Single Survey

Property Address	1 Keir Street Bridge of Allan Stirling Stirlingshire FK9 4NW
Customer	AMG Ltd
Date of Inspection	24/09/2025
Prepared by	Stuart Lewis Harvey Donaldson & Gibson Chartered Surveyors

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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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Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on https://www.connellsgroup.co.uk/our-group/our-brands/. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is Rebecca Freeman FRICS, contact 01332 813096.

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 subjects comprise a converted flat located on the first floor within a two storey block containing two units in all. The property is understood to be category Category C Listed, being of historical and architectural interest. The subjects are located within a Conservation Area.
Accommodation	First floor: Hall, living room, open-plan kitchen/dining area, 2 bedrooms and bathroom.
Gross internal floor area (sqm)	76
Neighbourhood and location	The subjects are located in a residential area within the town of Bridge of Allan. Surrounding properties are of a similar style and design. There is a reasonable range of amenities nearby. The subjects are accessed by way of an adopted road. The property is located within a Conservation Area. Costs associated with repairs, maintenance and renewal of building components can be higher than normal.
Age	1890
Weather	It was dry at time of inspection.

Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** The chimney heads are brick, rendered masonry and stone construction.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.** The flat roof was only partially visible at the time of inspection. Our inspection of the roof void was restricted to a head and shoulders inspection only due to the loft hatch being of inadequate size. The roof is of pitched timber design being overlaid with natural slates. FLAT ROOF: There is a flat roof over a dormer projection to the rear which could not be inspected from ground level however from the edges this appears to be overlaid with felt.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** It will 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. The gutters and downpipes are of uPVC and cast-iron construction.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls of the ground floor are of solid stone construction. The subject property is built into the roof space and the walls are mostly considered to be of timber frame and clad with slates.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.** The windows are of uPVC design incorporating double glazed units. The door is of timber framed design. Eaves details are carried in timber.

External decorations	**Visually inspected.** External decorations are painted.

Conservatories / porches	None

Communal areas	**Circulation areas visually inspected.** The property is accessed by a common entrance giving access to all floors.

Garages and permanent outbuildings	None

Outside areas and boundaries	**Visually inspected.** There are garden grounds to the front of which it is assumed a section belongs to the subject property. Rights of access, land ownership and maintenance liabilities should be confirmed through an inspection of the title deeds.

Ceilings	**Visually inspected from floor level.** Ceilings within the property are of lath/plaster.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls are of solid masonry and timber framed design finished in lath and plaster.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings 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 property has fully fitted floor coverings throughout which restricted the scope of our inspection. The floors are of suspended timber construction.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** Internal joinery comprises timber skirtings, door facings and door surrounds. The doors are timber design. Kitchen fittings comprise a range of wall and base units and work surfaces.

Chimney breasts and fireplaces	None

Internal decorations	**Visually inspected.** The internal decorations are painted and papered.

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.** A mains supply of electricity is connected with power points situated throughout the property. The fuse board is located in the hall cupboard as is the electrical meter. Wiring, where visible, is sheathed in PVC. The electrical supply was disconnected at time of inspection.

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.** At the time of our inspection the gas supply was disconnected. A mains supply of gas is connected.

Water, plumbing and bathroom fittings	**Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.** Water is supplied from the mains. The visible pipework is copper and plastic. The bathroom contains a three piece suite consisting of a bath with shower over, wash-hand basin and toilet. Water supply was turned off and drained down on the date of inspection.

