



ALLIED
SURVEYORS
SCOTLAND

Single Survey

North Deskie
Lumsden
Huntly
AB54 4JR

Offices throughout Scotland
alliedsurveyorsscotland.com

Single Survey

survey report on:

Property address	North Deskie Lumsden Huntly AB54 4JR
-------------------------	---

Customer	Mr W Yeats
-----------------	------------

Customer address	North Deskie Lumsden Huntly AB54 4JR
-------------------------	---

Prepared by	ALLIED SURVEYORS SCOTLAND PLC
--------------------	-------------------------------

Date of inspection	26th June 2019
---------------------------	----------------



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 Property¹.

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 ticking the adjacent box.

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.

To date, 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 the 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.

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

Terms and Conditions

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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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;

Terms and Conditions

- 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

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" 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. 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.

Description	1.5 storey detached traditional house, U shaped range of traditional farmbuildings and 10.6 acres of agricultural land.
Accommodation	Ground floor: hall, living room, bedroom 3, bathroom, kitchen / dining room with office off, utility room. First floor: landing with store off, 2 bedrooms, rear attic store.
Gross internal floor area (m²)	134 square metres, including only floor area with a ceiling height of greater than 1.5 metres and split between the ground floor of 87 square metres and the first floor of 47 square metres.
Neighbourhood and location	<p>The property lies on its own within a rural setting and occupies an elevated position with westerly views. It adjoins the A97 Alford - Huntly road, 400 metres from the south end of Lumsden, from which a 230 metre long tarred private road is taken to the house and steading.</p> <p>The property is located 0.25 miles from the small rural village of Lumsden, which has a primary school and 8 miles from Alford (population 2,700) which has a secondary school, range of local shops and community facilities. Other significant local centres of population include Huntly (population 5,000) 12.5 miles to the north, Inverurie (population 13,000) 25 miles and Aberdeen 34 miles.</p>
Age	The house is understood to be in excess of 120 years old (it is shown on a 1901 OS map). The present owner added a small single storey extension at the rear around 10 years ago.
Weather	The weather was dry and sunny during the inspection. Our report should be read in the context of these weather conditions.

<p>Chimney stacks</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are three chimney stacks, one above each gable wall of the house. They are built with stone blocks, are pointed externally, have cement flashings around their bases and clay cans.</p>
<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>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.</p> <p>The roofs are pitched and slated.</p> <p>The main roof has clay ridge sections, stone lined skews above each gable with cement flashings and zinc lined valley gutters at the junction of the main and rear wing roofs. Within the front roof face are two bay windows, with slated sides and roofs, zinc roof ridges, a mix of lead and zinc flashings, timber facias and uPVC window facings. There are one front and two rear velux roof windows.</p> <p>A very limited inspection of a part of the main roof space was made from a wall hatch in the rear stairway - from this hatch a part of the rear roof structure and the roof in the roof partition could be viewed. The roof is formed with timber trusses, overlaid with timber sarking boards. No insulation to the roof space or to room in the roof wall linings was visible in this area.</p> <p>The small single storey rear addition (office) has a mono-pitched slated roof, with cement flashings along its junctions with the stone walls of the main part of the house. No inspection of its roof space was possible.</p> <p>The utility room addition also has a mono-pitched slated roof, with lead flashing along its junction with the rear wing roof. No inspection of its roof space was possible.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are black plastic, with the guttering fixed to timber facia boards. The owner advised that these fittings were installed around 13 years ago.</p>

