

# HOME REPORT



34 Braidholm Road  
Giffnock, Glasgow  
G46 6HS

**Fulton's**

Solicitors & Estate Agents

*Experience the Difference*





# home report index



## property questionnaire

The Property Questionnaire contains key information about this property provided by the seller. The Questionnaire includes information on a range of issues best known to the owner such as council tax banding, rights of way and any improvements/alterations to the property they have carried out.



## single survey

The Single Survey is a detailed survey of this property conducted by a qualified surveyor. It will also provide an estimate of market value. The survey lists the main features of the property and gives an assessment of condition for each one.



## energy report

The Energy Report gives a home's energy efficiency rating and its environmental impact in terms of carbon dioxide emissions. It recommends ways to improve the building's energy efficiency and gives contact details for further advice and information about how to make a home more energy efficient and save fuel costs.

## structural inspection report

## bromac report



# property questionnaire

<b>Property address</b>	34 Braidholm Road Giffnock Glasgow G46 6HS
<b>Seller(s)</b>	Power of Attorney Anthony & Helen Matheson
<b>Completion date of property questionnaire</b>	4 March 2016

## 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.

## Note for buyers

- Before marketing the property, the solicitor or estate agent acting on behalf of the client(s) will have retained a signed copy of this completed questionnaire. This may be viewed by arrangement with the solicitor or estate agent.

Information to be given to prospective buyer(s)

<b>1.</b>	<b>Length of ownership</b>	
	How long have you owned the property?	<i>30 years approx</i>
<b>2.</b>	<b>Council tax</b>	
	Which Council Tax band is your property in?	<i>F</i>
<b>3.</b>	<b>Parking</b>	
	<p>What are the arrangements for parking at your property? (Please tick all that apply)</p> <p> <input checked="" type="checkbox"/> Garage  <input type="checkbox"/> Allocated parking space  <input type="checkbox"/> Driveway  <input type="checkbox"/> Shared parking  <input checked="" type="checkbox"/> On street  <input type="checkbox"/> Resident permit  <input type="checkbox"/> Metered parking  <input type="checkbox"/> Other (please specify):         </p>	
<b>4.</b>	<b>Conservation area</b>	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	<i>Don't know</i>
<b>5.</b>	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	<i>No</i>

<b>6.</b>	<b>Alterations/additions/extensions</b>	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>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:</p>	
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	Yes
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p><i>Double glazing installed</i></p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

<b>7.</b>	<b>Central heating</b>	
a.	<p>Is there a central heating system in your property?</p> <p>(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).</p> <p><u>If you have answered yes or partial</u>, what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><i>gas fired</i></p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes
	(i) When was your central heating system or partial central heating system installed?	Don't know
	<p>(ii) Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	Don't know
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
<b>8.</b>	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes
<b>9.</b>	<b>Issues that may have affected your property</b>	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	No
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	No

<b>10.</b>	<b>Services</b>																									
a.	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td></td> <td></td> </tr> <tr> <td>Water mains or private water supply</td> <td>✓</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td></td> <td></td> </tr> <tr> <td>Mains drainage</td> <td>✓</td> <td>Scottish Water</td> </tr> <tr> <td>Telephone</td> <td>✓</td> <td>BT</td> </tr> <tr> <td>Cable TV or satellite</td> <td></td> <td></td> </tr> <tr> <td>Broadband</td> <td></td> <td></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas			Water mains or private water supply	✓	Scottish Water	Electricity			Mains drainage	✓	Scottish Water	Telephone	✓	BT	Cable TV or satellite			Broadband			
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Broadband																										
b.	Is there a septic tank system at your property?  <u>If you have answered yes</u> , please answer the two questions below:	No																								
	(i) Do you have appropriate consents for the discharge from your septic tank?																									
	(ii) Do you have a maintenance contract for your septic tank?  <u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:																									
<b>11.</b>	<b>Responsibilities for shared or common areas</b>																									
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?  <u>If you have answered yes</u> , please give details:	Don't know																								
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  <u>If you have answered yes</u> , please give details:	No																								
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No																								

