Single Survey

Property Address	42 Lademill Whins of Milton Stirling FK7 0HN
Customer	Ms Yvonne Cunningham
Date of Inspection	18/11/2026
Prepared by	Chris McParland Walker Fraser Steele

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.

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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.

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

[2]Which 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 is a purpose built detached house over a two storey layout.
Accommodation	Comprises: Hall, lounge, dining kitchen and family room. Landing, three bedrooms, en suite shower room and bathroom.
Gross internal floor area (sqm)	101
Neighbourhood and location	The property is in a predominantly residential area in a town location. There are average local residential amenities and the road is believed to be adopted.
Age	1996
Weather	At the time of the inspection, it was dry. This was preceded by a period of changeable weather conditions.
Chimney stacks	None

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where required.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defines 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.** **Roofs are prone to water penetration in extreme storms but it is not always possible for surveyors to identify this likelihood in good or dry weather. All slated roofs in particular should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.** Partial Limitation due to stored items in the loft area. The roof is pitched and overlaid with concrete tiles. The roof void is accessed via a hatch in the first floor landing ceiling. The roof is formed with timber trusses. The roof is lined internally with sarking fixed underneath rafters. Fibre glass insulation is provided between the ceiling joists to a depth of approximately 300mm.

Rainwater fittings	**Visually inspected with the aid of binoculars where required.** Rainwater fittings are formed in plastic.

Main walls	**Visually inspected with the aid of binoculars where required.** **Foundations and concealed parts were not exposed or inspected.** The main walls are finished in pointed brick measure approximately 300mm thick and are assumed to be of timber frame construction. The type of damp-proof course to the main walls cannot be ascertained.

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 window frames are of uPVC with sealed unit double glazing. The front door is if uPVC and is partially glazed. The side door is of timber and is partially glazed and there are uPVC double glazed French doors to the rear External joinery is of painted timber.

External decorations	**Visually inspected** Soffits and fascia boards are of timber with a painted finish.

Conservatories / porches	None

Communal areas	None

Garages and permanent outbuildings	None

Outside areas and boundaries	**Visually inspected** There are private garden grounds to both front and rear laid to lawn with areas of timber decking. The boundaries are defined by timber fencing. There is a private drive made up of concrete slabs to the front.

Ceilings	**Visually inspected from floor level** Ceilings are of plasterboard construction with a artex finish.

Internal walls	**Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls are of stud partition with a painted and tiled finish.

Floors including sub floors	**Surface of exposed floors were visually inspected. No carpets or floor covering were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** **Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.** The floors are of suspended timber construction with fixed floor coverings present.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** The kitchen fittings comprise a range of wall and base units. Internal doors and skirtings are formed in timber. Some internal doors are partially glazed.

Chimney breasts and fireplaces	None

Internal decorations	**Visually inspected** The walls and ceilings have a mixture of painted/papered/tiled finishes.

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.** Mains electricity is connected with the meter and consumer unit located in under stair cupboard.

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.** Mains gas supply is connected with a meter located outside.

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.** Mains water supply is connected. A stopcock is located in the kitchen. Plumbing where visible is copper and plastic. The bathroom is fitted with a wash hand basin, WC and bath with overhead shower. The en suite is fitted with a wash hand basin, WC and shower cubicle.

