

HOME REPORT

14A WHITTINGEHAME DRIVE
GLASGOW
G12 0XX



DM HALL
CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Scotland

Dwellings

14A WHITTINGEHAME DRIVE, GLASGOW, G12 0XX

Dwelling type: Top-floor maisonette
Date of assessment: 30 August 2023
Date of certificate: 01 September 2023
Total floor area: 144 m²
Primary Energy Indicator: 234 kWh/m²/year

Reference number: 0150-2060-6280-2577-4271
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: 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*

£9,030

See your recommendations report for more information

Over 3 years you could save*

£3,135

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

Very energy efficient - lower running costs



Current	Potential
66	77

Energy Efficiency Rating

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

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

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

Very environmentally friendly - lower CO₂ emissions



Current	Potential
58	74

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) 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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£3135.00

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	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, mains gas	—	—
Hot water	From main system	★★★★☆	★★★★☆
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 41 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 6.0 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 2.3 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£7,431 over 3 years	£4,287 over 3 years	
Hot water	£993 over 3 years	£1,002 over 3 years	
Lighting	£606 over 3 years	£606 over 3 years	
Totals	£9,030	£5,895	

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.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£1045		

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 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	18,059	N/A	N/A	(8,181)
Water heating (kWh per year)	2,770			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

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:	Mr. Paul Reilly
Assessor membership number:	EES/009388
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	3 Centura Court Hillington Park Glasgow G52 4PR
Phone number:	0131 477 6000
Email address:	dmhall@dmhall.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

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 [greener-scotland.org](https://www.greener-scotland.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.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Single Survey

survey report on:

Property address	14A WHITTINGEHAME DRIVE GLASGOW G12 0XX
------------------	---

Customer	ELAINE BANKIER
----------	----------------

Customer address	14A WHITTINGEHAME DRIVE GLASGOW G12 0XX
------------------	---

Prepared by	DM Hall
-------------	---------

Date of inspection	30th August 2023
--------------------	------------------



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

- the Seller;
- any person(s) 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.

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

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 ground and first floor conversion, set within a former semi detached villa, now sub divided into two separate residential units.
Accommodation	GROUND FLOOR: Entrance Vestibule and Sitting Room. FIRST FLOOR: Landing, Drawing Room, Principal Bedroom (En Suite Shower Room Facilities), Bedroom Two, Bedroom Three, Dining Kitchen and Bathroom.
Gross internal floor area (m²)	Approximately 144 square metres or thereby.
Neighbourhood and location	The subjects form part of an established and longstanding residential area, located within a popular western district of Glasgow. The property is conveniently positioned for local shopping, educational, transport and social facilities.
Age	Built circa 1900. The date of conversion will require to be verified.
Weather	Clear and dry. This was following a period of generally mixed weather.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Mutual chimney stacks to the building are of a stone construction with pointed finish. Flashings are finished in leadwork.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>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.</p> <p>ROOF: The main roof to the building is of a complexed multi pitched and flat design.</p> <p>Pitched roof details are clad with slates incorporating metal ridges and hips. There is a centre flat roof detail, where visible, overlaid with bonded fibreglass. This section of the roof incorporates a double glazed cupola which is situated over the main staircase within the property.</p> <p>ROOF SPACE: Access to the roof space can be obtained from a ceiling hatch located within one of the bedroom apartments.</p> <p>The roof is of a timber design comprising timber roof trusses overlaid with timber sarking boards.</p> <p>The roof space has been part floored. Insulation material has been laid between the ceiling joists.</p> <p>Located within the roof space there is a hot water storage tank.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater units are of a cast iron and plastic design.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of a stone construction with pointed finish.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>WINDOWS: UPVC design incorporating sealed unit double glazing.</p> <p>EXTERNAL DOOR: The main entrance door is of a modern profile</p>

