

Single Survey

Survey report on:

Property Address	Flat 5 7 Clydeshire Road Dumbarton G82 4AF
Customer	Mrs Tracey Smith
Date of Inspection	02/06/2025
Prepared by	J Blair Connells Survey & Valuation Ltd

TERMS AND CONDITIONS

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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



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

1.2 THE REPORT

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The property comprises a top floor tenement flat within a 2 storey block of 6 flats in total.
Accommodation	Entrance Hall, Lounge, Two Bedrooms, Kitchen and Bathroom
Gross internal floor area (sqm)	80
Neighbourhood and location	The property is located in an established residential area within reasonable access of amenities.
Age	Approximately 140 years.
Weather	At the time of inspection it was dry.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stacks are of masonry construction above the roofline with lead flashings at the stack/roof abutment.

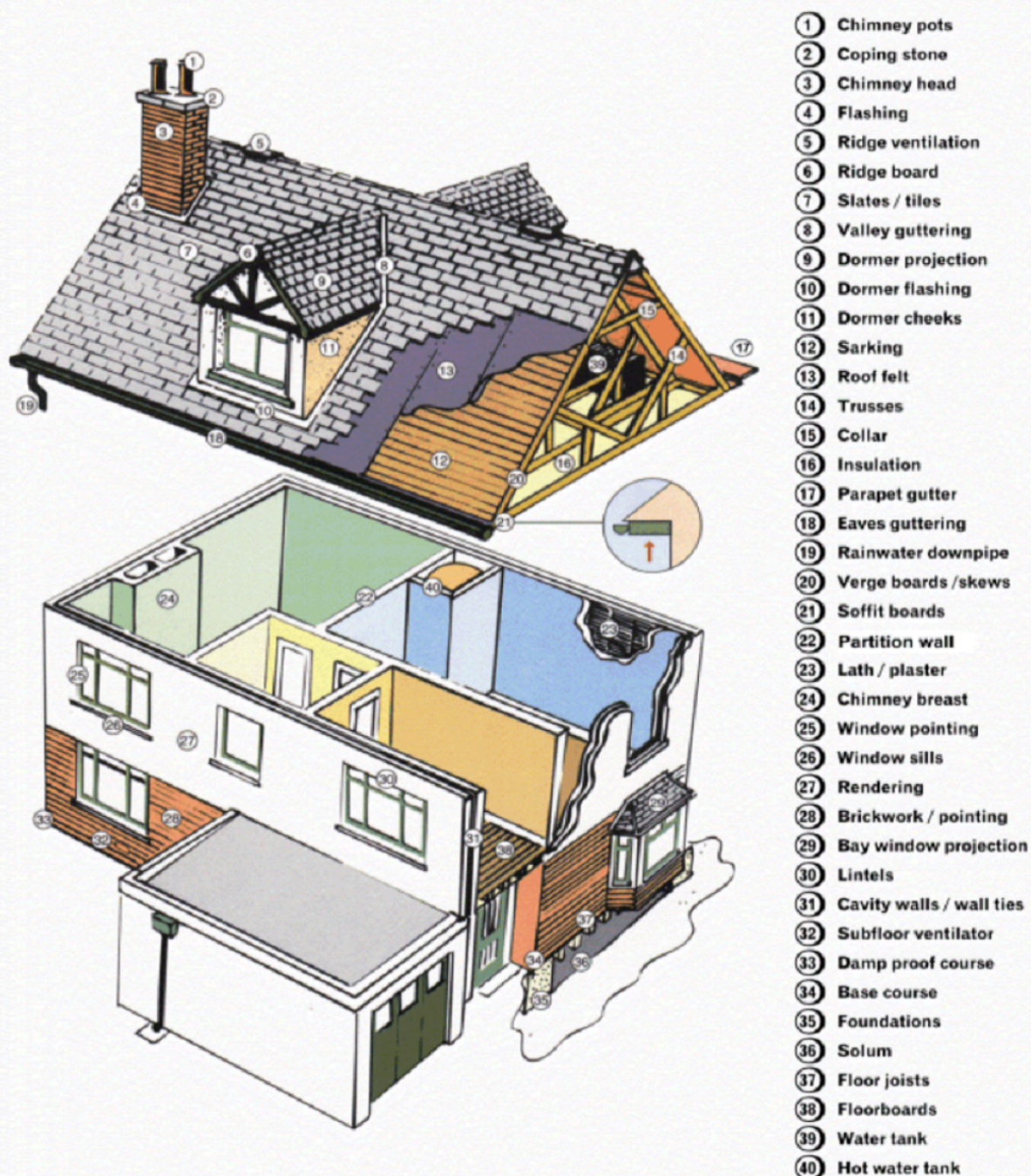
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. As the access hatch is in excess of 3m from the floor below an inspection of this part is out with the remit of this report. The roof is pitched and covered with concrete tiles on a timber frame.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. These are of a mix of metal and PVC.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The walls are of solid masonry construction with a stone finish.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The windows are PVC double glazed units. Access is by means of a single leaf timber door.
External decorations	Visually inspected. There are paint finishes to external metal work.
Conservatories / porches	None

