

Single Survey

survey report on:

Property address	North Cowfords New Aberdour Fraserburgh AB43 6NA
Customer	Mr N Morrow & Mrs C Morrow
Customer address	Brunthill Farm Bonnykelly Turriff AB53 6UX
Prepared by	ALLIED SURVEYORS SCOTLAND PLC
Date of inspection	2nd April 2018



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;

- 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 with single storey extensions, range of traditional and modern farmbuildings within approx. 0.9 acres of ground.
Accommodation	Ground floor: kitchen / dining room, bathroom, living room, utility room (off living room), sitting room, bedroom 4. First floor: 2 front bedrooms, store (off landing), shower room, rear bedroom.
Gross internal floor area (m²)	139 square metres, including only floor area with a ceiling height greater than 1.5 metres and split between the ground floor of 86 square metres and the first floor of 53 square metres.
Neighbourhood and location	The property lies on its own adjoining a minor public road between New Pitsligo and New Aberdour. It is otherwise surrounded by agricultural land. It is located 1 mile to the south of the village of New Aberdour (population 330), which has a local shop and 8 miles to the west of coastal town of Fraserburgh (population 13,000) which has a wide range of amenities, including a secondary school. The nearest primary school is at Rosehearty 5 miles distant. Peterhead (population 18,000) is 22 miles and Aberdeen is 42 miles away.
Age	The main parts of the property are likely to be approx. 100 years old. The side extension (kitchen and bathroom) is approx. 50 years old. The front dormer extensions were added in approx. 1977.
Weather	The weather was dry and overcast 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 chimneys, one above each of the front gable walls and one through the roof of the rear wing. They are built with stone blocks which are pointed externally and have cement flashing around their bases, stone coping and clay cans.</p> <p>It is understood that the north gable chimney flue was relined with clay sections in 2006.</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. There are stone skew stones along the top of each gable, with cement flashing. The majority of the front roof ridge is lined with lead and the rear wing ridge with clay sections. It is understood that the whole roof was reslated, with underfelt, in 1977.</p> <p>There are front and rear dormers, which were installed in 1977. They have slated sides, fibreglass covered roofs (re-covered in 1997), zinc side slips, lead flashings and plastic fascias.</p> <p>An inspection of the roof space of the front and rear wing roofs could not be made, as there are no access hatches. An inspection of the side extension mono-pitched slated roof was made from a ceiling hatch in the rear passage - this roof is formed with timber trusses over laid with timber sarking boards and there is approx. 75mm of glass wool insulation laid between the joists.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The guttering and downpipes are plastic.</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 front and rear wings are built with stone and are harled externally. They are approx. 600mm thick, including the internal wall lining.</p> <p>The walls of the side extension are built with concrete blocks and</p>

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	are harled externally. They are 250mm thick, including the internal wall lining.
Windows, external doors and joinery	<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 are rosewood coloured plastic framed double glazed casement windows installed in 1997, except for three double glazed windows installed in the 1980's which have aluminium external frames (kitchen, bathroom and sitting room gable windows).</p> <p>There are two external doors, both timber panel doors with glazed upper panes.</p>
External decorations	<p>Visually inspected.</p> <p>The external doors are stained.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>There are no conservatories or porches.</p>
Communal areas	<p>Circulation areas visually inspected.</p> <p>There are no communal areas.</p>
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There are a range of steading buildings including: (1) a U shaped traditional stone wall and pitched slated range of buildings, with a total internal floor area of approx. 235 square metres, parts of the north and east wings are lofted; (2) an adjoining cattle court, built with concrete block walls and a pitched asbestos clad roof on timber trusses, one part built in the 1950's and one part in the 1970's, internal floor area 155 square metres; (3) workshop, behind the house, built with a concrete floor, concrete block walls to approx. 1.5 metres, metal upper wall cladding, steel frame, composite roof cladding on metal trusses, a roll up vehicle door in one gable and a sheet metal sliding door at the other gable, supplied with electricity and water, internal floor area 220 square metres; (4) former farrowing shed, built with a concrete floor and block walls, asbestos roof cladding, insulated ceiling, internal floor area 42 square metres.</p>