d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?  <u>If you have answered yes</u> , please give details:	No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  <u>If you have answered yes</u> , please give details:	No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)  <u>If you have answered yes</u> , please give details:	No
<b>12. Charges associated with your property</b>		
a.	Is there a factor or property manager for your property?  <u>If you have answered yes</u> , please provide the name and address, and give details of any deposit held and approximate charges:	No
b.	Is there a common buildings insurance policy?  <u>If you have answered yes</u> , please answer the question below:	No
	(i) Is the cost of the insurance included in your monthly/annual factor's charges?	
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.	
<b>13. Specialist works</b>		
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?  <u>If you have answered yes</u> , 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.	Don't know
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?  <u>If you have answered yes</u> , please give details:	Don't know



c.	<p>If you have answered <u>yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>If you have answered <u>yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>																																																						
<b>14. Guarantees</b>																																																							
a.	<p>Are there any guarantees or warranties for any of the following:</p> <table border="1"> <thead> <tr> <th></th> <th></th> <th>No</th> <th>Yes</th> <th>Don't know</th> <th>With title deeds</th> <th>Lost</th> </tr> </thead> <tbody> <tr> <td>(i)</td> <td>Electrical work</td> <td></td> <td></td> <td>✓</td> <td></td> <td></td> </tr> <tr> <td>(ii)</td> <td>Roofing</td> <td></td> <td></td> <td>✓</td> <td></td> <td></td> </tr> <tr> <td>(iii)</td> <td>Central heating</td> <td></td> <td></td> <td>✓</td> <td></td> <td></td> </tr> <tr> <td>(iv)</td> <td>National House Building Council (NHBC)</td> <td></td> <td></td> <td>✓</td> <td></td> <td></td> </tr> <tr> <td>(v)</td> <td>Damp course</td> <td></td> <td></td> <td>✓</td> <td></td> <td></td> </tr> <tr> <td>(vi)</td> <td>Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)</td> <td></td> <td></td> <td>✓</td> <td></td> <td></td> </tr> </tbody> </table>								No	Yes	Don't know	With title deeds	Lost	(i)	Electrical work			✓			(ii)	Roofing			✓			(iii)	Central heating			✓			(iv)	National House Building Council (NHBC)			✓			(v)	Damp course			✓			(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)			✓		
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b.	<p>If you have answered '<u>yes</u>' or '<u>with title deeds</u>', please give details of the work or installations to which the guarantee(s) relate(s):</p>																																																						
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p>If you have answered <u>yes</u>, please give details:</p>					No																																																	
<b>15. Boundaries</b>																																																							
a.	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p>If you have answered <u>yes</u>, please give details:</p>					No																																																	

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

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

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

Signature(s):

\_\_\_\_\_

\_\_\_\_\_

Date:

\_\_\_\_\_

Before this questionnaire is published into the Home Report a signed copy of this document will have been collected by the selling solicitor. To see a copy of the signed document please contact Fulton's Solicitors & Estate Agents.

# Single Survey

survey report on:

<b>Property address</b>	34 Braidholm Road Giffnock Glasgow G46 6HS
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<b>Customer</b>	Mr & Mrs Mathieson
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<b>Customer address</b>	
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<b>Prepared by</b>	Walker Fraser Steele
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<b>Date of inspection</b>	29th February 2016
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**Walker Fraser Steele**  
**Chartered Surveyors**

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or 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.

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<sup>1</sup> 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 Report<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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<sup>2</sup> 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.

