

Single Survey

| | |
|---------------------------|---|
| Property Address | Kinrara Bowfield Road Howwood Johnstone PA9 1BS |
| Customer | Mrs LINDA Peat |
| Date of Inspection | 23/02/2026 |
| Prepared by | D McGroarty Connells Survey & Valuation Ltd |

TERMS AND CONDITIONS

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property.¹

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

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

1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

1.3

LIABILITY

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

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

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

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

1.4

GENERIC MORTGAGE VALUATION REPORT

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

1.5

TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6

INTELLECTUAL PROPERTY

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

1.7

PAYMENT

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

1.8

CANCELLATION

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

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

| | |
|--|--|
| Description | The property comprises a detached house. |
| Accommodation | 2 Floors, 1 Reception room, 3 Bedrooms, 1 Kitchen & 2 Bathroom with WC. |
| Gross internal floor area (sqm) | 215sqm or thereby. |
| Neighbourhood and location | The property is located in an established residential area within reasonable access of amenities. |
| Age | Circa 1950. |
| Weather | At the time of inspection it was dry. |
| Chimney stacks | Visually inspected with the aid of binoculars where appropriate. The chimney stack is of brick construction above the roofline with lead flashings at the stack/roof abutment. |

| | |
|--|--|
| 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>The roof is pitched and covered with concrete tiles on a timber frame.</p> <p>Access to the roof void is gained via a hatch within the hallway. Insulation material and a lack of crawl boards restricted our inspection to the areas visible from the hatch only.</p> |
| Rainwater fittings | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>These are of PVC.</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 walls are of cavity masonry construction rendered externally with pointed blockwork to base course.</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. Doors and windows were not forced open.</p> <p>The windows are PVC double glazed units.</p> <p>The property can be accessed via a PVC and glazed entrance door to the front and rear.</p> |
| External decorations | <p>Visually inspected.</p> <p>There are paint finishes to external timbers.</p> |

