

# Single Survey

AUDIT  
COPY  
NOT  
FOR  
ISSUE

survey report on:

<b>Property address</b>	20 Park Road, Lhanbryde, Elgin, IV30 8PJ
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<b>Customer</b>	Mrs J Douglass
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<b>Customer address</b>	
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<b>Prepared by</b>	Harvey Donaldson And Gibson
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<b>Date of inspection</b>	30th May 2022
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HARVEY  
DONALDSON  
& GIBSON  
CHARTERED SURVEYORS  
Parent to HomeReportScotland.scot

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

The ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

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

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

# Terms and Conditions

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

# Terms and Conditions

contained in the Report and the generic Mortgage Valuation Report.<sup>2</sup>

## 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.

## 1.1 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;

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

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- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

researched.

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

## 2.3 THE REPORT

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

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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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 etc. will not be inspected or reported on.

<b>Description</b>	The subjects comprise a semi-detached bungalow.
<b>Accommodation</b>	The Accommodation comprises - Entrance vestibule, living room, hallway, bedroom, kitchen and bathroom.
<b>Gross internal floor area (m<sup>2</sup>)</b>	47
<b>Neighbourhood and location</b>	The property is situated in a residential area in the village of Lhanbryde. Surrounding properties are of differing ages and character. There are limited amenities available in Lhanbryde, however a wider range of facilities can be found in the town of Elgin, located approximately 4 miles distant.
<b>Age</b>	Circa 50 years, however converted into residential in 1996.
<b>Weather</b>	It was dry at the time of the inspection.
<b>Chimney stacks</b>	None.
<b>Roofing including roof space</b>	The roof is flat and understood be to clad in bituminous felt.
<b>Rainwater fittings</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b> Rainwater discharge is mostly via cast iron downpipes.

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<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The property appears to be of a solid blockwork construction, approximately 320mm thick and roughcast externally. Due to the neighbouring structure, there may be some concealed steel work in the construction.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are of timber construction and double glazed.</p> <p>The front door is of upvc construction.</p> <p>The fascia boards and soffits at the eaves of the roof are timber.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>The external decorations are painted, where applicable.</p>
<b>Conservatories / porches</b>	None.
<b>Communal areas</b>	None.
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is a terraced store of blockwork construction, under a flat bituminous felt roof, located in the shared courtyard. The access door is timber.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>There is a shared courtyard area which is mostly poured concrete, bounded by timber fencing and 22 &amp; 24 Park Road.</p> <p>We understand the former shop, 18 Park Road to the rear of the subject, has now changed use to form a shared garden between 20, 22 and 24 Park Road. The former shop structure is still partially intact.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Ceilings throughout the property are of plasterboard materials.</p>

