

Single Survey

survey report on:

Property address	20 ORNSAY STREET, GLASGOW, G22 7HP
Customer	George Skinner
Customer address	20 ORNSAY STREET, GLASGOW, G22 7HP
Prepared by	DM Hall LLP
Date of inspection	18th December 2024

DM HALL
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 Property¹.

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

The 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.

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

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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

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

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they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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- 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" 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

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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.



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Properties
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1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a two-storey semi detached villa. The subject property was originally constructed for Local Authority letting purposes.
Accommodation	GROUND FLOOR: Entrance Hallway, Lounge, Bedroom and Kitchen. FIRST FLOOR: Landing, Three Bedrooms and Bathroom.
Gross internal floor area (m²)	110m ² approximately.
Neighbourhood and location	The subjects are situated within an established residential/Local Authority area of Milton, located to the north of Glasgow's City Centre. Neighbouring properties are of a mixed style and age, with some being similar to that under report. Local amenities and transport links are within a reasonable distance.
Age	Built circa 1950 (75 years approximately).
Weather	Overcast with intermittent showers. This was following a period of mixed weather generally.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stack would appear to be of a brick rendered construction having lead flashings or similar.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>ROOF: The main roof is of a traditional timber pitched construction having been clad with concrete tiles.</p> <p>ROOF SPACE: Access to the roof void can be obtained via a ceiling hatch within the top floor landing. My inspection of this area was severely restricted to the area in and around the access hatch due to the nature of the hatch, lack of suitable crawl boards, stored items and the presence of insulation materials.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater fittings are of a cast iron material having half round gutters serving round downpipes.</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>Within the limitations of my inspection, the main walls would appear to be of a form of cavity construction having a rendered finish externally.</p> <p>The presence of drill holes on the external face would indicate that cavity insulation has been installed at some point in the past</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>WINDOWS: Windows throughout are of a uPVC double glazed design.</p> <p>EXTERNAL DOORS: The front and rear access doors are both of a uPVC double glazed design having double glazed inserts.</p> <p>EXTERNAL JOINERY: External joinery is generally of a cast iron and uPVC design.</p>