<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls of the original parts of the house are built with solid stone and are pointed externally. They are approximately 600mm thick, including the internal wall lining. The front wall is faced with dressed stone blocks.</p> <p>The walls of the utility room extension extend to a height of around 0.75m above floor level and are understood to be built with a concrete block inner leaf and a pointed stone outer leaf. They are approximately 500mm thick, including the internal wall lining.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows to the main part of the house are white uPVC framed double glazed casement windows, which the owner advised were installed by Everest around 9 years ago. The ground floor opening casements are side opening.</p> <p>The windows to the utility room extension are timber framed double glazed casement windows, which incorporate metal splash strips along the base of each casement and metal cills. One of these windows is a bottom opening casement.</p> <p>There are two external doors, both installed around 13 years ago: (i) front door - a solid timber door, with 2 double glazed upper panes, which incorporate leadwork and some coloured glass; (ii) rear door (into utility room) - a solid timber door with a double glazed upper pane, which is fitted with a cat flap. Both doors have triple locking mechanisms.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is either painted or stained.</p>
<p>Conservatories / porches</p>	<p>There are no conservatories or porches.</p>
<p>Communal areas</p>	<p>There are no communal areas.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>There is no garage.</p> <p>The permanent outbuildings include a substantial U shaped traditional range of buildings, built with stone walls. These include: (i) north wing - 1.5 storey high stone walls, pitched slated roof, adapted for grain drying and storage with a built-in air duct along one side and ventilation channels through the concrete floor,</p>

Single Survey

	<p>internal floor area 120 square metres; (ii) centre wing - single storey high walls, rough concrete floor, pitched roof clad with metal sheeting, adapted for use as a cattle court with a narrow feed pass along one side, internal floor area - 145 square metres; (iii) south wing - single storey high walls, rough concrete floor, pitched slated roof, internal floor area 80 square metres. The buildings have lighting and electric sockets.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>There is a tarred private drive from the A97 to the house and buildings and a tarred yard at one side of the house. A part tarred and part gravel driveway runs around the rear of the house.</p> <p>There is a concrete path along the front of the house and a small area of lawn. At the rear is a gravel parking area and adjoining the rear door a small Corrennie stone flagged area.</p> <p>Two agricultural fields totalling 10.6 acres are included with the property, both adjoining the A97, with one on either side of the access road. They are both in grass and appear to be stock fenced and have water troughs.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The ceilings of the main part of the house are lined with lathe and plaster. There are cornices around the ceilings of the living room, bedroom 3 and hall.</p> <p>The ceilings in the kitchen and office were relined with plasterboard approximately 13 years ago, when this part of the house was renovated. The utility room ceiling is also plasterboard.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The majority of the internal walls of the main part of the house are lined with lathe and plaster. Those in the kitchen and office were relined with plasterboard approximately 13 years ago, when this part of the house was renovated. The utility room walls are also plasterboard, with the exception of one side, the stone wall of the rear wing, which is unlined as a feature. There are areas of timber lined walls in the rear passage (to dado height) and one side of the rear stairway. The walls of the rear attic room are a mix of lathe and plaster and plasterboard.</p>
<p>Floors including sub floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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</p>

	<p>joists and the solum as determined from the access hatch.</p> <p>The floors in the front part of the house are suspended timber and covered with timber floorboards. The ground floor of the rear wing and the utility room is solid.</p> <p>Sub-floor vents were noted in the front, rear and north gable walls. No sub-floor inspection was made as no access hatches were available.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The owner advised that the kitchen was re-fitted around 13 years ago. It is fitted with a range of floor and wall units, including dark timber unit doors and dark grey patterned worktops. Built-in electrical appliances include a fridge, dishwasher and extractor hood.</p> <p>The utility room is fitted with several floor units, with light patterned unit doors and a dark grey worktop.</p> <p>The majority of the internal doors are timber panel doors. In the living room there are deep natural timber skirting boards and two timber panel alcove cupboard doors. The first floor bedrooms are each fitted with 2 built-in cupboards.</p> <p>There are two stairways - that in the main part of the house has painted timber balusters and handrail. That from the kitchen is narrow at 700mm wide and steep.</p>
<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is an open fire in the living room, which the owner advised was installed by Andrew's Fireplaces Kemnay around 13 years ago. It has a slate hearth and surround and an oak mantelpiece.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the original linings are covered with wallpaper. The kitchen, office, utility room and bathroom have painted plasterboard walls.</p>
<p>Cellars</p>	<p>There are no cellars.</p>
<p>Electricity</p>	<p>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.</p> <p>The property is supplied with mains electricity. From an overhead mains pole at the edge of the grounds an underground cable is</p>