Single Survey

	<p>panel design incorporating sealed unit double glazing.</p> <p>EXTERNAL JOINERY: Eaves and fascias are of a timber design.</p>
External decorations	<p>Visually inspected.</p> <p>External joinery and cast iron rainwater units are paint finished. Low maintenance self coloured UPVC finishes.</p>
Conservatories / porches	<p>None.</p>
Communal areas	<p>Circulation areas visually inspected.</p> <p>There is a shared driveway providing off street parking and access to the garage unit.</p>
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a single car garage pertaining to the subject property. This forms part of a detached block of two units with the adjoining garage being owned by the ground floor unit within the building.</p> <p>The main walls are of a brick and stone construction, rendered externally. The roof is of a flat design overlaid with mineral felt. Fascias are of a PVC design. Rainwater units are of a PVC design. To the front of the garage there is a metal up and over vehicle access door. Internally, the garage has a concrete floor deck.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are private south facing garden grounds. Areas of garden have been laid to lawn with footpaths/walkways and patio areas surfaced with sandstone slabs. There are a range of planted flower beds and shrubs. There is a shared driveway which has been surfaced with gravel chips.</p> <p>Boundaries are generally defined by timber fencing, stone and pointed perimeter wall and hedgerow.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings would appear to be of a lath and plaster and plasterboard design. Sections of ceilings incorporating ornate cornice details and ceiling roses.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls are of a plaster on the hard, lath and plaster and plasterboard design.</p>

Single Survey

Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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.</p> <p>Floors and stairs are of a mix of solid and suspended timber joist overlaid with a range of fitted floor finishes.</p> <p>SUB FLOOR: No access obtained.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Door facings and skirtings are of a timber design.</p> <p>Internal doors are of a timber panel design with some doors incorporating glass panels.</p> <p>Kitchen fittings comprise a range of modern base and wall mounted units incorporating a sink unit and a range of integral appliances.</p> <p>Within two of the bedroom apartments there are fitted wardrobes incorporating timber panelled doors.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Within the drawing room and sitting room there are fire surrounds which incorporate gas fires.</p> <p>All other original fireplaces have now been removed and sealed over.</p>
Internal decorations	<p>Visually inspected.</p> <p>Plaster wall and ceiling linings have a paint and/or papered finish. There are wall tiled finishes to the bathroom and en suite shower room apartments. Tiled splashback to kitchen work surfaces.</p>
Cellars	<p>None.</p>