Single Survey

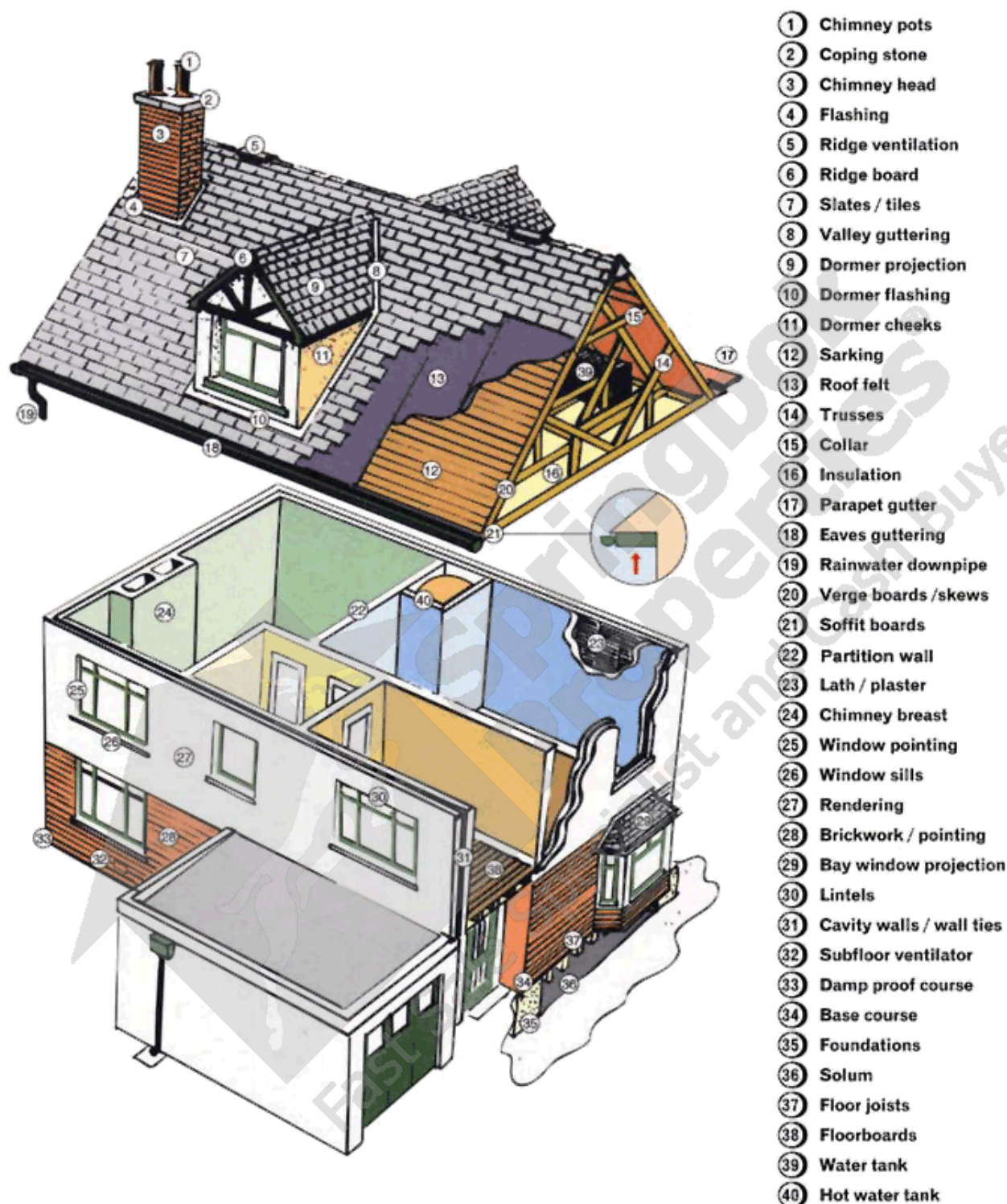
External decorations	Visually inspected. External decorations are generally of self coloured cast iron and low maintenance uPVC finishes.
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	Visually inspected. There is a detached timber single garage. No inspection of the internal elements of the garage was possible at the time of inspection.
Outside areas and boundaries	Visually inspected. There are garden grounds to the front, side and rear of the property. Garden grounds are generally laid in grass, paving and tarmac. There is a private drive. Boundaries are generally defined by timber fencing and hedging. There is a timber storage shed within the rear garden grounds.
Ceilings	Visually inspected from floor level. Ceilings throughout would appear to be of a plaster/plasterboard design having painted and papered finishes generally.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls are of a plastered on the hard design having painted and tiled finishes generally.
Floors including sub floors	FLOORS: Flooring on the ground floor is of a solid construction. Flooring on the first floor is of a suspended timber construction. Floor coverings include laminate, carpet and tile. SUB-FLOOR: No inspection of any sub-floor area was possible given the nature of the ground floor construction.

Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery is generally of a timber design. Internal doors are also of a timber design.</p> <p>The kitchen fitting comprise a range of floor and wall mounted storage units having a stainless steel sink.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Within the limitations of my severely restricted inspection of the lounge apartment, there would appear to be a fireplace within the lounge.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decorations are generally of painted and tiled finishes.</p>
Cellars	<p>None.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains supply. The electrical consumer unit and meter is located within the entrance hallway.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains supply. The gas meter is located within a secure external box.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains supply. Where seen, plumbing is of a PVC and copper design.</p> <p>The bathroom fittings comprise a low level WC, wash hand basin and panelled bath with electrical shower over.</p>

Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a wall mounted gas fired Vokera Compact combination boiler located within a landing cupboard. The boiler serves a system of steel panel radiators throughout and also provides the property with domestic hot water.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Assumed to be connected to the mains public sewerage system.</p>
Fire, smoke and burglar alarms	<p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p>
Any additional limits to inspection	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>At the time of inspection the subject property was occupied, tenanted, fully furnished and floors were covered throughout. Floor coverings restricted my inspection of the flooring. Excessive stored items and furniture restricted my inspection of most internal apartments.</p> <p>My inspection of the roof void area was restricted to the area in and around the access hatch due to the nature of the hatch, lack of suitable crawl boards and the presence of stored items and insulation materials.</p> <p>No inspection of any sub-floor area was possible given the nature of the ground floor construction.</p> <p>No inspection of the internal elements of the garage was possible at the time of inspection.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p>