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Outside areas and boundaries	Visually inspected. The extent of the property extends to approx. 0.9 acres, including buildings and yards. The first part of the drive, off the public road, is tarred. The remaining drive and steading yard is gravelled. The garden at the front of the house is bounded by a stone wall and sub-divided into 2 parts by a beech hedge; that section adjoining the house has gravel paths, beds and lawns, beyond the hedge is a lawn primarily used as a drying green.
Ceilings	Visually inspected from floor level. The majority of the ceilings are lined with plasterboard, having been relined in 1977. It is possible parts of the front ground floor rooms have their original lathe and plaster ceilings. The kitchen ceiling is lined with pine linings and the bathroom ceiling lined with plastic coated panelling.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The majority of the walls are lined internally with plasterboard, also relined in 1977. Several of the front ground floor rooms may retain some lathe and plaster linings.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. 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 ground floors of the front part of the house and the first floors are suspended timber. Sub-floor vents were noted through the front wall, both gable walls and the rear utility room wall. Those to the rear wing and side extension are solid, assumed to be concrete. A sub-floor inspection of the timber floors was not made as no access points were found.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The kitchen is fitted with a range of floor and wall units which were installed approx. 20 years ago. They include wood effect unit doors, stone effect patterned worktops and there is a built in LPG gas hob and electric oven. The internal doors are mostly of flush plywood type, except for those in the front part of the ground floor which are timber panel

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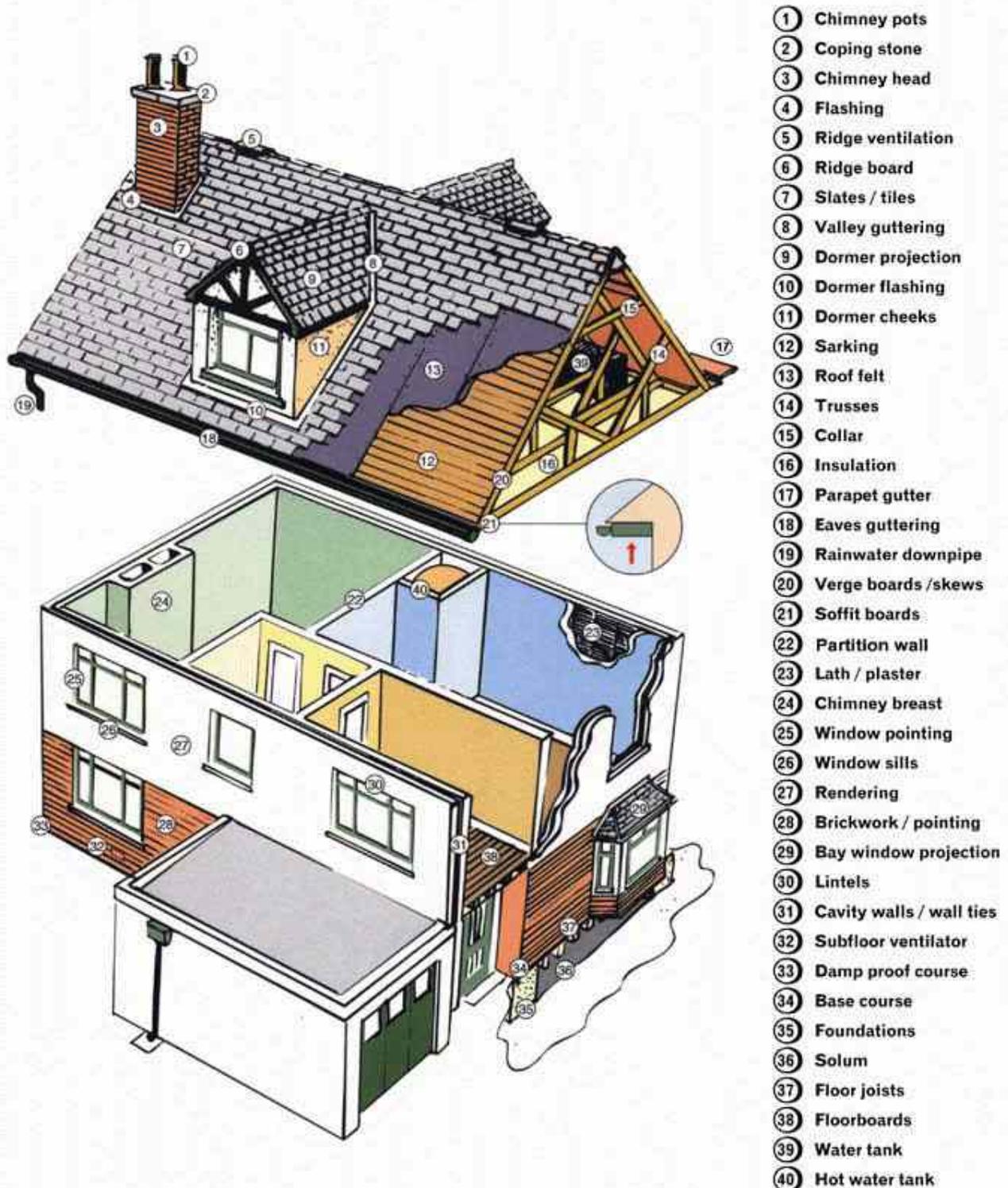
	<p>doors.</p> <p>The three first floor bedrooms have built-in cupboards with sliding timber doors.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are open fires in the living and sitting rooms. The fire in the living room was installed in 2001 and has a light marble surround and hearth, a timber mantelpiece and is fitted with a baxi boiler with a rotary ash box. The fire in the sitting room is fitted with a fireplace comprising a mix of polished stone effect and patterned tiling.</p>
Internal decorations	<p>Visually inspected.</p> <p>The majority of the walls are decorated with wall paper.</p>
Cellars	<p>There are no cellars.</p>
Electricity	<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. A mains underground cable is taken to the east wing of the traditional range of buildings, in which are two meters, one for the house and one for the farmbuildings. From this building a private overhead cable is taken to the rear chimney. There is a circuit breaker consumer unit in the first floor store room, which was installed in 2015 by the present owners. All sockets inspected in the house were 13 amp. It is understood that the house and farmbuildings wiring was renewed in 1977.</p>
Gas	<p>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.</p> <p>A bulk LPG tank supplies the central heating system and kitchen hob.</p>

