



DESK APPRAISAL VALUATION REPORT

DM HALL
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Regulated by RICS

NAME OF INSTRUCTOR: Scott Anderson.
 ADDRESS OF INSTRUCTOR: Masson Cairns Ltd, Strathspey House,
 36 High Street, Grantown-on-Spey, PH26 3EQ
 INSTRUCTOR REF:
 DATE OF REPORT: 2 October 2025

NAME OF APPLICANT: William Adams Grant
 PROPERTY ADDRESS: Flat 0/3, 2 Milovaig Avenue, Glasgow, G23 5HY
 DM HALL REFERENCE: GR202509-40209

1: DESCRIPTION

(assumed or provided by instructor)

TYPE OF PROPERTY

HOUSE	☐	BUNGALOW	☐	FLAT	☒	MAISONETTE	☐
TERRACED	☐	DETACHED	☐	SEMI-DETACHED	☐		
OTHER	☐	If other, details					

CONSTRUCTION-assumed to be traditional

APPROXIMATE YEAR OF CONSTRUCTION	1970
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TENURE: Assumed ownership with marketable title

2: ACCOMMODATION

(assumed or provided by instructor)

LIVING ROOMS	1	KITCHENS	1	BEDROOMS	2	BATHROOMS	1	TOILETS	0	GARAGE	0
OTHER	0	If other, details									

CENTRAL HEATING	YES	☐	NO	☒	DOUBLE GLAZING	☒	CONSERVATORY	☐
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3: VALUATION DETAILS

APPROXIMATE MARKET VALUE OF PROPERTY: £

BASIS OF VALUATION: VACANT POSSESSION: ☒ OTHER: ☐

4: VALUER'S COMMENTS/OBSERVATIONS

The market value stated in Section 3 of this report is a retrospective value as at the 16th August 2025.

Our inspection has been undertaken on a desktop basis with no internal and or external access, and should therefore be considered in this context.

In undertaking our valuation we have relied on information provided to us, from the instructor.

We have been provided with photographic evidence of the property in its current condition and a floorplan of the existing layout.

We have applied appropriated due diligence to this information and sought corroboration where appropriate. Moreover, where possible information provided to us has been cross-referenced against other information sources. We have applied appropriate professional scepticism to a sufficient extent that we are confident that the information being relied on is accurate.

Where appropriate, we have made the reasonable assumption that all information provided to us is correct and accurate.

From the information provided the property requires a full programme of upgrading, modernisation and refurbishment. Presently there are no kitchen and bathroom facilities installed. It would also appear that there is no central heating system installed.

It is our opinion that in its present condition the property would not provide suitable security for mortgage purposes. The market value stated within this report would be for cash purchase only.

The Building factor should be asked to confirm that there are no planned or outstanding repair schemes for the building containing the flat. The flat may have a common building reinstatement policy.

The subjects form part of a tenement/block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

The property appears to have been altered internally with the removal of a partition between the Lounge and Kitchen. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consents, then it is assumed they meet the standards required by the Building Regulations or are exempt.

5: VALUER'S DECLARATION

VALUER'S SIGNATURE		DATE	2 October 2025
VALUER'S NAME AND QUALIFICATION	Paul Reilly BSc MRICS.		
NAME AND ADDRESS OF FIRM	DM Hall LLP, Suite 1, 3 Centura Court, Hillington Park, Glasgow, G52 4PR		

1. It is understood that this report will not be published or disclosed to a third party, including a mortgage applicant.
2. The opinion of the value has been given without the opportunity to carry out an inspection of the property.
3. The opinion expressed as to the approximate market value is not definitive. The opinion is totally dependent on the adequacy and accuracy of the information supplied and the assumptions made. Should these prove incorrect or inaccurate, the accuracy of the opinion of value may be affected.
4. The opinion of value is qualified in accordance with UK Appendix 11.6 of RICS Valuation – Professional Standards UK Edition (Red Book) which provides guidance on matters related to residential mortgage valuations. The report is primarily designed for use by a mortgage lender familiar with the format. Any use by a different type of recipient or for a different purpose must be made with caution and with complete understanding of the restrictions under which the opinion has been given.