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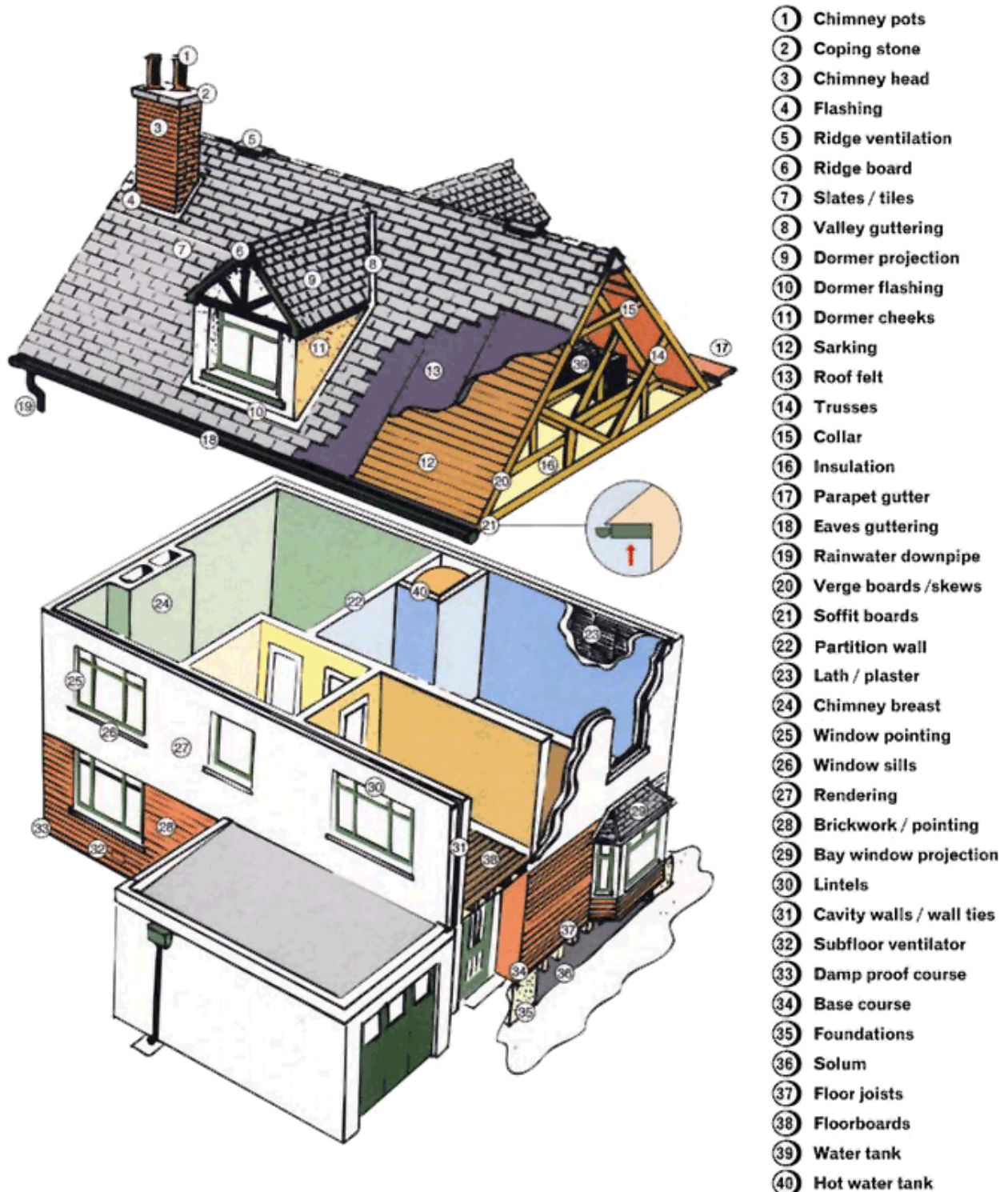
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Internal partitions are of timber stud design, plasterboard lined on both faces.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p>Flooring throughout the property appears to be of solid concrete construction, overlaid in a chipboard sheeting, all of which have fully fitted floor coverings.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The internal doors are a mixture of timber with glazed inserts and hollow flush units.</p> <p>The skirting boards and door surrounds are timber.</p> <p>The kitchen fittings consist of floor and wall mounted units with a stainless steel sink.</p>
<b>Chimney breasts and fireplaces</b>	None.
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>The ceilings and walls are painted.</p> <p>The internal joinery is finished with a decorative stain.</p> <p>The bathroom and kitchen are finished with tiles.</p>
<b>Cellars</b>	None.

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<b>Electricity</b>	<p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>Mains electricity is installed. The meter and consumer unit are located in the bedroom cupboard. The system appears to be of a 13 amp type and design. The switch and socket outlets are plastic and the wiring is sheathed with PVC, where visible.</p> <p>The meter appears to be a pay as you go type.</p>
<b>Gas</b>	No gas.
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Water is supplied from the mains.</p> <p>The bathroom contains a bath with an electric shower overhead, wash hand basin and w.c.</p> <p>The visible pipework is a mixture of copper and plastic.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Space heating is via electric storage heaters and panel radiators. Hot water is by an electric immersion heater, the unvented hot water cylinder is located in the the hallway cupboard.</p>
<b>Drainage</b>	<p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Mains drainage is understood to be connected.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Smoke/heat detectors are installed.</p> <p>Scottish government regulations come into effect in February 2022 which will require each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.</p>

<b>Any additional limits to inspection</b>	<p>The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings etc. The tenants personal belongings were not removed from cupboards.</p> <p>This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.</p> <p>The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.</p> <p>It was dry on the date of inspection. Leakage and water penetration etc are sometimes only visible during or immediately after, adverse weather conditions.</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.</p> <p>There is no roof space available for inspection due to the roof design being flat.</p> <p>No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.</p>
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## 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.


