



Surveying & Building Engineering Services

Contemplor  
12 Carron Place  
Kelvin Industrial Estate  
East Kilbride  
Glasgow, G75 0YL

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## Mortgage & Home Loan Valuation

Instruction Dated: 01/10/07

Instruction Received: 03/10/07

Valuation Carried Out: 05/10/07

Ref: M/HLV 1001  
Client: Your Company



Property Address  
Name: Mr J Smith  
Address: 123 Example Street  
A Town  
Lanarkshire  
Post Code: G12 3HI

### Property Details

Property Type	Detached	Construction	Traditonal Brick
Public Rooms	1	Cloakrooms	no
Kitchen	1	Garage	yes
Bedrooms	3	On Site Parking	yes
Bathrooms	1	Double Glazing	yes
		Gas	mains
		Electric	mains
		Water	mains
		Central Heating	yes

Remarks	
1	123 Example Street was acquired by the current occupant in July 2003 for £162,000
2	Local amenities including supermarkets, bus terminals and local schools within 5 mins walking distance.
3	Leading from the entrance hallway are the Living/dining Area, Kitchen and stairs leading up to three bedrooms and the family bathroom.
4	The living room and adjoining dining area are equipped with fitted carpeting and views to both the front and the rear of the dwelling.
5	The kitchen is equipped with floor and wall mounted units and aspects over the rear of the property.
6	Bedroom 1 overlooks the front of the dwelling and is equipped with fitted carpeting.
7	Bedroom 2 is equipped with fitted carpeting and aspects to the rear.
8	Bedroom 3 is equipped with fitted carpeting, built in cupboard space and views to the front of the property.
9	The Bathroom has a w.c. / w.h.b. / electric shower. Tiled floor to ceiling level.
10	No. 125 was purchased in Feb 07 for £238,000 Very little property movement in the immediate area. Property prices in the surrounding area have increased 13% in the past 12 months.

Valuation for Mortgage Purposes (in present condition)	£ 242,000.00
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kitchen



Living Room



Bathroom



Bedroom 1



Bedroom 2



Bedroom 3

**Property Dimensions (at longest point - in metres)**

Hallway	1.81 x 3.55
Living Area	4.36 x 6.53
Dining Room	
Kitchen	3.54 x 2.69
Utility Room	

Study	
Conservatory	
Landing	
Bedroom 1	4.00 x 3.65
Bedroom 2	4.00 x 2.73

Bedroom 3	2.92 x 2.73
Bedroom 4	
Bathroom	1.63 x 1.77
w/c	
En-Suite 1	

<b>Approximate Gross External Floor Area</b>	<b>92m2</b>
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**Essential Repairs Required:**

n/a

**Matters That May Effect The Value**

In the case of flats, is there evidence of proper management?	<b>No</b>
Any evidence of serious repair or potential hazard to the property?	<b>No</b>

Cracking and missing render finish to the rear/gable elevations. Although current damp readings proved negative, it is not possible to say whether further damage could occur, however suggest necessary works be carried out to repair damage.

The property is surrounded by tenement flats and busy car park to the rear. This may deter some purchasers and effect marketability. This is reflected in this mortgage/home loan valuation.

The general condition of the property appears to consistent with its age and type of construction, but some elements of the property are likely to require attention as mentioned above.

<b>Inspection Carried Out By:</b>	
G. PATON 11581	
George Paton MBEEng; P.Eng; ICIOB; MSPE	
<b>Date:</b>	<b>05/10/07</b>

## Valuation Certificate

I CERTIFY THAT THE PROPERTY IN THIS REPORT HAS BEEN INSPECTED BY ME. I FURTHER CERTIFY THAT I HAVE VALUED THE PROPERTY AND PREPARED THIS REPORT, AND THAT I AM NOT DISQUALIFIED FROM REPORTING ON THE PROPERTY.

SIGNATURE OF VALUER

G. PATON 11581

NAME OF VALUER :

George Paton

PROFESSIONAL QUALIFICATIONS :

MBEng; P.Eng; MSPE; ICIQB

FIRM :

CONTEMPLO

**NOTE:** This valuation report has been prepared to ascertain the fair open market value of the heritable property and/or to assess the property as to its security for a mortgage advance. It is neither a Homebuyer Survey and Valuation Report (HSVR) nor a Building Survey (BS), formerly called a "Structural Survey". As such this Valuation is a very limited inspection to identify problems that could affect the security of any loan raised on the property. It is recommended that for all purchases a pre-purchase inspection, either an HSVR or a BS be carried out by a Corporate Building Engineer or a suitably qualified Chartered Surveyor. It is important that any purchaser does NOT rely on this report alone when making a decision to purchase.

During the inspection we will not normally move furniture, lift carpets or other floor coverings to expose surfaces, voids and the like. We will not inspect roof voids, except from comfortably accessible roof hatches. Services, plumbing & heating, drainage systems and central heating will not be tested. The exterior of the building will be viewed from ground level only.

Due to the limited nature, therefore, of the inspection, this Valuation Report may not reveal certain defects. Where the Report does reveal defects, it is conceivable that such defects are, indeed, more widespread than reported in this Valuation. It is advisable, in this instance, to obtain specialist reports before proceeding further with any purchase.

REPORT DATE :

05/10/07





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**Your Company**

A Street  
 A Town  
 A District  
 A Postcode

**FEE NOTE**

<b>Client :</b>	Your Company	<b>Fee Note Number:</b>	1001	<b>Date :</b>	05/10/07	<b>Code :</b>	01
<b>Property Ref:</b>	M/HLV 1001						

**FEE FOR PROFESSIONAL SERVICES**

Mortgage/Home Loan Valuation Inspection to allow a potential lender to assess the amount and terms of any mortgage/loan offer.

**Name :** Mr J Smith

**Address :**  
 123 Example Street  
 A Town  
 Lanrakshire

**Post Code :** G12 3HI

Fee 0.00  
 VAT 0.00

Please remit within 14 days from above date. **Amount Due 0.00**

Please Remit to : Contemplor 12 Carron Place, East Kilbride G75 0YL

Vat Registration Number: 897 8603 52