<b>Description</b>	The subjects comprise a detached bungalow with accommodation over two levels.
<b>Accommodation</b>	Ground Floor: Entrance Vestibule, Entrance Hall, Two Reception Rooms, Two Bedrooms, Kitchen and Bathroom.  Attic Floor: Two Bedrooms.
<b>Gross internal floor area (m<sup>2</sup>)</b>	115 sq.m.
<b>Neighbourhood and location</b>	Established residential area convenient for local amenities.
<b>Age</b>	Approximately 80 years
<b>Weather</b>	Dry
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There are 4 rendered brick chimneystacks.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>  <b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b>  <b>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.</b>  <b>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.</b>

	<p>The roof is of a hipped timber framed design clad with concrete tiles over timber sarking boards. The roof structure incorporates a flat top dormer projection to the front roof slope. The flat surface is likely to be clad with lead but this cannot be confirmed at this time.</p> <p>Our inspection of the roof structure is limited to a small area of eaves at the rear of the property. This is due to the development that has taken place within the roof structure involving the formation of two apartments. The formation of the internal stair leads us to believe that this work was carried out some considerable time ago and it is at least 35 years old.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Gutters are formed with plastic sections and down pipes are formed with cast-iron sections.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The outer walls are of cavity brick construction roughcasted and painted externally and plastered on hard internally. There are also sandstone features incorporated in the front elevation.</p> <p>Cavity wall insulation has been installed.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Windows to the front elevation and the main entrance door are formed with timber framed double glazed units. Windows to the sides and rear elevations and the back door are formed with uPVC framed double glazed units.</p> <p>UPVC soffits and fascias are in place around eaves level.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>External masonry is painted.</p> <p>Cast iron fittings are painted.</p> <p>Timber fittings are painted or stained.</p>

# Single Survey

Conservatories / porches	N/A
Communal areas	N/A
Garages and permanent outbuildings	<p><b>Visually inspected.</b></p> <p>There is a single car garage located to the rear of the house. The walls are of rendered single brick construction and the roof is of 'flat'/shallow mono-pitched timber framed construction covered with mineralised roofing felt.</p> <p>No key was available to us at the time of inspection and we have therefore been unable to enter the garage.</p>
Outside areas and boundaries	<p><b>Visually inspected.</b></p> <p>There are garden ground to the front and rear of the house and a driveway to the side.</p> <p>Boundaries are formed with a mix of stone walls, hedges, timber fences and metal railings.</p>
Ceilings	<p><b>Visually inspected from floor level.</b></p> <p>Ceilings are formed with lath and plaster.</p>
Internal walls	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Partitions are generally of solid masonry construction, plastered on hard.</p>
Floors including sub floors	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>Floors are of suspended timber construction. Our inspection of floor surfaces was limited by the presence of floor coverings throughout.</p> <p>A very limited sub-floor inspection was carried out from a small hatch at the left hand gable elevation, however the height between the ground (solum) and underside of ground floor joists prevented full entry been taken.</p>

# Single Survey

<p><b>Internal joinery and kitchen fittings</b></p>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>There is a standard range of doors, door facings and skirting boards throughout.</p> <p>The kitchen contains a range of wall mounted and base units.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>The original fire places have been removed/closed. Chimneybreasts remain intact.</p>
<p><b>Internal decorations</b></p>	<p><b>Visually inspected.</b></p> <p>Internal surfaces are generally papered and painted. Ceramic tiles have also been utilised.</p>
<p><b>Cellars</b></p>	<p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>As indicated above there is a sub-floor area/cellar with small access hatch at the side of the house.</p>
<p><b>Electricity</b></p>	<p><b>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.</b></p> <p>Mains supply. The electric meter is located in the entrance vestibule.</p> <p>We note that an array of solar panels has been formed on the rear roof slope. This presumably supplements mains electricity for the property. We are advised that this system is owned outright and can be considered to be part of the heritage.</p>
<p><b>Gas</b></p>	<p><b>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.</b></p> <p>Mains supply. The gas meter is located at the entrance vestibule.</p>