<p>Water, plumbing, bathroom fittings</p>	<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 owners advised that the farm is supplied with mains water, which is presently taken off the metered supply for North Cowfords Farm and that it is their intention to install a new separate mains supply to serve the house prior to sale.</p> <p>Plumbing fittings noted included a stop-cock below the kitchen sink and a water pump with plastic feed pipes at the bottom of a corner cupboard of the living room. There is a plastic cold water tank in the first floor store, fitted with a lid. The majority of internal water pipework in the house was copper.</p> <p>There are two bathrooms: (1) a ground floor bathroom fitted with a white 3 piece suite installed in 2008 - the w.c and hand basin are built into a wood effect unit, above the bath the walls are part tiled and part covered with laminate sheeting, an electric shower is fitted (installed recently by present owners) and a glazed screen along the bath edge, there is a mechanical wall mounted extract fan, chrome towel radiator; (2) a first floor shower room, re-fitted recently by the present owners with a white w.c and a hand basin built into a white unit, a textured laminate sheeted cubicle fitted with an electric shower and folding glazed door, chrome towel radiator and ceiling mechanical vent.</p> <p>There a stainless steel double sink in the kitchen.</p>
<p>Heating and hot water</p>	<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 has full central heating from an LPG fired Alpha CD 24R wall mounted boiler in a living room cupboard, fitted with a balanced flue through the rear wall; this was installed in 2008. The system has two controls mechanisms mounted on a living room wall, a programmer which controls the majority of the ground floor radiators and the hot water and a dialled timer which controls the sitting room and first floor heating. The radiators include a mix of older style and more modern panel radiators and are fitted with thermostatically controlled valves.</p> <p>The hot water can be heated by either or both of the central heating boiler and the living room back-boiler. A 900mm x 450mm foam insulated hot water cylinder is located in a living room cupboard, fitted with a cylinder thermostat.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>It is understood that drainage is to a plastic septic tank located within the property and that waste water is discharged into a stone soakaway and thereafter to a partial ditch discharge. The waste discharge has been registered with SEPA.</p>

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Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. The house is fitted mains operated alarm fittings including: heat detectors in the kitchen and living room, ground & first floor smoke alarms, carbon monoxide alarms in the kitchen, living and sitting rooms.
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.