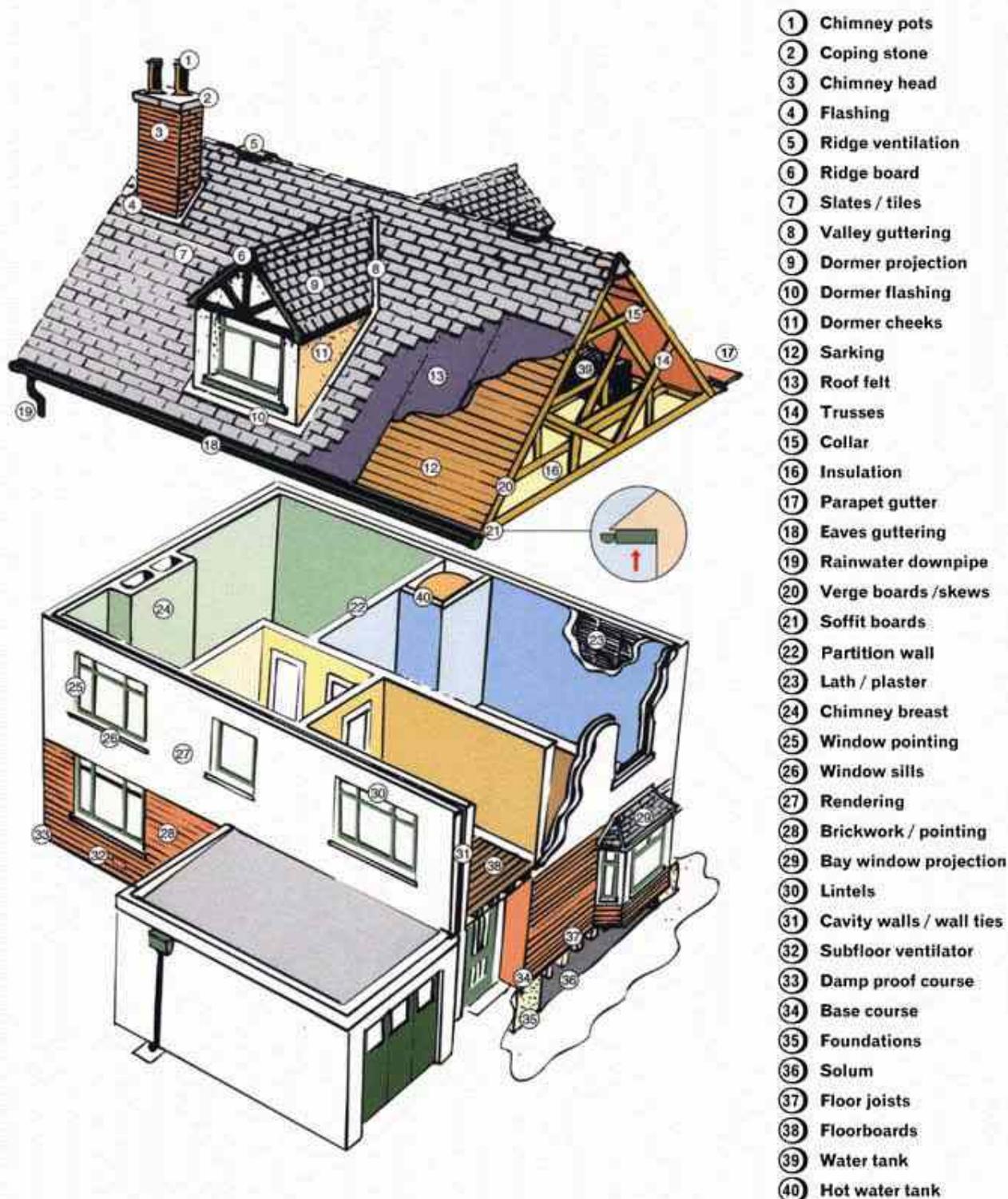
Single Survey

	<p>taken to the house. The metre, main switch and circuit breaker consumer unit are mounted on a wall of the utility room. All sockets within the house are 13 amp.</p> <p>From the house an underground cable is taken to the south wing of the range of buildings, where there is a consumer unit for the steading wiring.</p>
Gas	Mains gas is not available to the property.
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is supplied with a private water supply which is shared with South Deskie (currently in the same ownership). The owner advised that the supply has been recently upgraded, with a 3 concrete ring deep well installed at a spring, that water is pumped to a concrete storage tank at the farm steading and then falls by gravity to the house and that the supply pipes are plastic. The supply enters the house in the utility room, where there is a stop-cock.</p> <p>There is a plastic cold water storage tank in the rear attic room, mounted on a wooden platform and fitted with a lid. The water pipework inspected within the house was copper.</p> <p>The bathroom is fitted with a 3 piece white suite, with the hand basin and w.c built into wood effect units, and the bath having matching panelling. There is a quadrant shower cubicle, with 2 laminate sheeted sides, an oval glazed side with a sliding door, a mixer shower and a ceiling mechanical vent above the shower. There is a tall white towel radiator.</p> <p>There is a dark grey sink in the kitchen and a stainless steel sink in the utility room.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The house is fully centrally heated by an oil fired Boulter Buderus Camray 5 65/90 floor mounted boiler in the office, fitted with a balanced flue through the external wall. There is a 2,500 litre bunded plastic oil tank in ground at the rear of the house. The system is controlled by a programmer, mounted on a wall of the office and by thermostatically controlled valves fitted to the radiators. The owner advised that this system was installed around 13 years ago.</p> <p>There is a horizontally positioned foam insulated hot water cylinder in the rear attic room, fitted with a cylinder thermostat. The hot water is primarily heated by the central heating boiler, with electric immersion heater back-up.</p>

Single Survey

Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Drainage is to a concrete block septic tank, located within the grounds at the front of the house, with waste water discharge taken to a soakaway and / or partial discharge to a ditch or drain. The septic tank was not inspected.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. Mains operated smoke alarms are fitted at ground and first floor level.
Any additional limits to inspection	The presence of floor coverings, furniture and personal belongings limited the extent of the inspection.

Sectional Diagram showing elements of a typical house



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.

Single Survey

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	There is evidence of past movement within the property, being typical of the type of movement one would expect to find in a property of this age and type. There is no obvious evidence of any recent movement having occurred, with the movement noted appearing to be old and non-progressive.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Damp meter readings were taken at appropriate locations throughout the house. Some minor dampness was found to the base of both living room alcove cupboards, which are timber lined - this is likely to be caused by a build up of debris behind the linings. Dampness was found to parts of the base of the gable wall of the ground floor bedroom, also extending along a part of the partition adjoining the bathroom - the cause(s) of this dampness should be investigated and remedied.</p> <p>In 2005 the timberwork within the house was sprayed against woodworm by Richardson & Starling. The September 2005 guarantee for this work was inspected.</p> <p>Several of the rear stairway treads were worn and their edges deteriorating.</p>

 Chimney stacks	
Repair category	2
Notes	<p>Pointing defects were noted to the outside face of the north chimney. It was noted that parts of the chimney pointing and their cement flashings had been renewed recently.</p> <p>The gable wall dampness noted above in the Dampness section in the ground floor bedroom may be related to the chimney.</p>

Single Survey



Roofing including roof space

Repair category	2
Notes	No significant defects to the slating were noted. There were some missing and cracked sections of cement ridge bedding. The fascia along the left hand side of the right hand bay window appears (from a ground level inspection) to have some minor deterioration. The rear cement skew flashing to the north gable appeared to be lifting away slightly from the skew.