# Single Survey

<p><b>Water, plumbing, bathroom fittings</b></p>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains supply. Visible pipework is run in copper and plastic sections.</p> <p>The bathroom contains a sanitary suite comprising; an adapted walk-in shower/bath, Wash- hand-basin and WC.</p>
<p><b>Heating and hot water</b></p>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is a gas fired central heating system incorporating water filled radiators. The boiler is located in the kitchen and is vented by means of a fan-assisted flue.</p> <p>Hot water is supplied by the central heating boiler.</p>
<p><b>Drainage</b></p>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is assumed to be to public sewer.</p>
<p><b>Fire, smoke and burglar alarms</b></p>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Smoke detectors have been installed.</p> <p>There is a burglar alarm security system.</p>
<p><b>Any additional limits to inspection</b></p>	<p>The property is unfurnished, however floors are fully covered. No floor coverings or stored items have been moved during the course of the inspection.</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	2
Notes	There is evidence of cracking to external masonry and to internal plaster surfaces. The cracks are likely to be historic in nature, however this cannot be confirmed. It would be prudent to seek a more specialised report on the structural integrity of the property from a chartered building surveyor or structural engineer as a precaution.



### Dampness, rot and infestation

Repair category	3
Notes	<p>Readings of dampness have been obtained at a number of positions throughout the property including outer walls, chimney breasts and floor timbers. Significant discolouration of wallpaper on outer walls is also noted indicating a possible condensation issue.</p> <p>Some minor timber decay was observed to be affecting 'bridling' timbers within the roof space at the chimneybreast above the kitchen. This is a further indication of water ingress at defective flashings.</p> <p>Given the degree of dampness and discolouration noted, it would be prudent to have a full and detailed inspection carried out by a recognised firm of damp and timber specialists. Any such inspection should include all accessible areas including the roof void and sub-floor areas.</p>



### Chimney stacks

Repair category	3
Notes	The chimneys have a worn appearance. there is also significant evidence to suggest that water ingress may be taking place at defective chimney flashings. Further investigations are warranted.





## Roofing including roof space

<b>Repair category</b>	3
<b>Notes</b>	<p>The roof tiles are generally tidy and appear to have been reasonably well maintained. It appears that the tiles may have been treated or painted at some point relatively recently.</p> <p>Our inspection of the roof space was extremely limited, however we did note, as mentioned above, that some timber decay is apparent on bridling timbers pertaining to the chimney above the kitchen.</p>



## Rainwater fittings

<b>Repair category</b>	3
<b>Notes</b>	<p>We note that gutters have been replaced at some time with plastic sections. However we note that there is a gap in the gutters at a joint along the right hand gable elevation. this will undoubtedly leak during period of rainfall.</p> <p>Cast-iron fittings are also noted to be affected by corrosion in places.</p>



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	<p>The outer walls have a weathered appearance, particularly to the sandstone features.</p> <p>Cracking is also noted in places and repointing will be necessary.</p>



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	<p>Double glazed window units are generally in satisfactory condition.</p> <p>Outer doors and eaves boards are noted to also be in satisfactory condition.</p>



## External decorations

<b>Repair category</b>	2
<b>Notes</b>	Paintwork to external masonry and cast-iron fittings would benefit from overhaul.



## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	N/A

# Single Survey



## Communal areas

Repair category	-
Notes	N/A



## Garages and permanent outbuildings

Repair category	1
Notes	The garage appears to be in satisfactory condition, but we would reiterate that we have not been able to gain access to inspect the interior of the garage.



## Outside areas and boundaries

Repair category	2
Notes	Garden areas, particularly at the rear of the property are suffering from a lack of recent maintenance. Some routine repairs are required to metal railings.



## Ceilings

Repair category	3
Notes	There are areas of defective plasterwork that will require attention.



## Internal walls

Repair category	2
Notes	Internal partitions are generally in acceptable condition, however some cracked plaster surfaces are noted and will require attention.