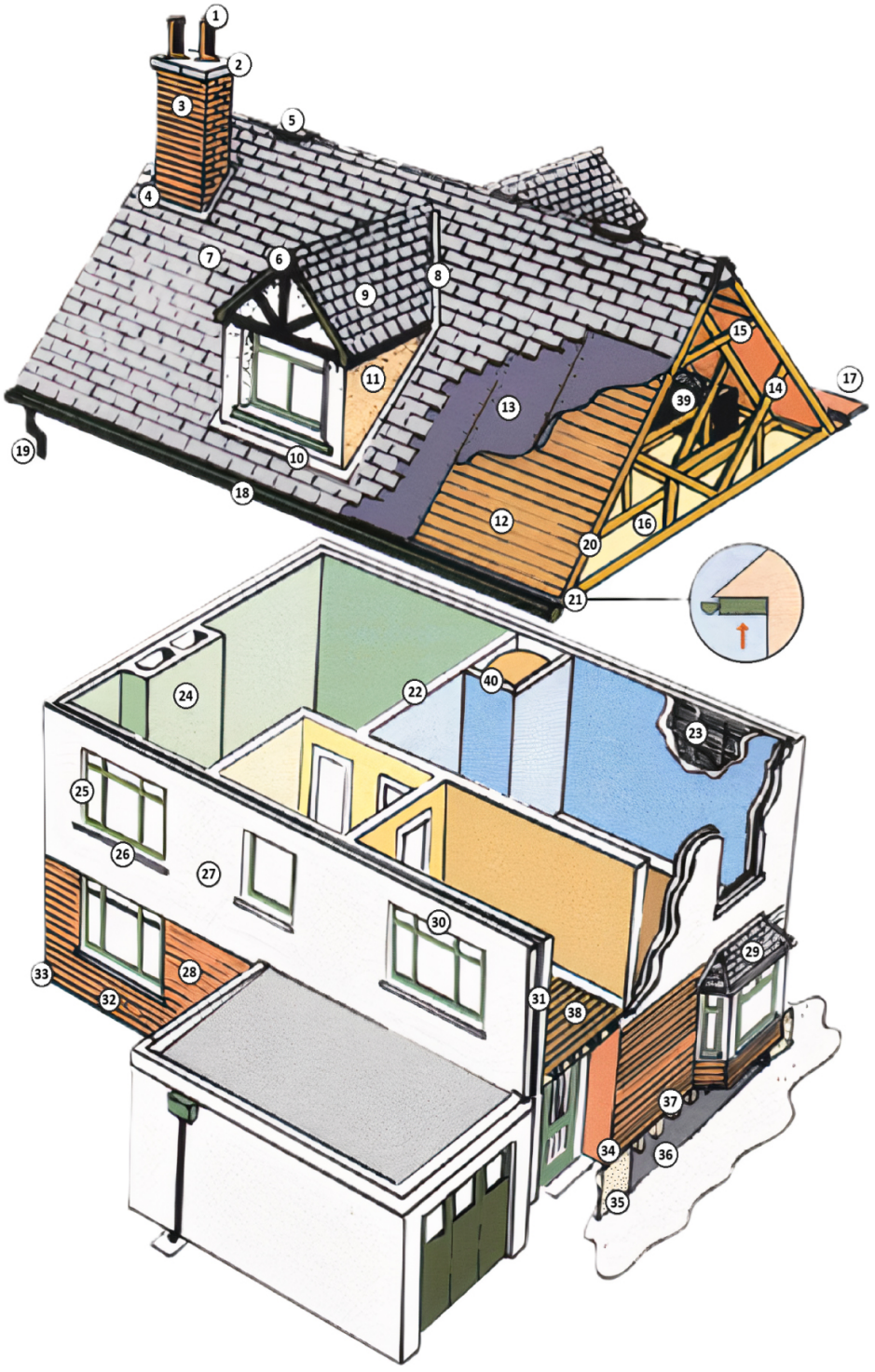
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** Central heating is provided by a wall mounted gas fired boiler in the kitchen supplying radiators. Hot water is provided by the central heating boiler.

Drainage	**Drainage covers etc were not lifted. Neither drains nor drainage system were tested.** Drainage is assumed to connect into the public sewer.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** There are smoke alarms located in the hall, lounge, family room and landing. There is a carbon monoxide alarm located in the kitchen. There are heat detectors located in the kitchen. No comment will be made on burglar alarm systems for security reasons. There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022. We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.