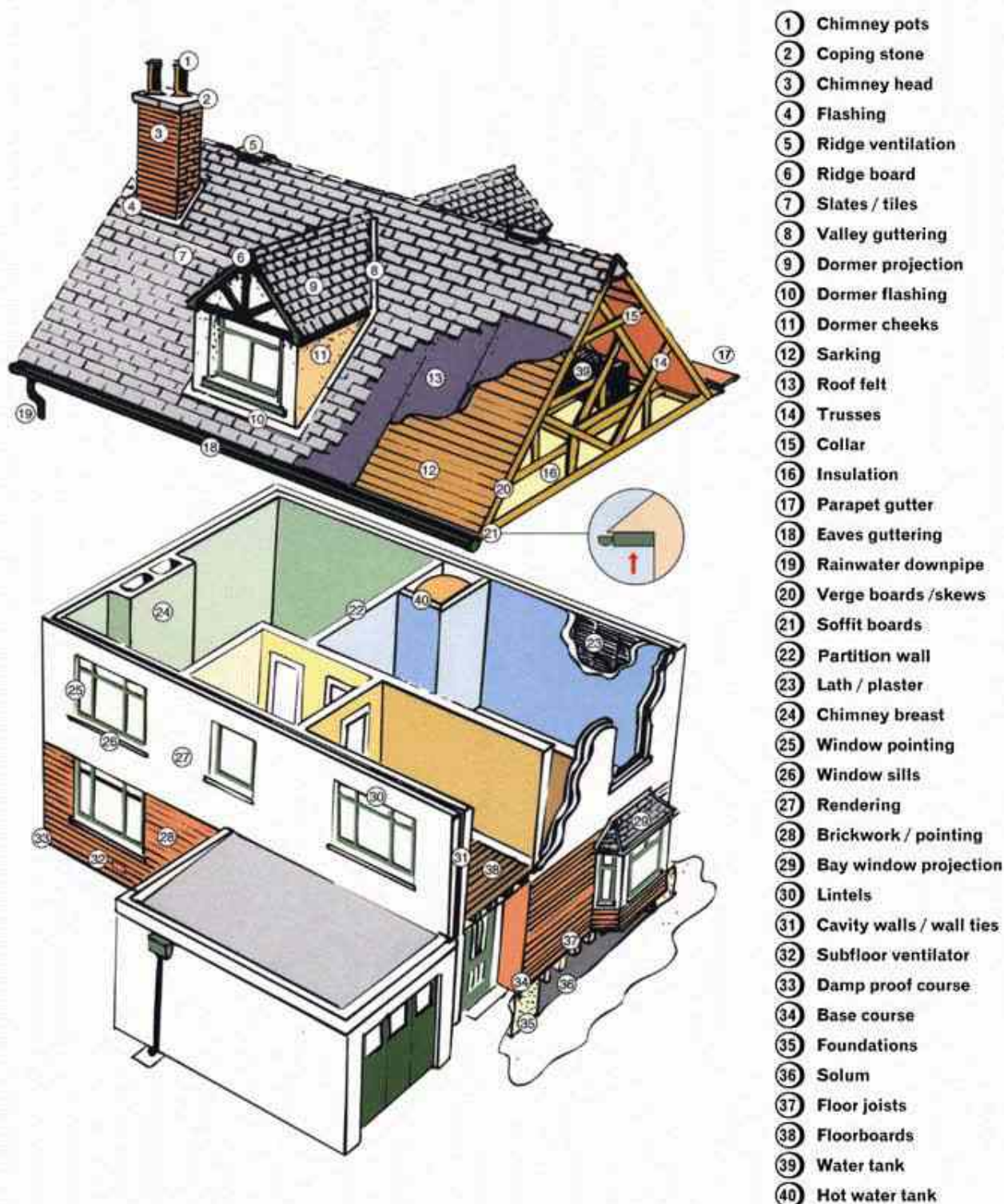
Single Survey

Electricity	<p>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.</p> <p>Mains supply. The consumer unit is located within a wall box on the first floor landing. The electric meter equipment is located within an external store situated to the rear of the property.</p>
Gas	<p>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.</p> <p>Mains supply. The gas meter is located within a wall cupboard in the ground floor entrance vestibule.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains water supply. Visible plumbing pipework is run in metal and PVC materials.</p> <p>The bathroom comprises a wc, wash hand basin, panelled with and enclosed shower cubicle with electric shower unit over.</p> <p>En suite facilities within the principal bedroom comprise a wc (macerator unit), wash hand basin and enclosed shower cubicle with mixer shower unit over.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a Baxi gas fired boiler located within a wall cupboard in the dining kitchen. This serves a system of radiators within the property. Located within the roof space there is a pressurised insulated hot water storage tank. This system also provides domestic hot water.</p> <p>Underfloor heating has been installed to the en suite shower room.</p>

<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to be connected to the mains public sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are smoke alarms installed.</p> <p>The property is equipped with a burglar alarm system.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p>
<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.</p> <p>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.</p> <p>Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>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.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around</p>

	<p>2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>I was not able to inspect the sub floor area.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>My inspection of the roof space was restricted, due to sections of flooring and insulation material laid between ceiling joists.</p> <p>Externally, my inspection of the main roof covering to the building and mutual chimney stacks was predominantly observed from ground level only. The section of the centre roof was inspected from a skylight within the roof space.</p> <p>The inspection of the garage was restricted due to the site boundaries. The internal inspection of the garage restricted due to stored items/personal effects.</p>
--	--

Sectional Diagram showing elements of a typical house



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

Single Survey

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	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	1
Notes	No obvious evidence of significant dampness, rot or wood boring insect infestation.



Chimney stacks

Repair category	1
Notes	There was some weathering to stonework to mutual chimney stacks. Ongoing maintenance should be anticipated.