Any additional limits to inspection	<p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.</p> <p>Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.</p> <p>My inspection of the roof covering was restricted from ground level .</p> <p>Concealed areas beneath and around the bath were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</p>
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Sectional Diagram showing elements of a typical house




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


Single Survey


2. Condition


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

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

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

 Dampness, rot and infestation	
Repair category	3
Notes	<p>High moisture readings, along with paper/plaster deterioration is noted to lower/upper walls within the entrance hallway. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary repair works implemented if necessary.</p> <p>I would mention that my inspection of most internal areas was severely restricted due to the presence of excessive stored items and furniture, therefore moisture readings could only be taken where possible.</p>

 Chimney stacks	
Repair category	2
Notes	The chimney stack has been affected by weathering, along with cracked and damaged render.

 Roofing including roof space	
Repair category	2
Notes	<p>ROOF: The external roof fabric has been affected by ageing, weathering a moss growth accumulation. Moss growth can retain unwanted moisture.</p> <p>Missing hip tiles are noted.</p> <p>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.</p>



Roofing including roof space

Repair category	2
Notes	<p>ROOF SPACE: Within the limitations of my severely restricted inspection, staining is noted to some roof timbers.</p> <p>There appears to be a dormant water tank. Water tanks of this nature often contain asbestos containing materials. Please see further information regarding asbestos within the 'Limitations of Inspection' section above.</p>



Rainwater fittings

Repair category	2
Notes	<p>Corrosion is noted to cast iron sections. Regular repainting of these sections will prolong their lifespan.</p> <p>Vegetation growth is noted to sections of guttering. This should ideally be cleared to ensure the adequate run off of water.</p>



Main walls

Repair category	2
Notes	<p>The external fabric has been affected by weathering and staining, along with sections of crack/bossed render.</p>




Windows, external doors and joinery


Repair category	2
Notes	<p>WINDOWS: The window units are of an older type. The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass. The mastic sealants on a number of windows are worn, requiring replacement.</p> <p>Window units of this nature will require a high degree of monitoring/maintenance expenditure. A reputable joiner can provide further advice, if necessary.</p> <p>EXTERNAL DOORS: No significant defects evident.</p> <p>EXTERNAL JOINERY: External joinery has been affected by general weathering and staining.</p>





External decorations


Repair category	1
Notes	<p>External decorations have been affected by general weathering and staining.</p>

 Conservatories/porches	
Repair category	-
Notes	None.

 Communal areas	
Repair category	-
Notes	None.

 Garages and permanent outbuildings	
Repair category	2
Notes	<p>The garage has been affected by weathering and decay to the external fabric.</p> <p>Vegetation growth is noted to sections of guttering. This should ideally be cleared to ensure the adequate runoff of rainwater.</p> <p>No inspection of the internal elements of the garage was possible at the time of inspection.</p>

 Outside areas and boundaries	
Repair category	3
Notes	<p>The garden grounds were found to be in an overgrown state, requiring maintenance.</p> <p>Damaged and off-plumb timber boundary fencing is noted.</p> <p>There are mature trees growing within influencing distance of the property. General advice suggests that trees should not be planted any closer than their mature height. Maintenance expenditure is anticipated.</p> <p>Retaining walls have been affected by cracking and are noted to be off-plumb. Retaining walls of this nature will require a high degree of monitoring and maintenance expenditure. A general builder can provide further advice, if necessary.</p>

 Ceilings	
Repair category	2
Notes	<p>Smoke staining is noted to some ceiling surfaces.</p> <p>A high degree than normal wear and tear is noted to paper ceiling decorations.</p>



Internal walls

Repair category	2
Notes	A higher degree than normal wear and tear is noted to wall surfaces throughout. Please see comments within the 'Dampness, Rot and Infestation' section above.



Floors including sub-floors

Repair category	2
Notes	FLOORS: Wear and tear is noted to floor coverings throughout. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. SUB-FLOORS: None available for inspection.



Internal joinery and kitchen fittings

Repair category	2
Notes	Wear and tear is noted to internal joinery throughout the property, including impact damage to a number of internal doors. Poor seals are noted at the kitchen sink area. Poor seals can result in dampness/decay within concealed areas of the property.



Chimney breasts and fireplaces

Repair category	1
Notes	Please see comments within the description section above.