Communal areas	Circulation areas visually inspected. The communal areas comprise shared entrances and access to other flats.
Garages and permanent outbuildings	None
Outside areas and boundaries	Visually inspected. The gardens and grounds are communal. Boundary enclosures are formed with stone walls and metal fences.
Ceilings	Visually inspected from floor level. Ceilings are finished with lath and plaster.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are finished with plaster.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Floors are of suspended timber construction overlaid with tongue and groove timber boards. Due to fitted floor coverings throughout the property no sight of the flooring was possible.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Timber internal joinery work. Wall and floor mounted kitchen units with integrated appliances.

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out.
Internal decorations	Visually inspected. There are decorative finishes to walls, ceilings and woodwork.
Cellars	None
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Electricity is from the mains supply.
Gas	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. Gas is from the mains supply.
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. The property has a mains water supply. Plumbing pipework where visible, is formed in copper. Bathroom fittings comprise a white ceramic and plastic suite.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. Heating and hot water is provided by way of a gas fired central heating system.

Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. The property is connected to the mains drainage system.
Fire, smoke and burglar alarms	A smoke alarm was noted. See further comments made in section 'Matters for solicitor or licensed conveyancer'.
Any additional limits to inspection	For flats / maisonettes: Only the subject flat and internal communal areas giving access to the flat were inspected. 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. 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. This report should be construed as a comment upon the overall condition of the property and is not an inventory of every single defect. The report is based on the condition of the property at the time of our inspection and no liability can be accepted for any deterioration in its condition after that date. The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. Windows and external doors were not all fully opened or tested. Full and safe access was not available to the roof void area due to it being of an unsafe clearance height for access.

Sectional Diagram showing elements of a typical house



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

2. CONDITION

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

Category 3 3	Category 2 2	Category 1 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 shows signs of longstanding movement. Within the confines of the inspection, this does not appear to be progressive and saleability should not be adversely affected.

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

Chimney stacks	
Repair category:	2
Notes	Chimney stacks are weathered.

Roofing including roof space	
Repair category:	2
Notes	There is moss growth on the roof covering. There is evidence of deflection to the roof covering.

Rainwater fittings	
Repair category:	1
Notes	No immediate action or repair needed.

Main walls	
Repair category:	2
Notes	Weathering, damp staining and erosion to stonework.

Windows, external doors and joinery	
Repair category:	2
Notes	There is defective external sealant to some windows.

External decorations	
Repair category:	1
Notes	No immediate action or repair needed.

Conservatories / porches	
Repair category:	
Notes	Not Applicable

Communal areas	
Repair category:	1
Notes	No immediate action or repair needed. A localised damp stain was noted on the close ceiling.

Garages and permanent outbuildings	
Repair category:	
Notes	Not Applicable

Outside areas and boundaries	
Repair category:	2
Notes	Boundary walls are off level in areas.

Ceilings	
Repair category:	1
Notes	Sections of the ceilings exhibit deterioration consistent with age. Areas of the ceilings have a textured coating finish, given the age of the property, there is the possibility that these finishes may contain some degree of asbestos fibre content. Textured coatings in good condition and left undisturbed pose no risk to health, however, prior to any work on this material further specialist advice should be sought.

Internal walls	
Repair category:	1
Notes	Areas of the internal walls exhibit deterioration consistent with age.

Floors including sub floors	
Repair category:	1
Notes	Whilst the flooring is generally in adequate condition, sections are noisy when walked on.

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

Chimney breast and fire places	
Repair category:	1
Notes	The fireplaces in the property have been removed without the provision of additional ventilation.

Internal decorations	
Repair category:	1
Notes	Internal decorations are a matter of personal taste and you may wish to redecorate regardless.

Cellars	
Repair category:	
Notes	Not Applicable

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

Gas	
Repair category:	1
Notes	Current test certification should be obtained.

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

Heating and hot water	
Repair category:	2
Notes	Current test certification should be obtained. The heating system exhibits dated features. Future upgrading/renewal expenditure should be anticipated.