Roofing including roof space

Repair category	1
Notes	<p>ROOF: No obvious significant defects were identified within the limitations of the inspection.</p> <p>There are flat roof details to the building. Flat roofs will have a limited life expectancy. Given the complexed roof design ongoing maintenance and repair expenditure should be anticipated.</p> <p>It has been advised by the vendor that repairs have recently been undertaken to the roof as a result of water ingress issues which have now been isolated.</p> <p>ROOF SPACE: No obvious significant defects were identified within the limitations of the inspection.</p>

Single Survey



Rainwater fittings

Repair category	1
Notes	No reportable defects identified within the limitations of the inspection.



Main walls

Repair category	1
Notes	There was weathering to stonework to external walls. Ongoing maintenance should be anticipated.



Windows, external doors and joinery

Repair category	1
Notes	<p>No obvious significant defects were identified within the limitations of the inspection.</p> <p>It is assumed that replacement windows have been installed in accordance with good working practice and complied with regulations in force at the time of installation.</p>



External decorations

Repair category	1
Notes	No significant defects evident.



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	1
Notes	No significant defects evident.



Garages and permanent outbuildings

Repair category	2
Notes	Within the garage some elevated moisture levels were noted to walls. A neighbouring property's driveway runs along the garage wall which is high in relation to internal floor levels within the garage. This will require to be monitored.

Single Survey

	It has been advised by the vendor that the roof to the garage has recently been renewed.
--	--



Outside areas and boundaries

Repair category	1
Notes	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	1
Notes	<p>Some staining was noted to sections of ceilings around the area of the cupola. As previously indicated, repairs have recently been completed to isolate any water ingress issues.</p> <p>There is plaster cracking to sections of ceilings.</p>



Internal walls

Repair category	1
Notes	No significant defects evident.



Floors including sub-floors

Repair category	1
Notes	<p>No obvious significant defects were identified within the limitations of the inspection.</p> <p>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.</p>



Internal joinery and kitchen fittings

Repair category	1
Notes	No significant defects evident.



Chimney breasts and fireplaces

Repair category	1
Notes	<p>No reportable defects identified within the limitations of the inspection.</p> <p>Gas fires should be tested for safety prior to use by a Gas Safe registered contractor.</p> <p>It is assumed that the installation complies with the Building Standards.</p>



Internal decorations

Repair category	1
Notes	No significant defects evident.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	1
Notes	<p>No obvious significant defects were identified within the limitations of the inspection.</p> <p>Some skirting mounted sockets were noted within the property. It has been advised by the vendor that the property was fully re-wired in 2015.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.</p>



Gas

Repair category	1
Notes	<p>No significant defects evident.</p> <p>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.</p>



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No reportable defects identified within the limitations of the inspection.</p> <p>Seals around bath units and shower cubicles require regular maintenance to ensure they remain watertight.</p>



Heating and hot water

Repair category	1
Notes	<p>No significant defects evident.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>



Drainage

Repair category	1
Notes	No reportable defects identified within the limitations of the inspection.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground and First
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

It has been advised by the vendor that the building is self factored between the co-occupiers of the building. It should be confirmed that there are no planned or outstanding repair schemes for the building containing the property. The property may have a common building reinstatement policy.

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

The exact boundaries to the property will require to be confirmed. This can be verified with reference to the Title Deeds.

It has been advised by the vendor that maintenance to the external fabric of the garage block is shared. Maintenance and repairing liabilities will require to be confirmed.

The subjects comprise a ground and first floor conversion, set within a former semi detached villa sub divided into two separate residential units. The date of conversion will require to be verified. In this regard it is assumed that all necessary Local Authority consents and approvals have been obtained for the formation for the subject property and appropriate documentation, including Warrants and Completion Certificates have been issued. The vendor has advised that they have subsequently altered the property with the installation of an en suite shower room. It has been advised by the vendor that documentation has been obtained for these works.