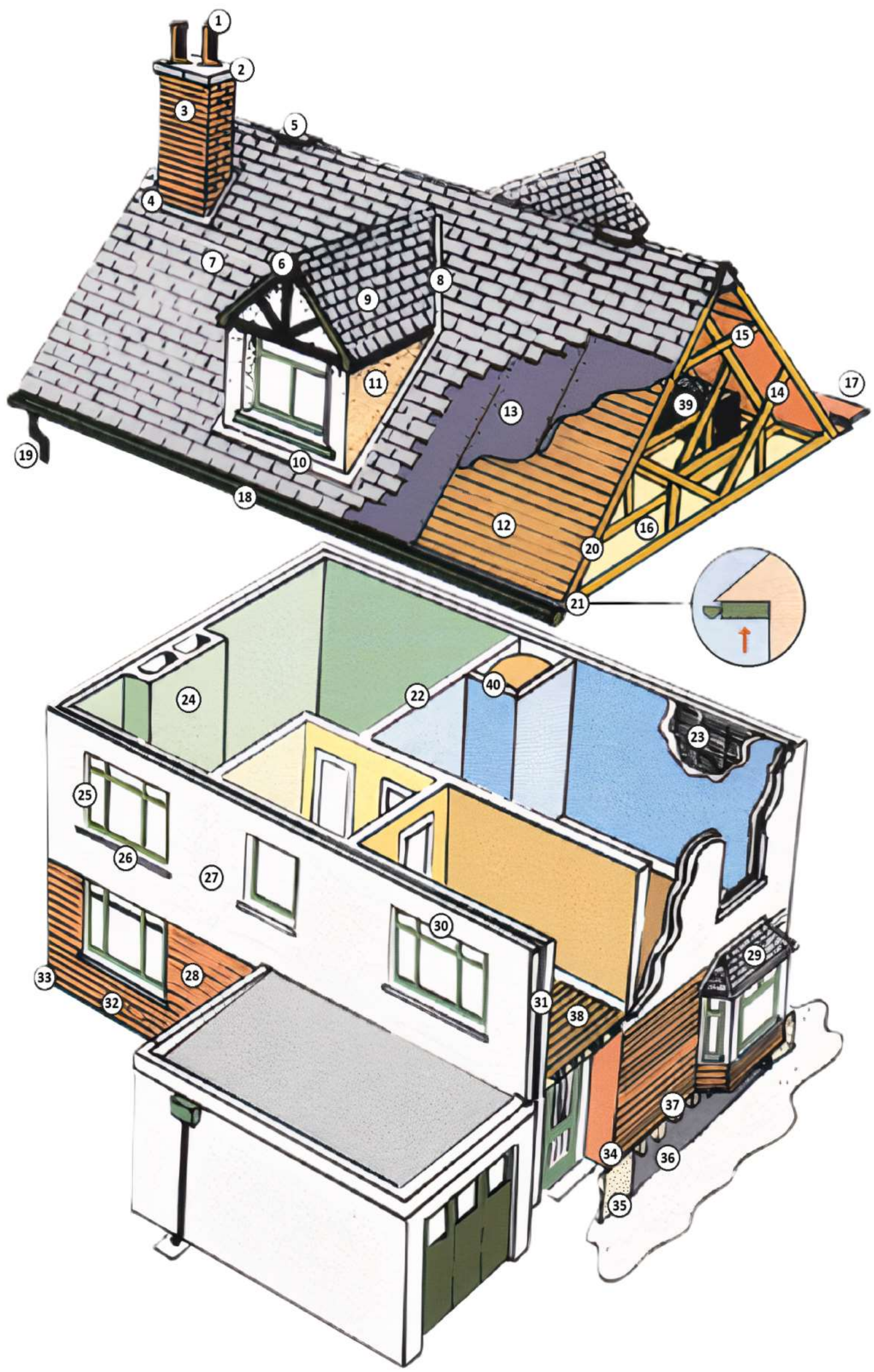
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The system was turned off and drained down at the time of our inspection. The property is centrally heated by means of a gas fired condensing system. Heating to rooms is provided by water filled radiators. The central heating boiler is located in the kitchen. The boiler is of a design which also provides domestic hot water upon demand.

Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** Mains drainage is understood to be connected.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Upgrading is required to comply with these regulations.

Any additional limits to inspection	**For flats/maisonettes** **Only the subject flat and internal communal areas giving access to the flat were inspected.** **If the roof space or under-building/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.** **The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.** The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items and furnishings etc. The owner's personal belongings were not removed from cupboards. It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. 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. No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report. 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. It was dry on the date of inspection. Leakage and water penetration may only be visible to building components such as roof spaces, rainwater goods, around chimney breasts, window openings, etc. These are sometimes only visible during or immediately after, adverse weather conditions. Similarly, sometimes defects in rainwater goods are only apparent during, or after heavy rainfall. The flat roof was not completely visible within the limits of inspection. 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 and you have concerns you should engage a qualified asbestos surveyor.

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 (1)	Category 2 (2)	Category 3 (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	There is evidence of previous movement in the form of uneven/sloping floors. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

Dampness, rot and infestation	
Repair category:	2
Notes	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. Staining noted to many ceiling surfaces and to timbers in the roof void. No damp readings were recorded to accessible areas however a precautionary check by a suitably qualified specialist is advised.

Chimney stacks	
Repair category:	2
Notes	Some damaged stonework was noted to a rear chimney for which repairs will likely be required. It should be noted that unused chimneyheads are a common source of water ingress with the resultant risk of deterioration to the masonry and surrounding timbers within the roof void.

Roofing including roof space	
Repair category:	3
Notes	ROOF COVERING: The roof slates were noted to be loose, missing and/or broken in places. Repairs are required. In the absence of stripping and re-covering, this roof structure will be an increasingly frequent source of maintenance expenditure. Purchasers should note that the slate roof covering is at the end of its anticipated life. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs. In the absence of stripping and relaying, on-going and increasing maintenance expenditure should be anticipated. FLAT ROOFS: The flat roof covering may be is entering the latter stages of its performance life. ROOF VOID: Staining was visible to roofing timbers in the roof space however no access was available to confirm if this is historic or ongoing. A roofing contractor should inspect the roof and roof timbers and advise on their condition.