## Floors including sub-floors

Repair category	2
Notes	<p>Ground floor timbers are noted to generally be level and even, however given the levels of dampness noted at parts of the outer wall, it would be prudent to have sub-floor timbers inspected by a firm of Damp &amp; Timber specialists as a precautionary measure.</p> <p>Floor timbers at the attic level are very uneven in places.</p>



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>Internal joinery fittings are affected by wear and tear. Skirting boards in particular, warrant a more detailed inspection as they do, in places, come into contact with damp plaster and it is possible that timber decay may be taking place.</p> <p>Kitchen units are of a dated design and are affected by considerable wear and tear.</p>



## Chimney breasts and fireplaces

<b>Repair category</b>	3
<b>Notes</b>	<p>High readings of dampness were recorded at several chimneybreasts indicating that water ingress may be taking place due to defective lead flashings at the chimneys. It is also possible that a lack of ventilation to the closed flues could be a cause of the high moisture readings.</p>



## Internal decorations

<b>Repair category</b>	3
<b>Notes</b>	<p>Internal decoration is generally poor. Discolouration and staining is noted throughout the property and wall paper at ceiling is peeling off in places.</p>



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	N/A



## Electricity

<b>Repair category</b>	2
<b>Notes</b>	<p>The electrical switch gear appears to be of relatively recent origin and is likely to comply with current safety regulations. However we note that a face plate at one of the sockets in the front living room is loose and bare live wires are exposed. It is also noted that extensive use has been made of plastic surface mounted cable conduits. These are unsightly.</p> <p>Industry standard guidelines suggest that all domestic electrical installations should be tested every 10 years or at a change of ownership. It would be prudent to follow this course of action.</p> <p>As noted previously, Solar Panels have been applied to the rear roof slope. We are advised that these are wholly owned and that there are no outstanding payments or any form of lease. This should be confirmed and any potential mortgage provider should be made aware of this.</p> <p>We are unable to confirm that the solar panels are functioning correctly.</p>



## Gas

Repair category	1
Notes	There are no obvious defects noted but it would be prudent to obtain a gas safety certificate from a 'Gas Safe' registered contractor.



## Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>There are no obvious defects noted to any of the visible plumbing apparatus.</p> <p>The bathroom suite is relatively modern although it is noted that an adapted walk-in bath/shower has been installed.</p>



## Heating and hot water

Repair category	1
Notes	The central heating system has not been tested as this is outwith our remit. The system appears to be relatively modern and there is no obvious evidence of significant disrepair. However, some of the radiators do appear to be sitting off plumb. It would be prudent to instruct a plumbing contractor to rectify this.



## Drainage

Repair category	1
Notes	There are no obvious defects noted to the foul or surface water drainage systems.

# 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	2
Dampness, rot and infestation	3
Chimney stacks	3
Roofing including roof space	3
Rainwater fittings	3
Main walls	2
Windows, external doors and joinery	1
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	2
Ceilings	3
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	3
Internal decorations	3
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

# 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

The property is assumed to be held in 'Absolute Ownership' and unaffected by any onerous burdens or title restrictions.

The property has been altered at some point in the past (probably in excess of 35 years ago) to create additional attic level accommodation. For the purposes of this report it has been assumed that the alteration was carried out in accordance with plans and specifications approved by the local authority at the time.

Solar Panels have been applied to the rear roof slope. We are advised that these are wholly owned and that there are no outstanding payments or any form of lease. This should be confirmed and any potential mortgage provider should be made aware of this.

### Estimated reinstatement cost for insurance purposes

£240,000 (Two Hundred and Forty Thousand Pounds)

### Valuation and market comments

£235,000 (Two Hundred and Thirty Five Thousand Pounds).

The valuation reflects the current condition of the property. Prevailing market conditions in the local area have also been considered.

#### Signed

Security Print Code [437124 = 0653 ]  
Electronically signed

#### Report author

Alan Hudson

#### Company name

Walker Fraser Steele

#### Address

1st Floor, Cadell House, 23-31 Waterloo Street, Glasgow, G2 6BZ

#### Date of report

1st March 2016

# Mortgage Valuation Report

## Walker Fraser Steele Chartered Surveyors

### Property Address

Address 34 Braidholm Road, Giffnock, Glasgow, G46 6HS  
Seller's Name Mr & Mrs Mathieson  
Date of Inspection 29th February 2016

### 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

None.



# 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 supplying water filled 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 subjects comprise a detached bungalow with accommodation over two levels.

Established residential area convenient for local amenities.