Estimated reinstatement cost for insurance purposes

£725,000 (SEVEN HUNDRED AND TWENTY FIVE 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

£475,000 (FOUR HUNDRED AND SEVENTY FIVE THOUSAND POUNDS).

Signed

Security Print Code [414013 = 3144]
Electronically signed

Report author

Paul Reilly

Single Survey

Company name	DM Hall
Address	3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR
Date of report	5th September 2023

Mortgage Valuation Report



Property Address

Address 14A WHITTINGEHAME DRIVE, GLASGOW, G12 0XX
Seller's Name ELAINE BANKIER
Date of Inspection 30th August 2023

Property Details

Property Type ☐ House ☐ Bungalow ☐ Purpose built maisonette ☒ Converted maisonette
☐ Purpose built flat ☐ Converted flat ☐ Tenement flat ☐ Flat over non-residential use
☐ Other (specify in General Remarks)

Property Style ☐ Detached ☐ Semi detached ☐ Mid terrace ☐ End terrace
☐ Back to back ☐ High rise block ☒ Low rise block ☐ Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? ☐ Yes ☒ No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? ☐ Yes ☒ No
No. of units in block

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

☒ Single garage ☐ Double garage ☐ Parking space ☐ No garage / garage space / parking space
Available on site? ☒ Yes ☐ No

Permanent outbuildings:

Single car garage, this forms part of a detached block of two units.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)
Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No

If Yes, is this recent or progressive? ☐ Yes ☒ No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No

If Yes to any of the above, provide details in General Remarks.

Service Connections

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

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

Brief description of Central Heating:

Gas fired boiler to radiators.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property was occupied, furnished and floors were covered. The inspection of the main roof covering to the building and mutual chimney stacks restricted in part, due to the height of the building and complexed roof design.

The property appears to have been adequately maintained. No obvious significant defects were identified which would adversely affect value or security.

It has been advised by the vendor that the building is self factored between the co-occupiers of the building. It should be confirmed that there are no planned or outstanding repair schemes for the building containing the property. The property may have a common building reinstatement policy.

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

The exact boundaries to the property will require to be confirmed. This can be verified with reference to the Title Deeds.

It has been advised by the vendor that maintenance to the external fabric of the garage block is shared. Maintenance and repairing liabilities will require to be confirmed.

The subjects comprise a ground and first floor conversion, set within a former semi detached villa sub divided into two separate residential units. The date of conversion will require to be verified. In this regard it is assumed that all necessary Local Authority consents and approvals have been obtained for the formation for the subject property and appropriate documentation, including Warrants and Completion Certificates have been issued. The vendor has advised that they have subsequently altered the property with the installation of an en suite shower room. It has been advised by the vendor that documentation has been obtained for these works.

Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The subject property will form suitable security for mortgage purposes at the figure of value outlined below subject to individual lenders criteria.

Valuations

Market value in present condition	£ 475,000
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)	£ 725,000
Is a reinspection necessary?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Declaration

Signed	Security Print Code [414013 = 3144] Electronically signed by:-
Surveyor's name	Paul Reilly
Professional qualifications	MRICS
Company name	DM Hall
Address	3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR
Telephone	0141 887 7700
Fax	
Report date	5th September 2023

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

[Update](#)[Complete](#)[View PDF](#)[Help](#)[Quit](#)

Insert address of property and include postcode:

House/Flat

Road

Area

Town

County

Post Code

14A

WHITTINGHAME DRIVE

GLASGOW

G12 0XX

Is this form being completed for a repossessed property or for an absentee vendor?

Yes

☐

No

☒

If 'Yes', which?