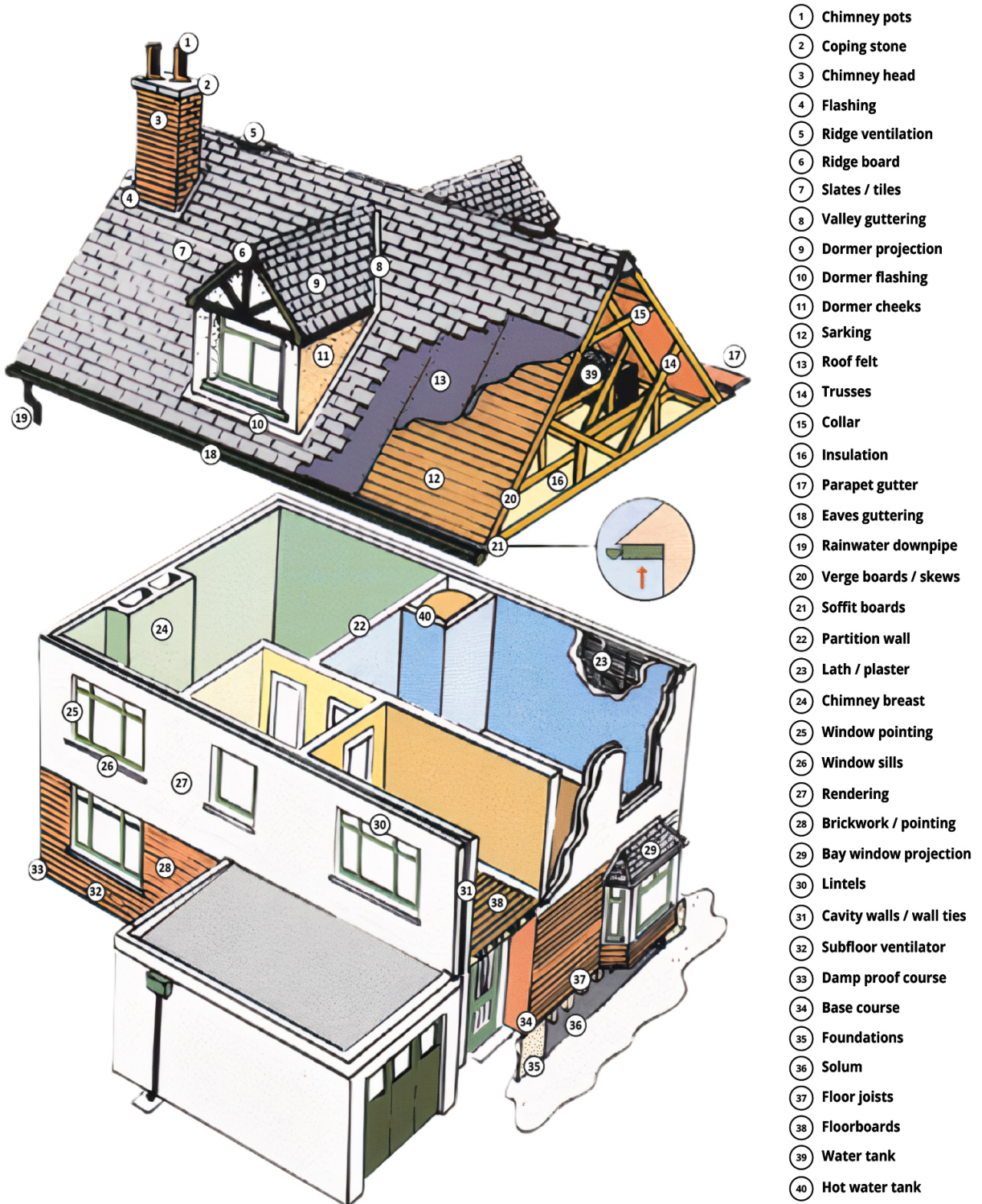
| | |
|---|---|
| Conservatories / porches | Visually inspected. There is a conservatory constructed of glazed PVC framed upper walls and a glazed roof. |
| Communal areas | None |
| Garages and permanent outbuildings | Visually inspected. The property has a single attached garage of brick construction with a flat felted roof. There is an external office/study situated underneath the garage. |
| Outside areas and boundaries | Visually inspected. There are gardens to the front and rear. Boundary enclosures are formed with timber and hedges. |
| Ceilings | Visually inspected from floor level. Ceilings are finished with plasterboard. |
| Internal walls | Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are finished 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. Floors are of suspended timber construction overlaid with tongue and groove timber boards. It was not possible to carry out an under building inspection as no suitable access hatch could be found and fitted floor coverings were in place. |

| | |
|--|--|
| Internal joinery and kitchen fittings | <p>Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.</p> <p>Timber internal joinery work.</p> <p>Wall and floor mounted kitchen units with integrated appliances.</p> |
| Chimney breasts and fireplaces | <p>Visually inspected. No testing of the flues or fittings was carried out.</p> <p>Chimney breasts and fireplaces have been removed and sealed over at some point in the past.</p> |
| Internal decorations | <p>Visually inspected.</p> <p>There are decorative finishes to walls, ceilings and woodwork.</p> |
| Cellars | None |
| 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>Electricity is from the mains supply.</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>Gas is from the mains supply.</p> |

| | |
|--|--|
| Water, plumbing and bathroom fittings | <p>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.</p> <p>The property has a mains water supply. Plumbing pipework where visible, is formed in copper and plastic.</p> <p>Bathroom fittings comprise bath, shower cabinet, WC and wash hand basin.</p> <p>Shower room fittings comprise shower cabinet, WC and wash hand basin.</p> <p>Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.</p> |
| Heating and hot water | <p>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.</p> <p>Heating and hot water is provided by way of a gas fired central heating system.</p> |
| Drainage | <p>Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested.</p> <p>The property is connected to the mains drainage system.</p> |
| Fire, smoke and burglar alarms | <p>A smoke alarm was noted. See further comments made in section 'Matters for solicitor or licensed conveyancer'.</p> |

| | |
|--|---|
| Any additional limits to inspection | <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</p> <p>This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect. The report is based on the condition of the property at the time of our inspection and no liability can be accepted for any deterioration in its condition after that date.</p> <p>The property had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.</p> <p>Windows and external doors were not all fully opened or tested.</p> <p>No access was available to any sub-floor areas.</p> <p>Full and safe access was not available to the roof void area due to the presence of a thick layer of insulation and lack of crawl boards.</p> <p>It was not possible to fully inspect all areas of garden grounds due to restricted access as a result of garden vegetation.</p> <p>No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.</p> <p>The garage vehicular door was not fully opened or tested.</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.