Rainwater fittings

Repair category	1
Notes	No significant defects were noted to the rainwater fittings. It was noted that the 2 front downpipes discharge onto the concrete front path, rather than into drain gullies. No assessment has been made on the condition and effectiveness of the system, including the drainage from the base of the remaining downpipes.



Main walls

Repair category	2
Notes	Sections of the stonework pointing have been repaired with cement pointing in the recent past. Some minor cracks and loose areas of pointing were noted to the older sections of pointing to each wall.



Windows, external doors and joinery

Repair category	1
Notes	No significant defects were noted to the windows and external doors. A selection of opening casements and both external doors were opened and found to operate effectively.



External decorations

Repair category	2
Notes	The staining to the front door is becoming a little worn. Some of the paintwork to the timber bay window fascias is worn and peeling.



Conservatories/porches

Repair category	-
Notes	None

Single Survey



Communal areas

Repair category	-
Notes	None



Garages and permanent outbuildings

Repair category	2
Notes	Repairs required to the U shaped range of buildings include some slate repairs to both slated wings, to much of the stonework pointing and to parts of the external joinery.



Outside areas and boundaries

Repair category	1
Notes	The tarred access road and areas around the house appeared to be in satisfactory condition. They will require future maintenance to preserve the integrity of the surface.



Ceilings

Repair category	1
Notes	No significant defects were noted to the ceilings.



Internal walls

Repair category	1
Notes	No significant defects were noted to the internal wall linings.



Floors including sub-floors

Repair category	1
Notes	From a limited inspection of the floors no significant defects were noted to the floors.



Internal joinery and kitchen fittings

Repair category	1
Notes	The kitchen fittings are around 13 years old and in satisfactory condition, with only minor wear and tear marking noted. No assessment has been made of the condition of the built-in kitchen appliances.

Single Survey



Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects were noted to the living room open fire.



Internal decorations

Repair category	1
Notes	Whilst decoration is a matter of personal taste, the internal decoration was found to be in satisfactory condition. The rear attic room is undecorated.



Cellars

Repair category	-
Notes	None



Electricity

Repair category	1
Notes	No significant defects were noted to the visible parts of the electrical installation inspected. Whilst parts of the installation appear to have been upgraded around 13 years ago, parts of the remaining installation may be much older - it is recommended that the installation be tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.



Gas

Repair category	-
Notes	None



Water, plumbing and bathroom fittings

Repair category	1
Notes	No inspection was made of the well and concrete holding tank. It is recommended that the water supply be tested chemically and bacterially at the property to assess whether any water treatment is necessary. No significant defects were noted to those visible parts of the plumbing system that were inspected. The cold water tank in the rear attic room was uninsulated, though it is within a plaster lined room above the kitchen. The bathroom fittings were found to be in satisfactory condition. The condition of

Single Survey

	the sealant around the shower tray should be monitored to ensure it is watertight.
--	--



Heating and hot water

Repair category	1
Notes	No significant defects were noted to those visible parts of the central heating and hot water systems that were inspected. The central heating boiler was last serviced in June 2019 and will require annual servicing in the future.



Drainage

Repair category	1
Notes	No problems with the drainage were visible during our inspection. The septic tank was last emptied in June 2019; it may require periodic emptying in the future.

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	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	-
Water, plumbing and bathroom fittings	1
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.

Single Survey

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?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	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. The titles have not been checked by the surveyor. It is assumed that there are no unduly onerous provisions in the title documents and management/service charge agreements. If the legal advisers find that there are significant variations from the standard assumptions then this should be referred back to the surveyor.

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 or by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

We have not had sight of the completed property questionnaire and would reserve the right to amend our report should any material issues come to light upon its completion.

It should be confirmed that the property has adequate servitude rights in respect of: (i) access over the private road to it and what liability it has towards its upkeep and maintenance; (ii) the shared private water supply serving the property and South Deskie and what liability it has towards its upkeep and maintenance.

The utility room extension was added around 13 years ago - it should be confirmed that any necessary planning and building warrant approvals were obtained and, in the event that building warrant was required, that a completion certificate was issued.