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## 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	No obvious significant structural movement noted, on the basis of a single inspection.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>An electronic moisture meter was used to measure levels of dampness, at random locations, to lower wall surfaces and floors, where accessible and without moving furniture or lifting floor coverings, if present.</p> <p>There is evidence of condensation/black mould growth within the property. Condensation is a lifestyle issue which can be remedied by a combination of adequate heating and ventilation.</p>

 Chimney stacks	
Repair category	-
Notes	Not applicable.

 Roofing including roof space	
Repair category	3
Notes	<p>The flat roof covering is showing signs of weathering and puddling, which are signs that it is entering the latter stages of its performance life. (Category 2).</p> <p>The timber cladding to the roofline above the subjects front door is unfinished, exposing timbers which are decaying. This requires attention. (Category 3).</p>



## Rainwater fittings

<b>Repair category</b>	1
<b>Notes</b>	No significant disrepair was noted to the rainwater goods. It will however be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	<p>The external walls generally appeared in fair condition commensurate with the age and type of property, however normal weathering and missing rendering was noted.</p> <p>The steel beams to the adjacent former commercial premises appears to be fixed to the subjects gable. Future removal may impact the subject property.</p> <p>Solid blockwork walls generally have poorer insulation qualities and can be prone to condensation.</p>



## Windows, external doors and joinery

<b>Repair category</b>	2
<b>Notes</b>	<p>The windows are not modern and show signs of aging and deterioration. The life expectancy of same should be fully appreciated.</p> <p>The external timber cladding is incomplete and requires attention.</p>



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	<p>No obvious significant defects noted.</p> <p>Paint finishes and decorated external surfaces will require redecoration on a regular basis.</p>



## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Communal areas

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Garages and permanent outbuildings

<b>Repair category</b>	1
<b>Notes</b>	No obvious significant defects noted to the store, allowing for some deterioration to the external timbers.  Flat felt roofs have a limited life and are prone to sudden failure.



## Outside areas and boundaries

<b>Repair category</b>	2
<b>Notes</b>	The poured concrete is cracked and uneven in places and the timber fencing shows signs of weathering.  The former 18 Park Road requires works and landscaping to form the shared rear garden area between 20, 22 and 24 Park Road.



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	No obvious significant defects were noted to the ceiling surfaces.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	No obvious significant defects were noted to the internal walls.



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect.



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>The kitchen units are functional but dated and worn. Impact damage was also noted to the living room door.</p> <p>It should be confirmed that all glass doors contain safety glass to comply with current regulations.</p>



## Chimney breasts and fireplaces

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	No obvious significant defects were noted to the internal decoration.



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Electricity

<b>Repair category</b>	2
<b>Notes</b>	<p>It is likely that only the most recently rewired properties will have electrical installations that fully comply with current regulations. The installation in this property appears relatively modern but there is no evidence of a recent test.</p> <p>It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.</p>



## Gas

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Water, plumbing and bathroom fittings

<b>Repair category</b>	2
<b>Notes</b>	The seal around the bath appears defective, and may have led to damp penetration to concealed areas beneath. It will be fully appreciated that areas not inspected cannot be guaranteed to be free from defect, and that where dampness is present, there is an attendant risk of decay.



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.  The system was not running at the time of inspection but appeared serviceable.



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	No obvious significant defects were noted to the drainage system, within the limitations of the 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	2
Chimney stacks	-
Roofing including roof space	3
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	-
Internal decorations	1
Cellars	-
Electricity	2
Gas	-
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.

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must 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.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case.

The property is attached to a former commercial premises which has had a change of use from shop to garden ground. We understand this area is now shared between 20, 22 and 24. It is assumed that all necessary local authority consents and title adjustments have been completed.

The subject currently has characteristics which will restrict future saleability therefore many lenders will not provide mortgage funding on a property of this type.

Access to the subjects store and bins is via the shared courtyard, and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

It is understood that the property is tenanted but we assume will be sold with the benefit of full vacant possession. The legal adviser should confirm this.

The subject property was previously classed as commercial use and was converted into residential use in 1996. We assume that the necessary Local Authority consents and approvals have been granted for a change of use back to residential.

### Estimated reinstatement cost for insurance purposes

£110,000 (One hundred and ten thousand pounds).