Any additional limits to inspection	When visually inspected the property insulation was not disturbed, furniture and personal effects (particularly in cupboards) and floor coverings have not been moved. At the time of inspection the property was occupied and floors were covered.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards / skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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

2. CONDITION

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

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

Structural movement	
Repair category:	1
Notes	No evidence of significant structural movement was noted affecting the property within the limitations and scope of the inspection and report.

Dampness, rot and infestation	
Repair category:	1
Notes	There is no evidence indicating any significant dampness, rot or infestation within the limitations and scope of the inspection and report.

Chimney stacks	
Repair category:	
Notes	Not Applicable

Roofing including roof space	
Repair category:	1
Notes	There is no evidence of significant defects from ground level affecting the pitched roofing within the limitations and scope of the inspection and report.

Rainwater fittings	
Repair category:	1
Notes	We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect. There are no obvious or significant defects affecting the rainwater conductors.

Main walls	
Repair category:	1
Notes	There are no obvious or significant defects affecting the main walls.

Windows, external doors and joinery	
Repair category:	1
Notes	There are no obvious or significant defects affecting the external windows/doors/joinery.

External decorations	
Repair category:	1
Notes	There are no obvious or significant defects affecting external decorations. Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories / porches	
Repair category:	
Notes	Not Applicable

Communal areas	
Repair category:	
Notes	Not Applicable

Garages and permanent outbuildings	
Repair category:	
Notes	Not Applicable

Outside areas and boundaries	
Repair category:	1
Notes	Outside areas have been well maintained.

Ceilings	
Repair category:	1
Notes	Some ceilings have a textured coating, there is the possibility that these finishes may contain some degree of asbestos fibre content. Textured coatings in good condition and left undisturbed poses no risk to health however, should you wish to remove or drill specialist advice should be sought prior to carrying out such work. There are no obvious or significant defects affecting ceilings.

Internal walls	
Repair category:	1
Notes	There are no obvious or significant defects affecting the internal walls.

Floors including sub floors	
Repair category:	1
Notes	Suspended floor surfaces have minor spring and unevenness.

Internal joinery and kitchen fittings	
Repair category:	1
Notes	There are no obvious or significant defects affecting kitchen fittings or internal joinery.

Chimney breast and fire places	
Repair category:	
Notes	Not Applicable

Internal decorations	
Repair category:	1
Notes	Areas of the ceilings have a textured coating, there is a possibility that these finishes may contain some degree of asbestos fibre content. Textured coatings in good condition and left undisturbed poses no risk to health, however, should you wish to remove or drill specialist advice should be sought prior to carrying out such work. There are no obvious or significant defects affecting internal decorations.

Cellars	
Repair category:	
Notes	Not Applicable

Electricity	
Repair category:	1
Notes	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 IEE regulations. No obvious or significant defects are noted to the electrical installation, this should be confirmed by an approved contractor.

Gas	
Repair category:	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor. It should be verified that the gas systems have been checked by a Gas Safe engineer within the previous 12 months. 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. There is no obvious defects affecting the gas installation but this should be confirmed by an approved Gas Safe contractor.

Water, plumbing and bathroom fittings	
Repair category:	1
Notes	There are no obvious defects affecting the visible plumbing apparatus or sanitary ware.

Heating and hot water	
Repair category:	1
Notes	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Boilers and central heating systems should be tested and serviced by a Gas Safe registered engineer on an annual basis to ensure their safe and efficient operation. 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. At the time of inspection the heating system was in use and appeared to be functioning in an acceptable fashion, although this should be confirmed by a suitably qualified contractor.

Drainage	
Repair category:	1
Notes	There are no obvious defects affecting the foul or surface water drainage systems.

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

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

Category 1 1

No immediate action or repair is needed.