Estimated reinstatement cost for insurance purposes

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussion with your insurers is advised.

£570,000 (Five Hundred and Seventy Thousand Pounds)

Valuation and market comments

In its present condition, it is our opinion that the market value of the heritable interest in the property with the benefit of vacant possession and as at the date of our inspection, is £300,000 (Three Hundred Thousand Pounds).

Our valuation has fully taken into account the prevailing market conditions.

Signed

Security Print Code [343635 = 8835]
Electronically signed

Report author

David Silcocks

Company name

ALLIED SURVEYORS SCOTLAND PLC

Single Survey

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	4th July 2019

Mortgage Valuation Report



Property Address

Address North Deskie, Lumsden, Huntly, AB54 4JR
Seller's Name Mr W Yeats
Date of Inspection 26th June 2019

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) m² (Internal) m² (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:

The permanent outbuildings include a substantial U shaped traditional range of buildings, built with stone walls. These include: (i) north wing - 1.5 storey high stone walls, pitched slated roof, adapted for grain drying and storage with a built-in air duct along one side and ventilation channels through the concrete floor, internal floor area 120 square metres; (ii) centre wing - single storey high walls, rough concrete floor, pitched roof clad with metal sheeting, adapted for use as a cattle court with a narrow feed pass along one side, internal floor area - 145 square metres; (iii) south wing - single storey high walls, rough concrete floor, pitched slated roof, internal floor area 80 square metres. The buildings have lighting and electric sockets.

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 Connections

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
Electricity Mains Private None
Central Heating Yes Partial None
Water Mains Private None
Gas Mains Private None

Brief description of Central Heating:

Full oil fired central heating. The system is controlled by a programmer and by radiator thermostatically controlled valves.

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

Other accommodation includes a utility room, office and rear attic room.

The property lies on its own within a rural setting and occupies an elevated position with westerly views. It adjoins the A97 Alford - Huntly road, 400 metres from the south end of Lumsden, from which a 230 metre long tarred private road is taken to the house and steading.

The property is located 0.25 miles from the small rural village of Lumsden, which has a primary school and 8 miles from Alford (population 2,700) which has a secondary school, range of local shops and community facilities. Other significant local centres of population include Huntly (population 5,000) 12.5 miles to the north, Inverurie (population 13,000) 25 miles and Aberdeen 34 miles.

There is evidence of past movement within the property, being typical of the type of movement one would expect to find in a property of this age and type. There is no obvious evidence of any recent movement having occurred, with the movement noted appearing to be old and non-progressive.

Tests by the National Radiological Protection Board have identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Further advice on this may be obtained from the Environmental Health Department of the local Council.

It should be confirmed that the property has adequate servitude rights in respect of: (i) access over the shared private road to it and what liability it has towards its upkeep and maintenance; (ii) the shared private water supply serving the property and South Deskie and what liability it has towards its upkeep and maintenance.

The utility room extension was added around 13 years ago - it should be confirmed that any necessary planning and building warrant approvals were obtained and, in the event that building warrant was required, that a completion certificate was issued.

Two agricultural fields totalling 10.6 acres are included with the property, both adjoining the A97, with one on either side of the access road. They are both in grass and appear to be stock fenced and have water troughs.

The house is in generally satisfactory external condition, with some repairs required to the older sections of pointing. It was extensively modernised around 9-13 years ago with the upgrading of the windows, external doors, kitchen, bathroom, heating, wiring and living room fireplace and the addition of an extension to accommodate a utility room.

The insurance reinstatement value stated below includes for the replacement of the farm buildings on a modern materials basis.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the house.

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

Mortgage Valuation Report

Comment on Mortgageability

The property is considered to be suitable security for mortgage purposes.

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 [343635 = 8835]
Electronically signed by:-

Surveyor's name David Silcocks

Professional qualifications BSc MRICS

Company name ALLIED SURVEYORS SCOTLAND PLC

Address Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

Telephone 01224 571163

Fax 01224 589042

Report date 4th July 2019