The property is suffering from a lack of recent maintenance. There is evidence of dampness at various points and extensive maintenance and cosmetic upgrade is required.

The property has been altered at some point in the past (probably in excess of 35 years ago) to create additional attic level accommodation. For the purposes of this report it has been assumed that the alteration was carried out in accordance with plans and specifications approved by the local authority at the time.

Solar Panels have been applied to the rear roof slope. We are advised that these are wholly owned and that there are no outstanding payments or any form of lease. This should be confirmed and any potential mortgage provider should be made aware of this.

## Essential Repairs

There is evidence of cracking to external masonry and to internal plaster surfaces. The cracks are likely to be historic in nature, however this cannot be confirmed. It would be prudent to seek a more specialised report on the structural integrity of the property from a chartered building surveyor or structural engineer as a precaution.

Readings of dampness have been obtained at a number of positions throughout the property including outer walls, chimney breasts and floor timbers. Significant discolouration of wallpaper on outer walls is also noted indicating a possible condensation issue.

Some minor timber decay was observed to be affecting 'bridling' timbers within the roof space at the chimneybreast above the kitchen. This is a further indication of water ingress at defective flashings.

Given the degree of dampness and discolouration noted, it would be prudent to have a full and detailed inspection carried out by a recognised firm of damp and timber specialists. Any such inspection should include all accessible areas including the roof void and sub-floor areas.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☐ No

Amount £

# Mortgage Valuation Report

## Comment on Mortgageability

In our opinion the subjects would form suitable mortgage security by a lending institution.

## Valuations

Market value in present condition £ 235000  
Market value on completion of essential repairs £  
Insurance reinstatement value £ 240000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary? ☐ Yes ☒ No

## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £  
Is the property in an area where there is a steady demand for rented accommodation of this type? ☐ Yes ☐ No

## Declaration

Signed Security Print Code [437124 = 0653 ]  
Electronically signed by:-  
Surveyor's name Alan Hudson  
Professional qualifications MRICS  
Company name Walker Fraser Steele  
Address 1st Floor, Cadell House, 23-31 Waterloo Street, Glasgow, G2 6BZ  
Telephone 0141 221 0442  
Fax 0141 258 5976  
Report date 1st March 2016

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

34 BRAIDHOLM ROAD, GIFFNOCK, GLASGOW, G46 6HS

**Dwelling type:** Detached bungalow  
**Date of assessment:** 29 February 2016  
**Date of certificate:** 29 February 2016  
**Total floor area:** 115 m<sup>2</sup>  
**Primary Energy Indicator:** 214 kWh/m<sup>2</sup>/year

**Reference number:** 2815-1009-8202-9616-8900  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, mains gas

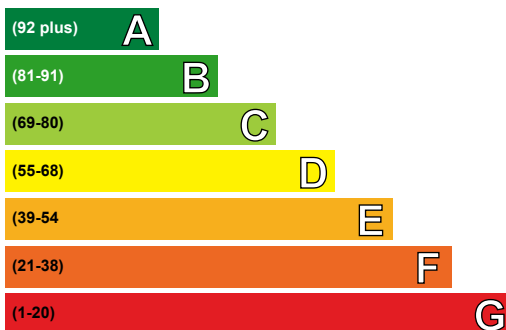
## You can use this document to:

- 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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,423	See your recommendations report for more information
Over 3 years you could save*	£1,008	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
72	81

## 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 C (72)**. 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 CO<sub>2</sub> emissions



Not environmentally friendly - higher CO<sub>2</sub> emissions

Current	Potential
65	78

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

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (65)**. 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	Available with Green Deal
1 Room-in-roof insulation	£1,500 - £2,700	£342.00	✓
2 Floor insulation (suspended floor)	£800 - £1,200	£315.00	✓
3 Low energy lighting	£45	£129.00	

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

**THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE**

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	★★★★☆	★★★★☆
Roof	Pitched, 350 mm loft insulation Roof room(s), limited insulation (assumed)	★★★★★ ★★★☆☆	★★★★★ ★★★☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 25% of fixed outlets	★★★☆☆	★★★☆☆