Rainwater fittings	
Repair category:	2
Notes	Cast iron components show signs of corrosion. This will become a progressive defect if left unattended. Allowing leaves, moss, and other debris to accumulate and create blockages is one of the most frequent causes of gutter-related dampness problems. The weight of the accumulated material can cause gutters to leak at joints or even to collapse completely. However, all of this may be prevented by cleaning gutters frequently, preferably twice a year.

Main walls	
Repair category:	2
Notes	Loose, missing and broken vertical slates noted to dormer walls for which ongoing maintenance and repair should be anticipated.

Windows, external doors and joinery	
Repair category:	2
Notes	The windows are not modern and the life expectancy of same should be fully appreciated. Whilst there was no obvious defect on the date of inspection, it should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions. Impact damage noted to the entrance door requiring repair.

External decorations	
Repair category:	2
Notes	Weathering and flaking paintwork was noted to the external joinery. General timber repairs may be required upon redecoration.

Conservatories / porches	
Repair category:	
Notes	Not applicable

Communal areas	
Repair category:	2
Notes	Rotted and defective external timbers can lead to decay and damage to the internal structure. Repair or replacement is required. Plaster was noted to be cracked and defective in places. Repairs are required.

Garages and permanent outbuildings	
Repair category:	
Notes	Not applicable

Outside areas and boundaries	
Repair category:	1
Notes	No reportable defects were noted to outside areas and boundaries.

Ceilings	
Repair category:	3
Notes	Cracking and likely water damage (dry) was noted to plaster surfaces in isolated areas. Localised plaster repairs should be anticipated. The ceilings may contain asbestos based materials. Further investigation by a licensed contractor should be carried out. As age increases, it is not unusual for the plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.

Internal walls	
Repair category:	1
Notes	No obvious significant defects were noted to the internal walls.

Floors including sub floors	
Repair category:	2
Notes	Areas of loose and uneven flooring were noted, consistent with age with some damaged sections noted. Cracked tiles noted in bathroom. 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. Flooring was noted to be off level, in line with previous comments regarding structural movement. Please see our previous comments under 'Structural Movement'.

Internal joinery and kitchen fittings	
Repair category:	2
Notes	Internal joinery is of mixed design and vintage, and although worn in some areas, appears generally serviceable. Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age. The kitchen fittings of a basic design and are displaying signs of wear and tear.

Chimney breast and fire places	
Repair category:	
Notes	Not applicable

Internal decorations	
Repair category:	2
Notes	Internal decorations are dated and show evidence of wear and tear.

Cellars	
Repair category:	
Notes	Not applicable

Electricity	
Repair category:	3
Notes	The electrical system retains dated features with an older style fuse box that does not comply with current regulations. Additionally the following features were noted: There are a number of skirting mounted electrical sockets and there are some exposed wires at light fittings. The electrical installation should be inspected by a suitably qualified person prior to purchase. Thereafter it is recommended good practice that all electrical installations should be checked periodically, approximately every five years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category:	2
Notes	The gas supply was disconnected at the time of our inspection. The gas installation should therefore be inspected by a suitably qualified person. All gas appliances should be tested and thereafter maintained by a Gas Safe registered contractor on an annual basis. This should be regarded as a routine maintenance and safety check.

Water, plumbing and bathroom fittings	
Repair category:	2
Notes	The seal around the bath is deteriorating, 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 inherent risk of decay. Sanitary fittings, whilst functional, are of a dated design. The plumbing in the majority of properties built before 1945 was carried in lead. Given the age of the property, there is a risk that there could be lead piping in concealed locations. Should this be encountered, it would be essential to have this replaced, on health grounds.

Heating and hot water	
Repair category:	2
Notes	No obvious significant defects were noted to the heating/hot water system, although this has not been tested. It is recommended good practice that boilers are serviced on an annual basis by an appropriately qualified person. The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person.

Drainage	
Repair category:	1
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection.