2. CONDITION

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

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

| Structural movement | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | There was no evidence of significant structural movement within the limitations of our inspection. |

| Dampness, rot and infestation | |
|-------------------------------|--|
| Repair category: | 1 |
| Notes | Within the limits of the inspection, no obvious signs of significant dampness, rot or infestation was noted. |

| Chimney stacks | |
|-------------------------|---|
| Repair category: | 2 |
| Notes | Defective render to chimney stacks. Our inspection of chimneys was limited but they are of an age and style where a degree of regular ongoing maintenance should be anticipated. |

| Roofing including roof space | |
|------------------------------|--|
| Repair category: | 2 |
| Notes | <p>The tilework has a weathered appearance, with some cracked mortar noted at the roof skews. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. Roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight.</p> <p>There is moss growth on the roof covering.</p> <p>There is open pointing to cement verge.</p> <p>Corrosion was noted to the skylight window within the roof space. Additionally, the cold water storage tank may contain asbestos type materials. We have not tested these materials nor carried out an asbestos survey however, until the material is professionally tested the linings should be left undisturbed.</p> |

| Rainwater fittings | |
|-------------------------|--|
| Repair category: | 2 |
| Notes | <p>Vegetation growth noted in gutters.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p> |

| Main walls | |
|-------------------------|---|
| Repair category: | 2 |
| Notes | <p>Open pointing to sections of external masonry.</p> <p>Defective/broken/cracked render.</p> |

| Windows, external doors and joinery | |
|-------------------------------------|---|
| Repair category: | 1 |
| Notes | <p>Replacement double glazed windows and doors can be problematic and, over time, the operation of the windows can be affected and opening mechanisms damaged. It is, therefore, likely that maintenance repairs will be required as part of an ongoing maintenance programme. The valuation does assume that the installation of the windows did comply with the necessary regulations at that time.</p> <p>Windows and external doors are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms.</p> |

| External decorations | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | Staining noted to PVC fascia boards. External timbers are affected by general weathering. |

| Conservatories / porches | |
|--------------------------|---|
| Repair category: | 2 |
| Notes | Cracked render and open pointing where the conservatory joins the main property. Moss growth was noted to the roof covering. We would highlight that it was not raining at the time of our inspection and the conservatory should be checked during heavy rainfall. |

| Communal areas | |
|-------------------------|----------------|
| Repair category: | |
| Notes | Not Applicable |

| Garages and permanent outbuildings | |
|------------------------------------|---|
| Repair category: | 2 |
| Notes | Flat roof coverings have a limited life span and will require regular maintenance and eventual re-roofing/overhaul. We have been advised that the garage roof has been replaced in recent time. Further details of these works, including any warranties can be confirmed by the vendor. The garage door is affected by general usage. |

Outside areas and boundaries

| | |
|-------------------------|--|
| Repair category: | 2 |
| Notes | <p>Garden grounds are generally overgrown.</p> <p>There are trees or bushes growing in close proximity to the property. Regular maintenance will be required.</p> <p>External steps within the rear grounds are worn.</p> <p>The subjects have an area of timber decking within the rear garden grounds. Timber decked structures will have a limited lifespan and require regular maintenance and this liability should be considered. It should be appreciated that the concealed structural components have not been inspected nor have we moved items on the deck surface (patio furniture, potted plants etc) and we would highlight that defects may only become evident once such items are removed or the decking boards lifted.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation. It is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is assumed that there is no Japanese Knotweed within the boundary of the property or its neighbouring properties. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists, removal must be undertaken in a controlled manner by a specialist contractor. This can prove to be expensive.</p> |