Building costs are currently increasing significantly above inflation due to material and labour shortages. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

## Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 30 May 2022 is:

£50,000 (Fifty thousand pounds sterling).

The valuation is for the property as an individual unit and ignores any potential increase or decrease in value resulting from the property forming part of a portfolio or connected purchase. The valuation also takes into consideration the former 18 Park Road ground which we understand is now to be a shared garden area between 20, 22 and 24 Park Road.

It is recommended that where repairs, defects or maintenance items have been identified interested parties make appropriate enquiries in order to satisfy themselves for potential costs of the extent of the works required prior to submitting a legal offer to purchase.

Consequently, the property can not be widely recommended as forming suitable security for mortgage lending purposes and should be considered as a cash only purchase.

<b>Signed</b>	Security Print Code [419052*DRAFT*]O Electronically signed
<b>Report author</b>	India Hill
<b>Company name</b>	Harvey Donaldson And Gibson
<b>Address</b>	Caledonian House Business Centre, High Street, Elgin, IV30 1BD
<b>Date of report</b>	9th June 2022

# Mortgage Valuation Report



HARVEY  
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Parent to HomeReportScotland.scot

## Property Address

Address 20 Park Road, Lhanbryde, Elgin, IV30 8PJ  
Seller's Name Mrs J Douglass  
Date of Inspection 30th May 2022

## Property Details

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

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

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?  Yes  No

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

Approximate Year of Construction

## Tenure

Absolute Ownership  Leasehold Ground rent £  Unexpired years

## Accommodation

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

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%)  Yes  No

## Garage / Parking / Outbuildings

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

Permanent outbuildings:

Block store.

# Mortgage Valuation Report

## Construction

Walls  Brick  Stone  Concrete  Timber frame  Other (specify in General Remarks)  
Roof  Tile  Slate  Asphalt  Felt  Other (specify in General Remarks)

## Special Risks

Has the property suffered structural movement?  Yes  No

If Yes, is this recent or progressive?  Yes  No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?  Yes  No

If Yes to any of the above, provide details in General Remarks.

## Service 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:

Heating fuel: Electric  
Heating type: Storage

## Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way  Shared drives / access  Garage or other amenities on separate site  Shared service connections  
 Ill-defined boundaries  Agricultural land included with property  Other (specify in General Remarks)

## Location

Residential suburb  Residential within town / city  Mixed residential / commercial  Mainly commercial  
 Commuter village  Remote village  Isolated rural property  Other (specify in General Remarks)

## Planning Issues

Has the property been extended / converted / altered?  Yes  No

If Yes provide details in General Remarks.

## Roads

Made up road  Unmade road  Partly completed new road  Pedestrian access only  Adopted  Unadopted

# Mortgage Valuation Report

## General Remarks

The property is situated in a residential area in the village of Lhanbryde. Surrounding properties are of differing ages and character. There are limited amenities available in Lhanbryde, however a wider range of facilities can be found in the town of Elgin, located approximately 4 miles distant.

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

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case.

The property is attached to a former premises which has had a change of use from shop to garden ground. We understand this area is now shared between 20, 22 and 24. It is assumed that all necessary local authority consents and title adjustments have been completed.

The subject currently has characteristics which will restrict future saleability therefore many lenders will not provide mortgage funding on a property of this type.

Access to the subjects store and bins is via the shared courtyard, and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

It is understood that the property is tenanted but we assume will be sold with the benefit of full vacant possession. The legal adviser should confirm this.

The subject property was previously classed as commercial use and was converted into residential use in 1996. We assume that the necessary Local Authority consents and approvals have been granted for a change of use back to residential.

## Essential Repairs

Landscaping works required to form the rear shared garden area which was a former shop.

Estimated cost of essential repairs £  Retention recommended?  Yes  No Amount £

# Mortgage Valuation Report

## Comment on Mortgageability

The subjects characteristics will be subject to very restricted lending and can not be recommended as forming suitable security for mortgage lending purposes and should be considered as a cash only purchase.

## Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £   
(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 [419052\*DRAFT\*]O  
Electronically signed by:-

Surveyor's name India Hill

Professional qualifications AssocRICS

Company name Harvey Donaldson And Gibson

Address Caledonian House Business Centre, High Street, Elgin, IV30 1BD

Telephone 01343547844

Fax 0203 880 9193

Report date 9th June 2022