## The energy efficiency rating of your home

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

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


## The impact of your home on the environment

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

The calculated emissions for your home are 38 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.4 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,718 over 3 years	£1,974 over 3 years	
Hot water	£345 over 3 years	£237 over 3 years	
Lighting	£360 over 3 years	£204 over 3 years	
<b>Totals</b>	<b>£3,423</b>	<b>£2,415</b>	

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		Green Deal
			Energy	Environment	
1 Room-in-roof insulation	£1,500 - £2,700	£114	C 75	C 70	✓
2 Floor insulation (suspended floor)	£800 - £1,200	£105	C 78	C 74	✓
3 Low energy lighting for all fixed outlets	£45	£43	C 79	C 75	
4 Upgrade heating controls	£350 - £450	£37	C 80	C 77	✓
5 Solar water heating	£4,000 - £6,000	£36	B 81	C 78	✓

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ⚠ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit [www.greenerscotland.org](http://www.greenerscotland.org) or contact the Home Energy Scotland hotline on 0808 808 2282.

## 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](http://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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

### 2 Floor insulation (suspended floor)

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

### 3 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

### 4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

### 5 Solar water heating

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

## Low and zero carbon energy sources

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

#### LZC energy sources present:

- Solar photovoltaics



## Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	15,281	N/A	N/A	N/A
Water heating (kWh per year)	2,280			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Alan Hudson
Assessor membership number:	EES/015990
Company name/trading name:	Walker Fraser Steele
Address:	2nd Floor 125 Buchanan Street Glasgow G1 2JF
Phone number:	0141 221 0442
Email address:	<a href="mailto:enquiries@walkerfrasersteele.co.uk">enquiries@walkerfrasersteele.co.uk</a>
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

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting [www.scottishepcregister.org.uk](http://www.scottishepcregister.org.uk) and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at [www.scotland.gov.uk/epc](http://www.scotland.gov.uk/epc).



## **Opportunity to benefit from a Green Deal on this property**

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit **[www.greenerscotland.org](http://www.greenerscotland.org)** or call **0808 808 2282**.



# **Structural Inspection Report**

**Project:**

34 Braidholm Road  
Glasgow  
G46 6HS

**Job No:**

8615

**Client:**

Power of Attorney for Anthony and Helen  
Matheson



## Contents

- 1.0 Introduction
- 2.0 Scope
- 3.0 Property
- 4.0 Inspection
- 5.0 Conclusions
- 6.0 Recommendations
- 7.0 Photographs



## **1.0 Introduction**

At the request of Fulton's Solicitors and on behalf of the Power of Attorney for Anthony and Helen Matheson DBM Consultants visited 34 Braidholm Road Glasgow G46 6HS on 4 March 2016 to carry out a Structural Inspection.

## **2.0 Scope**

The inspection was of a purely visual nature and was carried out from ground and floor levels. No access was gained to the roof space nor to the underfloor area. No access was gained externally to the rear of property.

We have not inspected woodwork or other parts of the structure which was covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

The purpose of the Inspection was to comment on wall cracking picked up in a recent Surveyors Report.

## **3.0 Property**

The subject property is a single storey dwelling with an attic conversion. Dormer windows are present.

The house is of brickwork construction with the external walls covered in a wet dash harling. The hipped roof is covered with roof tiles.

## **4.0 Inspection**

The property was empty at the time of the inspection. No evidence of recent decoration was apparent.

Evidence of mould growth on walls exists throughout the house.

Minor cracking existed generally throughout the house which is not structurally significant.



Areas of decoration were delaminating from the ceiling in local areas. This could be a sign of the obvious damp conditions noted within the house.

A crack is evident on the ceiling and above the lintel adjacent to the window to the right hand front room. An associated crack was also noted externally at the same location. This external crack has been repaired in the past and has re-opened.