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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	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. Slight dampness was noted at the base of the front gable corner of the ground floor bedroom, due it is suspected to leaking guttering / downpipe at this corner.

 Chimney stacks	
Repair category	1
Notes	No significant defects were noted to the chimney stacks.

 Roofing including roof space	
Repair category	2
Notes	<p>The roofs were found to be in generally satisfactory condition with no significant defects noted. Minor defects observed were a small number of chipped slates to each face, some cracking and missing sections of cement ridge bedding and of pointing between the skew stones of the rear roof.</p> <p>The dormer flat roofs were built in 1977 with a felt covering and renewed in 1997 with a fibreglass covering. Notwithstanding that the fibreglass should have a 25-30 year life, flat roof coverings do have a limited life and can fail without warning.</p>

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Rainwater fittings

Repair category	2
Notes	The gutters and downpipes appeared to be generally securely fixed. There is minor leakage from a front gutter joint at the west corner near the downpipe and the base of this downpipe is connected to its underground drain by a piece of flexible white field drain. A section of the rear main roof gutter appears to sag slightly. There is no gutter to the rear single storey extension roof (utility room), with run-off discharging into a concrete channel along the base of the wall.



Main walls

Repair category	1
Notes	No significant defects were noted to the main walls. Several fine cracks were observed through the wall harling from the corners of window openings. To several walls, some fine cracks have been filled with sealant. There is some limited cracking to the harling at the front right corner and a small adjoining area of bossed harling.



Windows, external doors and joinery

Repair category	2
Notes	<p>The windows appeared to be in satisfactory condition. A selection of the opening window casements were opened and found to operate effectively.</p> <p>The two external doors were in satisfactory repair, though the front door is of a basic standard with a single glazed pane and there is a small amount of deterioration to the base of the door frame.</p> <p>There was minor deterioration to the ends of the timber fascia of the side extension roof.</p>



External decorations

Repair category	1
Notes	The external decoration of the house was in satisfactory condition, with only minor wear noted in parts. The external timberwork will require regular re-painting in the future.



Conservatories/porches

Repair category	1
Notes	None

Single Survey



Communal areas

Repair category	-
Notes	None.



Garages and permanent outbuildings

Repair category	2
Notes	<p>The stone range of buildings have been maintained to a good standard for their age and type, particularly their roofs, the majority of which have been reslated at various times; however old buildings such as this will require regular external maintenance in the future. Defects noted to these buildings included a small number of missing slates, pointing defects, some damage to the plastic rainwater fittings around the courtyard faces and some deterioration to the external timberwork.</p> <p>The roof of the older half of the cattle building, comprising asbestos sheets on timber trusses, is beginning to deteriorate and will require renewal at some point.</p> <p>The workshop and farrowing shed were found to be in satisfactory condition, with no significant defects noted.</p>



Outside areas and boundaries

Repair category	1
Notes	The house grounds have been maintained in a neat and tidy condition.



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 made of the floors, no defects were noted.

Single Survey



Internal joinery and kitchen fittings

Repair category	1
Notes	The kitchen fittings, whilst approx. 20 years old, were found to be in good condition for their age, with only minor wear and tear damage noted. The operation of the built-in cooking appliances was not assessed.



Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects were noted to the two open fireplaces. An assessment has not been made as to whether the chimneys are adequately lined or whether the redundant flues are properly capped and ventilated.