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	2
Chimney stacks	2
Roofing including roof space	3
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	
Communal areas	2
Garages and permanent outbuildings	
Outside areas and boundaries	1
Ceilings	3
Internal walls	1
Floors including sub floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	
Internal decorations	2
Cellars	
Electricity	3
Gas	2
Water, plumbing and bathroom fittings	2
Heating and hot water	2
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?	First
2. Are there three steps or fewer to a main entrance door of the property?	No
3. Is there a lift to the main entrance door of the property?	No
4. Are all door openings greater than 750mm?	Yes
5. Is there a toilet on the same level as the living room and kitchen?	Yes
6. Is there a toilet on the same level as a bedroom?	Yes
7. Are all rooms on the same level with no internal steps or stairs?	Yes
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer
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. It would be prudent to check with the managing agents and/or co-proprietors as to any contemplated or proposed communal repairs. 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. Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchases contracts, further specialists 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 understood to be category 'C' listed, being of historical and architectural interest. The Legal adviser should check and confirm what planning and building control restrictions are in force as the property is understood to be Listed. The implications of owning a Listed property should be discussed with your Legal adviser. The Legal adviser should check and confirm whether any planning and building control restrictions are in force as the property is understood to be located within a conservation area. The implications of owning a property in a Conservation area should be discussed with your Legal adviser. The property appears to have been created as part of a conversion of a former villa into two flats. Replacement windows have been installed. It is assumed that any necessary Local Authority consents and approvals were obtained for all alterations made and this should be confirmed by the completing conveyancer. There are garden grounds to the front of which it is assumed a section belongs to the subject property. Rights of access, land ownership and maintenance liabilities should be confirmed through an inspection of the title deeds.

Estimated re-instatement cost (£) for insurance purposes
The estimated reinstatement cost for insurance purposes is £355,000 (Three Hundred and Fifty-Five Thousand pounds sterling). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value. The above figure should only be considered as a guide. As the property is Listed, specialist advise should be sought. The re-building cost for insurance purposes is for the subject property only and is given solely as a guide, as it is assumed the building as a whole is insured under a single policy.

Valuation (£) and market comments
In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 24/09/2025 is £145,000 (One Hundred and Forty-Five Thousand pounds sterling).

Report author:	Stuart Lewis
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Standard Buildings 94 Hope Street Glasgow G2 6PH
Electronically Signed By:	Stuart Lewis
Date of report:	29/09/2025

Mortgage Valuation

Case Details

Seller name(s):	AMG Ltd
Address line 1:	1 Keir Street
Address line 2:	Bridge of Allan
Address line 3:	
Town / City: Stirling	County: Stirlingshire
Postcode:	FK9 4NW
Date of inspection (dd/mm/yyyy):	24/09/2025

Property Details

Property type:	Flat
Property style:	Converted
Was the property built for the public sector?	No

Specific details for: flats & maisonettes

Floor of property:	1	Number of floors in block:	2	Number of units in block:	2	Lift available in block?	No

Tenure

Tenure:	Absolute Ownership

If Leasehold:

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

Acommodation

No. of living room(s):	1	No. of bedroom(s):	2	No. of kitchen(s):	1
No. of bathroom(s):	1	No. of WC(s):	0	No. of other room(s):	0
Description of other room(s):					
Floor area (m²):	88	Floor area type:	External		

Garages & Outbuildings

Garages / Parking space(s):	None
Permanent outbuildings:	None

Construction

Wall construction:	Solid Stone
Roof construction:	Pitched slate
Approximate year of construction:	1890
Any evidence of alterations or extensions?	Yes
Alterations or extension details:	The property appears to have been created as part of a conversion of a former villa into two flats. Replacement windows have been installed. It is assumed that any necessary Local Authority consents and approvals were obtained for all alterations made and this should be confirmed by the completing conveyancer.

Risks

Is there any evidence of movement to the property?	Yes
If yes, does this appear longstanding?	Yes
Are there any further risk factors?	No
If yes, please provide details:	Movement was noted in the form of uneven/sloping floors. On the basis of our single inspection the movement appeared to be long-standing and non-progressive in nature.

Services

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

Provide comments:

Heating fuel: Gas,Condensing
Heating type: Radiators

Legal Matters

Are there any apparent legal issues to be verified by the conveyancer?	Yes
If yes, please provide details:	The property has been converted. The legal advisor should conform all necessary consents have been obtained. There are garden grounds to the front of which it is assumed a section belongs to the subject property. Rights of access, land ownership and maintenance liabilities should be confirmed through an inspection of the title deeds.

Location

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

Roads

Road description:	The road has been adopted.

General Remarks

The property is a grade C listed building and located in a conservation area.
The property is showing sign of neglect and arrears of maintenance and would benefit form a scheme of upgrading and improvement to fittings, equipment and service installations.

Essential Repairs

None for mortgage purposes.

Mortgageability Remarks

The property is suitable for mortgage purposes subject to individual lender criteria.

Valuation

Market value in present condition:			£ 145000
Market value after essential repairs:			£
Insurance reinstatement value:			£ 355000
Retention required?	No	Retention amount:	£

Declaration

Surveyor name:	Stuart Lewis
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	29/09/2025
Company name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Standard Buildings 94 Hope Street Glasgow G2 6PH
Telephone number:	01414321640
Email address:	Https://homereportscotland.scot/
Surveyor signature:	