Property in possession

Absentee vendor

Seller(s) and date of form completion:

Seller(s)

E. BANKIER

Completion date of property
questionnaire

30.08.23

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)

Length of ownership

1. How long have you owned the property?

8 YEARS

☐ Cannot answer

Council tax

2. Which Council Tax band is your property in?

☐ A

☐ B

☐ C

☐ D

☐ E

☐ F

☒ G

☐ H

☐ Cannot answer

Parking

3. What are the arrangements for parking at your property? (Please tick all that apply)

☒ Garage

☐ Allocated parking space

☒ Driveway

☐ Shared parking

☒ On street

☐ Resident permit

☐ Metered parking

☐ Other (please specify):

☐ Cannot answer

Conservation area

4. Is your property in a designated Conservation Area (i.e. 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

☐ Cannot answer

Listed buildings

5. Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?
- ☐ Yes
☒ No
☐ Cannot answer

Alterations / additions / extensions

6. (a) (i) ☒ Yes
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)?
- ☐ No
☐ Cannot answer
- If you have answered yes, please describe the changes which you have made:

EN SUITE SHOWER ROOM

- (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?
- ☒ Yes
☐ No
☐ Cannot answer
- 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?
- ☒ Yes
☐ No
☐ Cannot answer

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
Cannot answer

(ii) Did this work involve any changes to the window or door openings? ☒ Yes
☒ No
Cannot answer

(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):

NEW DOUBLE GLAZED DOOR

Please give any guarantees which you received for this work to your solicitor or estate agent.

Central heating

7. (a) Is there a central heating system in your property? ☒ Yes
☐ No
☐ Partial
☐ Cannot answer

(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).

If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)

If you have answered yes, please answer the three questions below:

(b) When
was your
central
heating
system or
partial
central
heating
system
installed?

☒ Cannot answer

(c) Do you
have a
maintenance
contract for
the central
heating
system?

Yes

☒ No

Cannot answer

If you have answered yes, please give details of the company
with which you have a maintenance contract:

BUT ANNUALLY SERVICED BY
CONTRACTOR (OCTOBER)

(d) When
was your
maintenance
agreement
last
renewed?
(Please
provide the
month and
year).

Cannot answer

Energy Performance Certificate

8. Does your property have
an Energy Performance
Certificate which is less
than 10 years old?

☐ Yes

☒ No

☐ Cannot answer

Issues that may have affected your property

9. (a) Has there been any
storm, flood, fire or other
structural damage to your
property while you have
owned it?

☐ Yes

☒ No

☐ Cannot answer

If you have answered yes,
is the damage the subject
of any outstanding
insurance claim?

Yes

No

Cannot answer

(b) Are you
aware of the
existence of
asbestos in
your
property?

☐ Yes

☐ No

☒ Cannot answer

If you have answered yes, please give details:

Services

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

Services

Connected Supplier

Gas / liquid

☒ Yes

EDF

petroleum gas

☐ No

☐ Cannot
answer

Water mains /

☐ Yes

SCOTTISH WATER

private water supply

☒ No

☐ Cannot
answer

Electricity

☒ Yes

EDF

☐ No

☐ Cannot
answer

Mains drainage

☒ Yes

LOCAL AUTHORITY

☐ No

☐ Cannot
answer

Telephone

☒ Yes

SKY

☐ No

☐ Cannot
answer

Cable TV / satellite

☒ Yes

SKY

☐ No

☐ Cannot
answer

Broadband

☒ Yes

SKY

☐ No

☐ Cannot
answer

(b) Is there a septic tank
system at your property?

☐ Yes

☒ No

☐ Cannot answer

If you have answered yes, please answer the two
questions below:

(c) Do you have
appropriate consents for
the discharge from your
septic tank?

Yes

No

Don't know

Cannot answer

(d) Do you
have a
maintenance
contract for
your septic
tank?

Yes

No

Cannot answer

If you have answered yes, please give details of the company
with which you have a maintenance contract:

Responsibilities for Shared or Common Areas

11. (a) 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?

☒ Yes

☐ No

☐ Don't know

☐ Cannot answer

If you have answered yes, please give details:

$\frac{1}{2}$ share of maintenance of driveway
surface and roof of garages.

(b) Is there
a
responsibility
to contribute
to repair and
maintenance
of the roof,
common

☒ Yes

☐ No

☐ Not applicable

☐ Cannot answer

If you have answered yes, please give details:

$\frac{3}{5}$ share of repairs & maintenance of,
★ 1 roof and all
building work.

stairwell or
other
common
areas?