Drainage	
Repair category:	1
Notes	No obvious significant defects noted.

Single Survey

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

Structural movement	1	Category 3 3 Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
Dampness, rot and infestation	1	
Chimney stacks	2	
Roofing including roof space	2	
Rainwater fittings	1	Category 2 2 Repairs or replacement requiring future attention, but estimates are still advised.
Main walls	2	
Windows, external doors and joinery	2	Category 1 1 No immediate action or repair is needed.
External decorations	1	
Conservatories / porches		
Communal areas	1	
Garages and permanent outbuildings		
Outside areas and boundaries	2	
Ceilings	1	
Internal walls	1	
Floors including sub floors	1	
Internal joinery and kitchen fittings	1	
Chimney breasts and fireplaces	1	
Internal decorations	1	
Cellars		
Electricity	1	
Gas	1	
Water, plumbing and bathroom fittings	1	
Heating and hot water	2	
Drainage	1	

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

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

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

Confirmation should be sought that effective management and insurance is in place in respect of the whole building of which the subject property forms part and that service charges are not excessive.

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

The tenure is understood to be Absolute Ownership. The management and service charge details have not been inspected and it is assumed it does not contain onerous provisions which would adversely affect the valuation.

Connells Survey & Valuation Ltd is a separate legal entity within the Connells Group with Sequence (UK) Ltd, trading under the name of Allen & Harris, belongs to the same group of companies. We would wish to assure you that our Surveyors are totally impartial, but you may wish to take independent professional advice.

Estimated re-instatement cost (£) for insurance purposes

This figure is for guidance only as it is assumed the property is insured under a single policy.

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £300,000.

Valuation (£) and market comments

After consideration, we can confirm the current open market value of the property as £200,000.

Single Survey

Report author:	J Blair
Company:	Connells Survey & Valuation Ltd
Address:	Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street Leighton Buzzard LU7 1GN
Electronically Signed By:	J Blair
Date of report:	02/06/2025

Mortgage Valuation Report

CASE DETAILS

Seller Name(s):	Mrs Tracey Smith		
Property Address:	Flat 5		
	7 Clydeshire Road		
Town:	Dumbarton	County	
Postcode:	G82 4AF		
Date of Inspection (dd/mm/yyyy):	02/06/2025		

PROPERTY DETAILS

Property Type:	Tenement Flat		
Property Style:	Purpose Built		
Was the property built for the public sector?	No		
For Flats and Maisonettes:		Floor the Property is on:	2
Number of Units in the Block:	4	Does the Block have a Lift?	No
		Number of Floors in the Block:	3

TENURE

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

ACCOMMODATION

No. of Living Room(s):	1	No. of Bedroom(s):	2	No. of Kitchen(s):	1
No. of Bathroom(s):	1	No. of WC(s):	0	No. of Other room(s):	0
Description of Other room(s) :					
Floor Area (m²):	80	Floor Area type:	Internal		

GARAGES & OUTBUILDINGS

Garages:	None
Permanent Outbuildings:	None.

CONSTRUCTION

Wall Construction:	Solid Stone		
Roof Construction:	Pitched tile		
Approximate Year of Construction:	1884	Any evidence of alterations or extensions?	No
Alterations / Extensions details:			

RISKS

Is there evidence of movement to the property?	Yes	If Yes, does this appear longstanding?	Yes
Are there any other risk matters?	No		
If yes to any of the above, please provide details:	Evidence of movement was noted in the form of distortion to/around lintels. This is believed to be longstanding and non-progressive.		

SERVICES

Electricity:	Mains	Gas:	Mains	Water:	Mains
Central Heating:	Full	Drainage:	Mains		
Provide comments:					

LEGAL MATTERS

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

LOCATION

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

Road description:	The road has been adopted.
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GENERAL REMARKS

The general condition of the property appears consistent with it's age and type of construction, although some works of repair and maintenance are required.

ESSENTIAL REPAIRS

None

MORTGAGEABILITY REMARKS

None

VALUATION

Market Value in present condition:	£ 200000
Market Value after essential repairs:	£
Insurance reinstatement value:	£ 300000

DECLARATION

Surveyor's Name	J Blair	Surveyor's Qualifications	MRICS	Report Date (dd/mm/yyyy):	02/06/2025
Company Name	Connells Survey & Valuation Ltd	Address	Valuation Management Centre, Cumbria House, 16-20 Hockliffe Street Leighton Buzzard LU		
Telephone Number	01525218647	Email Address	Customercare@connells.co.uk		

Surveyor's Signature