Ceilings

| | |
|-------------------------|---------------------------------------|
| Repair category: | 1 |
| Notes | No obvious significant defects noted. |

Internal walls

| | |
|-------------------------|---------------------------------------|
| Repair category: | 1 |
| Notes | No obvious significant defects noted. |

Floors including sub floors

| | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. |

Internal joinery and kitchen fittings

| | |
|-------------------------|---|
| Repair category: | 1 |
| Notes | <p>The kitchen units are of a modern type and found to be in adequate condition with regards to age.</p> <p>Internal joinery is in a condition commensurate with a property of this age.</p> <p>Low level internal glazing does not have any visible British Standard marks suggesting that it may not be safety glass.</p> |

Chimney breast and fire places

| | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>The chimney breast has been removed and whilst additional support for the remaining structure may have been provided this is concealed.</p> |

Internal decorations

| | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>Internal decoration appears satisfactory.</p> |

Cellars

| | |
|-------------------------|-----------------------|
| Repair category: | |
| Notes | <p>Not Applicable</p> |

Electricity

| | |
|-------------------------|---|
| Repair category: | 1 |
| Notes | <p>The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.</p> |

| Gas | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.</p> <p>Current test certification should be obtained.</p> |

| Water, plumbing and bathroom fittings | |
|---------------------------------------|---|
| Repair category: | 1 |
| Notes | <p>No obvious significant defects noted to bathroom fittings. Surround seals, tiling and finishes should be checked and maintained in a watertight condition.</p> |

| Heating and hot water | |
|-------------------------|---|
| Repair category: | 1 |
| Notes | <p>It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.</p> <p>Current test certification should be obtained.</p> |

| Drainage | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>No obvious significant defects noted.</p> |

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 comments above for detailed information.

| | |
|---------------------------------------|---|
| Structural movement | 1 |
| Dampness, rot and infestation | 1 |
| Chimney stacks | 2 |
| Roofing including roof space | 2 |
| Rainwater fittings | 2 |
| Main walls | 2 |
| Windows, external doors and joinery | 1 |
| External decorations | 1 |
| Conservatories / porches | 2 |
| Communal areas | |
| Garages and permanent outbuildings | 2 |
| Outside areas and boundaries | 2 |
| 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 1 1

No immediate action or repair is needed.

Category 2 2

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

Category 3 3

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

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

Unrestricted parking within 25 metres

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

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

The property has been altered to form an open plan kitchen/lounge. The valuation is given on the strict assumption that full certification in respect of the planning permissions; building warrants and completion certificated were issued for these works.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

The value for reinstatement insurance purposes is given solely as a guide as it is assumed that the building as a whole is insured under a single policy.

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

The tenure is understood to be Absolute Ownership.

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

It is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notices and planning proposal.

There are no obvious indications of any adverse easements, servitudes or way leaves affecting the Property but this needs to be clarified.

Estimated re-instatement cost (£) for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £605,000 (SIX HUNDRED AND FIVE THOUSAND POUNDS STERLING).

Valuation (£) and market comments

After consideration, we can confirm the current open market value of the property as £420,000 (FOUR HUNDRED AND TWENTY THOUSAND POUNDS STERLING).

| | |
|----------------------------------|---|
| Report author: | D McGroarty |
| Company: | Connells Survey & Valuation Ltd |
| Address: | Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street Leighton Buzzard LU7 1GN |
| Electronically Signed By: | D McGroarty |
| Date of report: | 23/02/2026 |

Mortgage Valuation Report

CASE DETAILS

| | | | |
|----------------------------------|---------------|---------|--------------|
| Seller Name(s): | Peat | | |
| Property Address: | Bowfield Road | | |
| | Howwood | | |
| Town: | Johnstone | County: | Renfrewshire |
| Postcode: | PA9 1BS | | |
| Date of Inspection (dd/mm/yyyy): | 23/02/2026 | | |