## 5.0 Conclusions

- 5.1 The house has been the subject of an attic conversion at some time in the past. No movement or distress associated with this was noted.
- 5.2 Extensive mould growth was apparent throughout the house. This is generally caused by damp condition either from condensation build up or water ingress. Build-up of moisture can also cause rot within timbers. This should be checked.
- 5.3 The crack at the front right hand corner of the building appears to be active but small in magnitude.

## 6.0 Recommendations

- 6.1 Engage the services of a Timber Rot Specialist to check the condition of all timbers within the house construction.
- 6.2 The crack above the right hand bay window should be sealed to prevent water ingress. The brickwork should be tied back to the roof timbers at the right hand corner of the building. The roof timbers should be checked for rot.

Gordon Megahy B.Sc. (Hons), C.Eng., M.I.Struct.E., M.I.C.E.

DBM Consultants

5 March 2016



Internal Crack at front right hand corner of house



External Crack above bay window



Craighead Cottage, Whistleberry Road, Hamilton ML3 0EJ  
Telephone: (01698) 827772 Fax: (01698) 823138  
Email: [info@bromac.ltd.uk](mailto:info@bromac.ltd.uk)



Our Ref: MR / F24642

8<sup>th</sup> March 2016

Fultons  
1087 Cathcart Road  
Glasgow  
G42 9XP  
Att. of Gerry

Surveyed by: Mark Robertson on 02/03/16

**34 Braidholm Road, Giffnock. G46 6HS**

In accordance with your telephone instructions, our Surveyor visited the above property to carry out an inspection for suspected rising dampness.

We can confirm the property in general is affected by condensation with black spot fungus noted in various locales - This is due to a lack of heat and ventilation due the property being vacant at the present time.

We noted that the property has cavity wall insulation installed.

We recommend the affected wall paper be stripped off and the removal of all carpets.

**START DATE:**

As discussed, we shall carry out these works on Friday 11<sup>th</sup> March 2016.

**TERMS:**

Our Terms of Payment are strictly payment by return. Failure to comply with this could result in Interest being charged.

Assuring you of our best attention at all times

Yours faithfully

BROMAC LIMITED.

**PROTECTED GUARANTEE**

Directors: **N. MACLEAN** C.T.I.S. **J.M. ROBERTSON** BSc Hons



# bromac limited

Timber Preservation and Damp Proofing

Craighead Cottage, Whistleberry Road, Hamilton, ML3 0EJ  
Telephone: (01698) 827772 Fax: (01698) 823138

F24642

08/03/2016



## QUOTATION

### Clients Address

Fultons  
Att. of Gerry

### Site Address

34 Braidholm Road  
Giffnock

Timber Treatment Works	£	
Damp Proofing Works	£	
Membrane & Plastering Works	£	
Plumbing Works	£	
Electrical Works	£	
All Works as detailed	£	500.00

### TOTAL

£ **500.00** + VAT

F24642

## ACCEPTANCE

34 Braidholm Road

08/03/2016

As the Owner/Tenant/Lessee/Prospective Buyer of the said property, I accept this quotation and acknowledge that I am responsible to Bromac Ltd, in accordance with their conditions.

Payment of invoices shall unless otherwise agreed in writing be made in full within 7 days of the date of invoice.

Interest shall be payable on overdue accounts at the rate of 4% over the Bank of Scotland plc base rate from time to time to run from the due date for payment until receipt by Bromac of the full amount (including any accrued interest) whether before or after the decree against you.

~~Upon completion of works and on receipt of payment, we shall issue our 20 year guarantee.~~

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_

## PROTECT YOUR GUARANTEE

As members of the B.W.P.D.A, Bromac Ltd can offer a protected guarantee from the Guarantee Protection Trust. This guarantee would remain valid for 10 years from date of completion of works should Bromac Ltd. cease trading.

I/We/do/do not wish to have the Protected Guarantee.

Signature \_\_\_\_\_

Protected Timber Guarantee will be supplied for a single premium of

N/A



Directors: N. MACLEAN C.T.I.S., J.M. ROBERTSON BSC Hon.





# Fulton's

Solicitors & Estate Agents

*Experience the Difference*

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