81-91) (69-80) C 66 66 D (55-68)E (39-54 (21-38) F (1-20) G Not environmentally friendly - higher CO₂ emissions

Energy Efficiency Rating

£4,458

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 (66). 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

There are currently no improvement measures recommended for your home.

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 10 , Greenwood Grove East, Stewarton Road, NEWTON MEARNS, G77 6ZD08 March 2022 RRN: 0112-2843-2473-2602-1945Recommendations Report

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	Timber frame, as built, insulated (assumed)	****	*****
Roof	(another dwelling above)	—	
Floor	Solid, insulated (assumed)	—	_
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Electric underfloor heating	****	★☆☆☆☆
Main heating controls	Programmer and room thermostat	★★★☆☆	★★★☆☆
Secondary heating	None	—	
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, 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 40 kg $CO_2/m^2/yr$.

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 4.2 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

Estimated energy costs for this home				
	Current energy costs	Potential energy costs	Potential future savings	
Heating	£3,477 over 3 years	£3,477 over 3 years		
Hot water	£684 over 3 years	£684 over 3 years	Not a sufficient to	
Lighting	£297 over 3 years	£297 over 3 years	Not applicable	
Totals	£4,458	£4,458		

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

None

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)	5,434	N/A	N/A	N/A
Water heating (kWh per year)	2,145			

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:	Mr. Andrew Scrimgeour EES/016076
Company name/trading name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Suite 3/7 Standard Buildings 94 Hope Street
	G2 6PH
Phone number:	0141 2040808
Email address:	frances.wilson@hdg.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.



Property address	FULT 10 GEGENUDOD GIZONG GALT STEWARTON PORTS NEWTON MEANES
	GTT SZD

Seller(s)	MEG G. TAGG ADAT ZDR B. KING

Completion date of property questionnaire	5 2 22
questionnaire	2





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 property? 5 16253		
2.	Council tax		
	Which Council Tax band is your property in? (Please tick)		
3.	Parking		
	What are the arrangements for parking at your property? (Please tick all that apply)		
	• Garage		
	Allocated parking space		
	• Driveway		
	Shared parking		
	On street	06	
	Resident permit		
	Metered parking		
	Other (please specify):		
4.	Conservation area		
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes No Don't know	
5.	Listed buildings	L	
	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 we have an even of the places depering helew the changes		
	<u>If you have answered yes</u> , 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? 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: 	Yes No	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	Yes No	
-	(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, o approximate dates when the work was completed):	r patio doors (with
	Please give any guarantees which you received for this work to estate agent.	your solicitor	or
7.	Central heating		
a.	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 — the main living room, the bedroom(s), the hall and the bathroom).	Yes No Partial	
	<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).	61607212 W762-74	00 R
	If you have answered yes, please answer the three questions below:		
	i) When was your central heating system or partial central heating system installed?	2016	



PROPERTY QUESTIONNAIRE

	(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:		
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).		
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		
a.	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:	Yes No	



10.	Services				
a. Ple supplie	ase tick which services are er:	e connected to your proper	ty and give d	etails of the	
Servio	ces	Connected	Supplier		
Gas o	r liquid petroleum gas	×			
	mains or private supply	~			
Electr	icity	1	600	1	
Mains	drainage	<i>✓</i>			
Telep	hone	~			
	TV or satellite	\checkmark			
Broad	lband	NOT 1545			
b.	Is there a septic tank syst If you have answered yes below:	em at your property? , please answer the two qu	estions	Yes No	
		te consents for the discha	rge from	Yes No Don't know	
		nance contract for your se	0	Yes No	
	If you have answered yes with which you have a ma	, please give details of the aintenance contract:	company		
11.	Responsibilities for share	ed or common areas			
a.		onsibility to contribute to th as the repair of a shared d area?		Yes No Don't know	
	<u>If you have answered yes,</u>	please give details:			
b.	Is there a responsibility to the roof, common stairwel	contribute to repair and ma or other common areas?	intenance of	Yes No Don't know	
	If you have answered yes,	please give details:		1999 - 1999 - 1999 - 1999 - 1999 - 1999 1999 -	
C.	Has there been any major roof during the time you ha	repair or replacement of any ave owned the property?	/ part of the	Yes No	



PROPERTY QUESTIONNAIRE

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? If you have answered yes, please give details:	Yes No	
	<u></u>		
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?	Yes No	
	If you have answered yes, please give details:		
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.)	Yes No	
	If you have answered yes, please give details:		
12.	Charges associated with your property		
a.	Is there a factor or property manager for your property?	Yes	
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No	
b.	Is there a common buildings insurance policy?	Yes	
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	No Don't know	
С.	Please give details of any other charges you have to pay on a regular upkeep of common areas or repair works, for example to a resident maintenance or stair fund.		r
13.	Specialist works		
a.	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.		
	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	
b.	If you have answered yes, please give details:		_
с.	If you have answered yes to 13(a) or (b), do you have any	Yes	
	guarantees relating to this work?	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, 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:

14.	Guarantees	_					
a.	Are there any guarantees or warranties for any of the following:						
		No	Yes	Don't know	With title deeds	Lost	
(i)	Electrical work						
(ii)	Roofing						
(iii)	Central heating						
(iv)	National House Building Council (NHBC)						
(v)	Damp course						
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)						
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
с.	Are there any outstanding claims under a listed above? <u>If you have answered yes</u> , please give de		guarante	es	Yes No		
15.	Boundaries						
	So far as you are aware, has any bounda moved in the last 10 years? If you have answered yes, please give de		property	been	Yes No Don't know		
16.	Notices that affect your property						
	In the past three years have you ever r		A STATE OF A STATE OF A STATE				
a.	advising that the owner of a neighbour planning application?	ing prope	rty has n	nade a	Yes No		
b.	that affects your property in some othe	er way?			Yes No		
c.	that requires you to do any maintenand improvements to your property?	ce, repairs	s or		Yes No		



PROPERTY QUESTIONNAIRE

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)

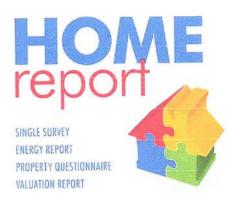
I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

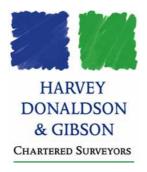
Signature(s) :

Elaine Taggat. pp Dr B King

Date:

513/22





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

Tel: 0141 204 0808 Fax: 0141 248 3636 Email: glasgow.residential @hdg.co.uk