PROPERTY DETAILS

| | | | |
|---|-----------------------------|--------------------------------|--|
| Property Type: | House | | |
| Property Style: | Detached | | |
| Was the property built for the public sector? | No | | |
| For Flats and Maisonettes: | Floor the Property is on: | Number of Floors in the Block: | |
| Number of Units in the Block: | Does the Block have a Lift? | | |

TENURE

| | | | |
|-------------------------|--------------------|---|--|
| Tenure: | Absolute Ownership | | |
| If leasehold: | | | |
| Unexpired term (Years): | Ground Rent (pa): | £ | |

ACCOMMODATION

| | | | | | |
|--------------------------------|---|--------------------|----------|-----------------------|---|
| No. of Living Room(s): | 1 | No. of Bedroom(s): | 3 | No. of Kitchen(s): | 1 |
| No. of Bathroom(s): | 2 | No. of WC(s): | 0 | No. of Other room(s): | 2 |
| Description of Other room(s) : | Dressing Room and External Study/Office | | | | |
| Floor Area (m ²): | 247 | Floor Area type: | External | | |

GARAGES & OUTBUILDINGS

| | | | |
|-------------------------|------------------|--|--|
| Garages: | 1 single garage. | | |
| Permanent Outbuildings: | None. | | |

CONSTRUCTION

| | | | |
|-----------------------------------|---|--|-----|
| Wall Construction: | Cavity Masonry | | |
| Roof Construction: | Pitched tile | | |
| Approximate Year of Construction: | 1950 | Any evidence of alterations or extensions? | Yes |
| Alterations / Extensions details: | The property has been altered / extended with a conservatory extension. Our valuation assumes these works have been carried out with all necessary consents. Legal advisors to confirm. | | |

RISKS

| | | | |
|---|----|--|--|
| Is there evidence of movement to the property? | No | If Yes, does this appear longstanding? | |
| Are there any other risk matters? | No | | |
| If yes to any of the above, please provide details: | | | |

SERVICES

| | | | | | |
|-------------------|---|-----------|-------|--------|-------|
| Electricity: | Mains | Gas: | Mains | Water: | Mains |
| Central Heating: | Full | Drainage: | Mains | | |
| Provide comments: | Gas fired boiler connected to panel radiators | | | | |

LEGAL MATTERS

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

LOCATION

| | | | |
|-------------------|---|--|--|
| Location details: | The property is situated within a mainly residential area with an average level of local amenities. | | |
|-------------------|---|--|--|

ROADS

| | | | |
|-------------------|----------------------------|--|--|
| Road description: | The road has been adopted. | | |
|-------------------|----------------------------|--|--|

GENERAL REMARKS

The property has been altered to form an open plan kitchen/lounge. The valuation is given on the strict assumption that full certification in respect of the planning permissions; building warrants and completion certificated were issued for these works.
 It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.
 The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.
 The value for reinstatement insurance purposes is given solely as a guide as it is assumed that the building as a whole is insured under a single policy.
 As of February 2022, it is now a legal requirement to have interlinked smoke and heat alarms, and where appropriate, a carbon monoxide detector. This report and the valuation assumes full compliance with these requirements and your Legal Adviser should confirm. In the event of non-compliance, the value will not be materially affected as this is regarded as a legal matter.
 The tenure is understood to be Absolute Ownership.
 Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.
 It is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notices and planning proposal.

ESSENTIAL REPAIRS

None.

MORTGAGEABILITY REMARKS

The property forms a suitable security subject to the lending criteria of any mortgage provider.

VALUATION

| | |
|---------------------------------------|----------|
| Market Value in present condition: | £ 420000 |
| Market Value after essential repairs: | £ |
| Insurance reinstatement value: | £ 605000 |

DECLARATION

| | | | | | |
|------------------|---------------------------------|---------------------------|--|---------------------------|------------|
| Surveyor's Name | D McGroarty | Surveyor's Qualifications | MRICS | Report Date (dd/mm/yyyy): | 23/02/2026 |
| Company Name | Connells Survey & Valuation Ltd | Address | Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street Leighton Buzzard LU | | |
| Telephone Number | 01525218647 | Email Address | Customercare@connells.co.uk | | |

Surveyor's Signature