Internal decorations

Repair category	2
Notes	Redecoration is required.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	<p>The electrical consumer unit is of an older origin. Additionally, limited socket provision is noted throughout, surface run cabling is noted in areas and various loose light fixings are noted. Further advice will be available from a NICEIC/SELECT registered electrician.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.</p>



Gas

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



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>The bathroom fittings have been affected by wear and tear, including poor seals at the bath and sink areas. Poor seals can result in dampness/decay within concealed areas of the property.</p>



Heating and hot water

Repair category	1
Notes	<p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p> <p>It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements.</p> <p>Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.</p>

Single Survey



Drainage

Repair category	1
Notes	No significant defects evident within the limitations of my inspection.



Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground 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 type="checkbox"/>	No <input checked="" 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

Normal legal matters apply.

At the time of inspection the subject property was tenanted. My valuation is provided on the assumption of full vacant possession.

The property is situated in an area of past mining activity. A mining report should be obtained from the Coal Authority to provide information as to historic and future mining activity and whether or not the property has been the subject of any compensation claims.

Estimated reinstatement cost for insurance purposes

£330,000 (THREE HUNDRED AND THIRTY THOUSAND POUNDS).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

£135,000 (ONE HUNDRED AND THIRTY-FIVE THOUSAND POUNDS).

My valuation reflects current market trends and is provided on the assumption of full vacant possession.

For the purposes of our valuation we have assumed that the cost of any necessary repairs in respect of any category 3 repairs would not exceed £2,000. Should this prove not to be case, then we would reserve the right to amend our opinion of value, if appropriate.

Signed	Security Print Code [438847 = 5822] Electronically signed
Report author	James Struthers
Company name	DM Hall LLP
Address	3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR
Date of report	23rd December 2024

Mortgage Valuation Report



Property Address

Address 20 ORNSAY STREET, GLASGOW, G22 7HP
Seller's Name George Skinner
Date of Inspection 18th December 2024

Property Details

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

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

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?

☒ Yes ☐ No

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

No. of units in block

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

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

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

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

Garage / Parking / Outbuildings

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

Permanent outbuildings:

Detached timber single garage.

There is a private drive.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☐ Stone ☐ Concrete ☐ Timber frame
☐ Solid ☐ Cavity ☐ Steel frame ☐ Concrete block ☒ Other (specify in General Remarks)

Roof ☒ Tile ☐ Slate ☐ Asphalt ☐ Felt
☐ Lead ☐ Zinc ☐ Artificial slate ☐ Flat glass fibre ☐ 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 Connection

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 central heating boiler serving a system of steel panelled radiators throughout.

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
☐ Agricultural land included with property ☐ Ill-defined boundaries ☐ 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

At the time of inspection the subject property was occupied, tenanted, fully furnished and floors were covered throughout. Floor covering restricted my inspection of flooring. Excessive stored items and furniture restricted my inspection of most internal apartments.

Generally, the subjects were found to be in a condition requiring repairs, maintenance and upgrading and this has been reflected in our valuation. Please see further information within the 'Essential Repair' section below.

At the time of inspection the subject property was tenanted. My valuation is provided on the assumption of full vacant possession.

The property is situated in an area of past mining activity. A mining report should be obtained from the Coal Authority to provide information as to historic and future mining activity and whether or not the property has been the subject of any compensation claims.

Essential Repairs

High moisture readings and paper/plaster deterioration is noted to lower/upper walls within the entrance hallway. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary repair works implemented if necessary.

I would mention that my inspection of internal areas was severely restricted due to the presence of excessive stored items and furniture, therefore moisture readings could only be taken where possible.

The garden grounds were found to be in a poor state of repair, requiring maintenance.

For the purposes of our valuation we have assumed that the cost of any necessary repairs in respect of any Category 3 repairs would not exceed £2,000. Should this prove not to be case, then we would reserve the right to amend our opinion of value, if appropriate.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

It is of our opinion that the subjects will form suitable mortgage security at the stated level of value, subject to individual lender's criteria.

Valuations

Market value in present condition

£ 135,000

Market value on completion of essential repairs

£ -

Insurance reinstatement value

£ 330,000

(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 [438847 = 5822]

Electronically signed by:-

Surveyor's name

James Struthers

Professional qualifications

MA MRICS DEA

Company name

DM Hall LLP

Address

3 Centura Court, Nasmyth Place, Hillington, Glasgow, G52 4PR

Telephone

0141 887 7700

Fax

Report date

23rd December 2024