(c) Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

☒ Yes

☐ No

☐ Cannot answer

(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?

☒ Yes

☒ No

☐ Cannot answer

If you have answered yes, please give details:

(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

☐ Cannot answer

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

☐ Yes

☒ No

☐ Cannot answer

If you have answered yes, please give details:

of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

Charges associated with your property

12. (a) Is there ☐ Yes
a factor or ☒ No
property ☐ Cannot answer
manager for
your
property?

If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:

- (b) Is there a common
buildings insurance policy?

☐ Yes
☒ No
☐ Don't know
☐ Cannot answer

If you have answered yes,
is the cost of the
insurance included in your
monthly/annual factor's
charges?

Yes
No
Don't know
Cannot answer

- (c) Please
give details
of any other
charges you
have to pay
on a regular
basis for the
upkeep of
common
areas or
repair
works, for
example to a
residents'
association,

or
maintenance
or stair fund.

Specialist works

13. (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
☒ Cannot answer

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

- (b) As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?
- ☐ Yes
☒ No
☐ Cannot answer

If you have answered yes, please give details:

- (c) If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?
- Yes
No
Cannot answer

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 please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:

Guarantees

14. (a) Are there any guarantees or warranties for any of the following:

Feature	No	Yes	Don't know	With title deeds	Lost	Cannot Answer
(i) Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Roofing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Central heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) NHBC	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Damp course	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(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):

~~3/5 share of repairs to roof and maintenance of all building stonework.~~
Cannot answer

(c) Are there any outstanding claims under any of the guarantees listed above?

Yes
☒ No

Cannot answer

If you have answered yes, please give details:

Boundaries

15. So far as you are aware, has any boundary of your property been moved

☐ Yes
☒ No
☐ Don't know
☐ Cannot answer

If you have answered yes, please give details:

in the last
10 years?

Notices that affect your property

16. In the past 3 years have
you ever received a
notice:

(a) advising that the
owner of a neighbouring
property has made a
planning application?

- ☐ Yes
☒ No
☐ Don't know
☐ Cannot answer

(b) that affects your
property in some other
way?

- ☐ Yes
☒ No
☐ Don't know
☐ Cannot answer

(c) that requires you to do
any maintenance, repairs
or improvements to your
property?

- ☐ Yes
☒ No
☐ Don't know
☐ Cannot answer

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.

End of report

Update

Complete

View PDF

Help

Quit

ABERDEEN

aberdeen_residential@
dmhall.co.uk
01224 594172

AYR

ayr@dmhall.co.uk
01292 286974

DUMFRIES

dumfries@dmhall.co.uk
01387 254318

DUNDEE

dundee@dmhall.co.uk
01382 873100

DUNFERMLINE

dunfermline@dmhall.co.uk
01383 621262

EDINBURGH

edinburghresidential@
dmhall.co.uk
0131 624 6600

ELGIN

elgin@dmhall.co.uk
01343 548501

FALKIRK

falkirk@dmhall.co.uk
01324 628321

GALASHIELS

galashiels@dmhall.co.uk
01896 752009

GLASGOW (Residential)

glasgowresidential@
dmhall.co.uk
0141 636 4141

HAMILTON

hamilton@dmhall.co.uk
01698 284939

INVERNESS

inverness@dmhall.co.uk
01463 241077

INVERURIE

inverurie@dmhall.co.uk
01467 624393

IRVINE

irvine@dmhall.co.uk
01294 311070

KIRKCALDY

kirkcaldy@dmhall.co.uk
01592 598200

LIVINGSTON

livingston@dmhall.co.uk
01506 490404

OBAN

oban-admin@dmhall.
co.uk
01631 564225

PAISLEY

Enquiries are now dealt
with at our Glasgow Hub.

PERTH

perth@dmhall.co.uk
01738 562100

PETERHEAD

peterhead@dmhall.co.uk
01779 470220

ST ANDREWS

standrews@dmhall.co.uk
01334 844826

STIRLING

stirling@dmhall.co.uk
01786 475785