Internal decorations

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



Cellars

Repair category	-
Notes	None



Electricity

Repair category	1
Notes	The majority of the electrical installation appears to have been in place since the rewiring of the house and farmbuildings in 1977. No defects were observed to the visible parts of the electrical installation and most of the rooms had an adequate number of sockets. The circuit breaker consumer unit was renewed in 2015, when it is understood that the electrical installation was checked over and tested by a registered electrical engineer - a copy of the report should be inspected to verify this.



Gas

Repair category	1
Notes	Mains gas is not connected to the property. Bulk LPG is supplied to the central heating boiler and kitchen hob - these fittings should be checked on an annual basis by a Gas Safe Registered contractor.

Single Survey



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>It is understood that the owners will install a new mains water supply to the property prior to sale.</p> <p>From a limited inspection made of the plumbing system, no significant defects were noted.</p> <p>The bathroom fittings are in good condition.</p>



Heating and hot water

Repair category	1
Notes	<p>The central heating boiler will require annual servicing in the future. No significant defects were noted to the visible parts of the central heating system inspected.</p>



Drainage

Repair category	1
Notes	<p>No problems with the drainage system were visible during the inspection. It is possible that the septic tank will require periodic emptying in the future.</p>

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	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	1
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	1
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.

It should be confirmed that adequate servitude rights are granted in favour of the property in respect of that part of the water supply pipe and drainage system lying outwith the property.

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.

£600,000 (Six Hundred 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 £250,000 (Two Hundred and Fifty Thousand Pounds)

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

Signed	Security Print Code [380292 = 6691] Electronically signed
Report author	David Silcocks
Company name	ALLIED SURVEYORS SCOTLAND PLC
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	11th June 2018

Mortgage Valuation Report



Property Address

Address North Cowfords, New Aberdour, Fraserburgh, AB43 6NA
Seller's Name Mr N Morrow & Mrs C Morrow
Date of Inspection 2nd April 2018

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:

There are a range of steading buildings including: (1) a U shaped traditional stone wall and pitched slated range of buildings, with a total internal floor area of approx. 235 square metres, parts of the north and east wings are lofted; (2) an adjoining cattle court, built with concrete block walls and a pitched asbestos clad roof on timber trusses, one part built in the 1950's and one part in the 1970's, internal floor area 155 square metres; (3) workshop, behind the house, built with a concrete floor, concrete block walls to approx. 1.5 metres, metal upper wall cladding, steel frame, composite roof cladding on metal trusses, 1 roll up vehicle door in one gable and 1 sheet metal sliding door in the other gable, supplied with electricity and water, internal floor area 220 square metres; (4) former farrowing shed, built with a concrete floor and block walls, asbestos roof cladding, insulated ceiling, internal floor area 42 square metres.

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 central heating from a bulk LPG fired boiler. The system is controlled by two programmers and by thermostatically controlled valves fitted to the radiators.

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.

The property was extended in the 1960's, when a single storey extension was added to the rear wing, built with concrete block walls and a mono-pitched slated roof and in 1977 when first floor dormer extensions were added to the front and rear roofs and the majority of the interior was renovated.

The property lies on its own adjoining a minor public road between New Pitsligo and New Aberdour. It is otherwise surrounded by agricultural land.

It is located 1 mile to the south of the village of New Aberdour (population 330), which has a local shop and 8 miles to the west of coastal town of Fraserburgh (population 13,000) which has a wide range of amenities, including a secondary school. The nearest primary school is at Rosehearty 5 miles distant. Peterhead (population 18,000) is 22 miles and Aberdeen is 42 miles away.

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.

It should be confirmed that adequate servitude rights are granted in favour of the property in respect of that part of the water supply pipe and drainage system lying outwith the property. The property is presently supplied with mains water from a metered supply serving North Cowfords Farm - the owners advised that it is their intention to install a new mains water supply to the property prior to sale.

The property is accessible, adjoining a minor public road. The house has been well maintained and upgraded to a modern standard. There are a good range of farmbuildings, including a well equipped workshop and a U shaped traditional range of buildings.

The insurance reinstatement value includes for the rebuilding of the farmbuildings on a modern materials basis.

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 [380292 = 6691]
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 11th June 2018