Category 2 2

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

Category 3 3

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

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

Unrestricted parking within 25 metres

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

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer
Your legal adviser should confirm the title of the property and that it is held in Absolute Ownership without any onerous burdens or title restrictions. The property has been extended/structurally altered including the conversion of the garage. The valuation assumes that all necessary statutory consents have been obtained. Legal Adviser to confirm the necessary Consents were obtained. The exact extent of the boundaries should be confirmed by the Title Deeds. In respect of any mutual boundaries, any shared maintenance liabilities or responsibilities require verification. It is assumed that a Property Enquiry Certificate will be exhibited and that the property has a clear Title. The Solicitor/Conveyancer must ensure that any prospective purchaser fully understands the nature, criteria and basis of a Home Report and in particular what a Home Report is and what it is not (an exhaustive Condition Report) This should be done before any prospective purchaser makes an offer for this property based on the content of this report. If the Solicitor or purchaser requires any clarification in relation to this they must contact the surveyor or familiarise themselves with the nature and criteria of this type of report. Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property. 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 the property has been the subject of any compensation claims and to confirm that the property is not adversely affected. Your legal adviser should establish the existence and validity of any service agreements or engineer's certificates for the central heating system with this property. The date of original installation, the name of the service company and when testing/servicing was last carried out, should also be determined. It is assumed there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse affect on the property. The roadway and footpath’s bounding the property are assumed to have been adopted by the local authority. As far as we are aware the property is not affected by any adverse redevelopment or road proposals.

Estimated re-instatement cost (£) for insurance purposes
£240,000. (Two Hundred and Forty Thousand pounds.)

Valuation (£) and market comments
£310,000. (Three Hundred and Ten Thousand pounds.)

Report author:	Chris McParland
Company:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Electronically Signed By:	Chris McParland
Date of report:	18/11/2026

Mortgage Valuation

Case Details

Seller name(s):	Mrs. Cunningham
Address line 1:	42 Lademill
Address line 2:	Whins of Milton
Address line 3:	
Town / City:	Stirling
County:	
Postcode:	FK7 0HN
Date of inspection (dd/mm/yyyy):	18/11/2026

Property Details

Property type:	House
Property style:	Detached
Was the property built for the public sector?	No

Specific details for: flats & maisonettes

Floor of property:		Number of floors in block:		Number of units in block:		Lift available in block?	

Tenure

Tenure:	Absolute Ownership

If Leasehold:

Unexpired term (years):		Ground rent (pa):	£

Acommodation

No. of living room(s):	2	No. of bedroom(s):	3	No. of kitchen(s):	1
No. of bathroom(s):	2	No. of WC(s):	0	No. of other room(s):	0
Description of other room(s):					
Floor area (m²):	121	Floor area type:	External		

Garages & Outbuildings

Garages / Parking space(s):	Private driveway
Permanent outbuildings:	None.

Construction

Wall construction:	Timber Frame
Roof construction:	Pitched tile
Approximate year of construction:	1996
Any evidence of alterations or extensions?	Yes
Alterations or extension details:	The property has been altered / extended with a garage conversion into habitable space. Our valuation assumes these works have been carried out with all necessary consents. Legal advisors to confirm.

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Risks

Is there any evidence of movement to the property?	No
If yes, does this appear longstanding?	
Are there any further risk factors?	Yes
If yes, please provide details:	The property is located in an area of historical mining activity and it is possible that materials containing an asbestos content may be present.

Services

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

Legal Matters

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

Location

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

Roads

Road description:	It is assumed that the road has been adopted.

General Remarks

The subject property is considered to be in a condition that is in keeping with its age and construction type.

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Essential Repairs

None

Mortgageability Remarks

In our opinion, the property will provide suitable security for normal lending purposes, although as lender's requirements differ you should confirm with your mortgage provider that the property meets their lending criteria.

Valuation

Market value in present condition:	£ 310000
Market value after essential repairs:	£
Insurance reinstatement value:	£ 240000
Retention required? No	Retention amount: £

Declaration

Surveyor name:	Chris McParland
Surveyor qualifications:	ASSOCRICS
Report date (dd/mm/yyyy):	18/11/2026
Company name:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Telephone number:	01412210442
Email address:	Enquiries@walkerfrasersteele.co.uk
Surveyor signature:	

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