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Generic Mortgage Valuation

Property Address -	Highbury, East Road, KW15 1HE.
Sellers Name -	D. Sinclair M. Robertson.
Lending Institution -	To be confirmed if applicable.
Date of Inspection -	23rd January 2019.

Important Note: This form of valuation is carried out only to the instructions of and for the purposes of lending institutions to assist them in determining what advance if any may be made on the security of the property. Other forms of valuation or survey are available for prospective purchasers on which they can rely for their interest. A description of the type of valuation undertaken is provided on Page 2.

A list of partners is available at the above address

LOCAL KNOWLEDGE ■ NATIONAL COVERAGE

Offices throughout Scotland

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GENERIC MORTGAGE VALUATION

Involving a restricted form of Inspection and Report
Purpose: To establish a value of the property for Mortgage purposes only.

INCLUSIONS

Main Building - External

To the extent that they are visible from ground level - roof coverings, chimneys, parapets, gutters, walls, windows, doors, pipes, wood or metal work, paintwork, damp proof courses and airbricks.

Main Building - Internal

Ceilings, walls and other load bearers, floor surfaces (except where covered) to the extent necessary to establish their apparent condition.

Cellars, if reasonably accessible, to the extent necessary to establish condition.

Decorations generally and sanitary and kitchenware, limited throughout to the identification of significant visible defects only.

Services

Means of soil and waste disposal, (main) gas, (main) electricity, (main) water, extent and type of central heating/hot water supply.

Outbuildings - External

Garages and other buildings of substantial permanent construction; any structure attached to the dwelling.

Boundary Structures

Site boundary fences, walls and structures to the extent necessary to establish their apparent stability.

EXCLUSIONS

Main Building - External

Any parts not readily accessible or visible including foundations and drains.

Main Building - Internal

The valuer is not expected to enter into the roof space unless alerted to a fundamental defect.

Any parts not readily accessible or visible.

Under-floor voids.

Suitability or otherwise for any particular purpose.

Services

Determination of age, efficiency or condition of installations unless obviously
(i) dangerous.
(ii) substantially defective.
(Note: Testing of the services listed opposite is excluded)

Outbuildings - External

All other structures and leisure facilities of every description.

Boundary Structures

Any disrepair that would not significantly affect the value of the security.
Drives, paths and gates.

I - This mortgage valuation has been undertaken in accordance with the R.I.C.S. Valuation Standards, Global and UK, as Amended.

II - The Mortgage Valuation is provided for lending purposes and for the sole use of the named Lender. It is confidential to the Lender, the applicant and his professional advisers and the Valuer accepts no responsibility whatsoever to any other person.

III - It is assumed that there is a valid title to the subjects free of any onerous encumbrances.

IV - A building survey has not been carried out nor have those parts of the property that are covered, unexposed or inaccessible been inspected. Such parts have been assumed to be in good repair and condition. It is not possible to express an opinion or give advice upon the condition of uninspected parts and therefore this Mortgage Valuation should not be taken as making any implied representation or statement about such parts.

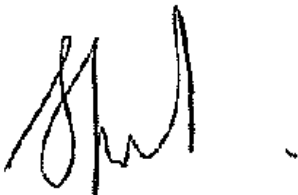
V - An investigation has not been carried out to determine whether or not any deleterious or hazardous material has been used in the construction of this property, or has since been incorporated, and it is therefore not possible to state that the property is free from risk in this respect. For the purpose of this Mortgage Valuation it has been assumed that such investigation would not disclose the presence of any such material to any significant extent.

VI - No enquiries have been made concerning contamination affecting the property or neighbouring properties that would affect the valuation. However should it be established subsequently that contamination exists at the property or on any neighbouring land, or that the premises have been or are being put to any contaminative use, this might reduce the opinion of value provided.

Description –	Two storey detached villa.
Accommodation –	Ground Floor- Vestibule, Main Hall, 2 Public Rooms, Kitchen with Dinette, Dining Room, Shower-room, Utility Room, Cloaks and Rear Vestibule. First Floor- Landing, 5 Bedrooms and Bathroom.
Gross external floor area (m²) –	376.5m ² .
Neighbourhood and location -	Situated in a predominantly residential area of Kirkwall, within walking distance of the town centre.
Age -	Main house circa early 1900's, with sun lounge circa 1999.
Tenure -	Absolute Ownership.
Construction	
Chimney stacks –	Four dressed stone chimney stacks.
Roofs –	<p>Chimney 1, front left-hand stack- Two pots, one fitted with cowl and one fitted with lead cap.</p> <p>Chimney 2, front right-hand stack- Two pots, each fitted with a cowl.</p> <p>Chimney 3, stack to rear higher roof- Four pots, all fitted with cowls.</p> <p>Chimney 4, rear stack at lower level- One pot with cowl.</p> <p>All roofs are clad with Welsh slate.</p> <p>Roof 1, main roofs- Pitched and clad slate on horsehair felt, sarking boards and roof timbers. Timber barge boards to main gables. Two bay roofs to front elevation, pitched and hipped. Part of the rear roof space has been lined. All of this loft is floored. Fibreglass insulation.</p> <p>Roof 2- sun lounge- Pitched and hipped, with PVC soffits and fascias. Two solar panels to front roof slope. No access to roof space.</p> <p>Roof 3, over stair well- Clad as for main roofs. No access to roof space.</p> <p>Roof 4, roof to rear single storey lean-to- There is a polycarbonate finish over the rear vestibule otherwise the roof is clad slate, as for the main roofs. There was no access to the roof timbers.</p> <p>There is a box gutter to the rear, which cannot be inspected from ground level.</p>
Rainwater fittings –	Cast iron and PVC rainwater fittings.
Main walls –	Pointed dressed stone walls with sandstone features to bay windows and front door.

Windows and doors –	Single glazed timber window, with leaded lights, to main stairwell, double glazed timber windows to remainder of original house, panelled timber front door, tongued and grooved timber rear door with double glazed uPVC doors and windows to sun lounge. Single glazed metal skylights and double glazed Velux rooflights.
Interior –	Lathe and plaster linings in general to main house with plasterboard to sun lounge.
Floors -	Suspended timber and solid floors.
Heating –	Oil boiler with radiators.
Services –	Mains water, electricity and drainage.
Garages & Outbuildings –	No garage. Summerhouse with stone walls, fibreglass clad flat roof and solid floor, lined plasterboard, with accommodation of living area and toilet. Lean-to greenhouse. Timber shed with felt roof.
Condition –	The property stands in serviceable condition, where open to inspection.
Evidence of	
Subsidence -	No.
Flooding -	No.
Commercial Use -	No.
Comments –	The property would be considered a suitable security for mortgage purpose.
Reinstatement Value for Insurance Purposes –	£1,100,000.
Market Value –	<u>Five Hundred and Twenty Five Thousand Pounds, £525,000.</u>

Signature of Surveyor,



Stephen J Omand, F.R.I.C.S.,
Chartered Valuation Surveyor,
R.I.C.S. Registered Valuer.