

# Single Survey

survey report on:

<b>Property address</b>	Egypt Farm Rosehearty Fraserburgh AB43 6HQ
<b>Customer</b>	Mr K Coronel and Mr C Leslie
<b>Customer address</b>	Egypt Rosehearty Fraserburgh AB43 6HQ
<b>Prepared by</b>	ALLIED SURVEYORS SCOTLAND PLC
<b>Date of inspection</b>	3rd August 2017



## 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 Property<sup>1</sup>.

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.

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<sup>1</sup> 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 Report<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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<sup>2</sup> 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.

<b>Description</b>	Detached house comprising 1.5 storey original cottage plus 2 storey east wing, single storey rear wing and 2 single storey front additions. There are a range of former farm buildings and approximately. 15 acres of land.
<b>Accommodation</b>	<p>Ground floor: front porch, dining room, kitchen / dining room, utility room, living room, sun lounge, bedroom, bathroom, study / bedroom.</p> <p>First floor: to original cottage - 2 bedrooms, shower room; to east wing - living area / study, master bedroom plus dressing room and ensuite bathroom.</p>
<b>Gross internal floor area (m<sup>2</sup>)</b>	267 square metres, including only floor area with a ceiling height of greater than 1.5 metres and split between the ground floor of 173 square metres and the first floor of 94 square metres. This excludes the front porch.
<b>Neighbourhood and location</b>	<p>The property lies in a rural setting with elevated views over the coast and sea. It is adjoined by one residential property called Old Smithy Croft, which shares the private access road from the public road and along its south boundary is a minor public road between Rosehearty and New Aberdour. Otherwise the property is adjoined by agricultural land.</p> <p>It is located 2.5 miles from the coastal village of Rosehearty, which has a primary school and limited range of local amenities and 7 miles from Fraserburgh (population 12,000), which has a secondary school and wide range of amenities. Aberdeen is 45 miles to the south.</p>
<b>Age</b>	The original part of the property is likely to be at least 100 years old. A single storey front extension was added, it is thought, in the 1990's. The west (2 storey), rear (single storey) and front sun lounge extensions were added around 2001.



<b>Weather</b>	<p>The weather was dry and sunny during the inspection.</p>
<b>Chimney stacks</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>There are 3 chimney stacks. Two are above the gable walls of the original part of the house which are built with stone blocks and pointed externally. One is above the gable wall of the east extension and is built with concrete blocks and roughcast externally. The chimneys have a mix of cement and lead flashings around their bases.</p>
<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The roofs are pitched slated with clay ridge sections. Valleys between the various roofs are lined with lead.</p> <p>The roof of the original part of the house has stone skew stones above the west gable with cement flashing. Within its front face is a dormer extension with slated sides, a flat roof, zinc side slips, timber fascias and facings. An inspection of its roof space was not possible as there were no access hatches.</p> <p>The roof of the east wing incorporates 3 velux roof windows in its east face. No inspection of its roof space was made as the access hatch was not accessible at the date of inspection.</p> <p>The roof of the rear wing incorporates slate vents in both faces. An inspection of its roof space was made from a ceiling hatch in the utility room fitted with an aluminum ladder - the roof is formed with timber trusses, overlaid with timber sarking boards, an underslate membrane was visible between the sarking boards and there was approximately 150mm of glass wool insulation laid between the joists.</p> <p>The single storey front extension roof has a shallow pitch, its skewers are lined with concrete slabs which have cement flashing and there is a lead flashing along its junction with the main roof. No inspection of its roof space was possible as there was no access hatch.</p> <p>The sun lounge roof is of hipped design, has lead flashing along its junction with the adjoining wall of the east wing, has timber fascias and soffits and its hipped ridges are lined with cement. No inspection of its roof space was possible.</p>

<b>Rainwater fittings</b>	<p>The gutters and downpipes are plastic.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The walls of the original part of the house are built with stone. The external face of the front wall is pointed and the west gable is roughcast. These walls are approximately. 600mm thick, including the internal wall linings.</p> <p>The walls of the single storey front extension are approximately. 450mm thick, including the internal wall lining and are assumed to be built with an inner concrete block skin and an outer stone skin that is pointed externally.</p> <p>The walls of the east &amp; rear extensions are approximately. 350mm thick, including their internal wall lining. The gable wall of the rear extension has a concrete block inner skin (viewed from its roof space). Given their thickness, it is thought likely that the extension walls are built with cavity block construction. They are covered with a roughcast externally.</p> <p>The walls of the sun lounge are approximately. 450mm thick to a height of 750mm above ground level and assumed to be built with a concrete block inner skin and have a pointed stone outer skin.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are timber framed double glazed casement windows - those to the original part of the house and front extension were installed during the 1990's, those to the rear and east extensions were installed in 2001. There are opening top hopper casements to the majority of the windows.</p> <p>The external doors include: (i) front (into single storey front extension) - timber panel door with oval glazed upper panel; (ii) rear (into utility room) - timber panel with 2 double glazed upper panes; (iii) front (into porch) - timber framed with 2 glazed panes; (iv) rear (into living room) - sliding timber framed, double glazed patio door, with double glazed panels on either side.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>The external timberwork is painted.</p>

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<b>Conservatories / porches</b>	<p><b>Visually inspected.</b></p> <p>There is a front porch, built between the front and east extensions with an external wall to 0.5 metres high that is faced externally with stone, double glazed windows and a mono- pitched glass roof supported by timber beams.</p>
<b>Communal areas</b>	<p>There are no communal areas.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There are a range of former farm buildings, including: (i) north wing - single storey stone walls, pitched slated roof (135 square metres), with adjoining former lean-to cattle building built with concrete block walls; (ii) west wing - 1.5 storey stone walls, pitched slated roof (55 square metres); (iii) east wing - single storey stone walls and pitched slated roof (30 square metres) plus adjoining shed with concrete block walls and pitched asbestos clad roof (45 square metres).</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>The access road to the house from the public road is tarred and lies within the property. There is also a tarred parking and turning area along the front and west sides of the house. The grounds around the house are in grass.</p> <p>The property extends to approximately. 15 acres of which approximately. 14 acres are agricultural land in grass.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>The majority of the ceilings are lined with plasterboard. Those in the dining room and study include stained ceiling beams.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The majority of the walls are lined internally with plasterboard. One of the stone walls of the study and one of the dining room are unlined as a feature.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>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.</b></p> <p><b>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.</b></p>

	<p>The ground floors of the original part of the house and the front extension are suspended timber. No sub-floor inspection was made as no access points were found. Those of the rear and east extensions are concrete.</p>
<p><b>Internal joinery and kitchen fittings</b></p>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The kitchen and utility room fittings were installed in 2001.</p> <p>Those in the kitchen include a range of floor and wall units, comprising wooden unit doors and light patterned worktops. There is a centre unit, within which is a built-in electric hob and extractor hood above. There is also a built-in oven and grill.</p> <p>The utility room is fitted with wall and floor units, comprising white panel style unit doors and light patterned worktops.</p> <p>The majority of the internal doors are timber panel style. There are several timber framed glazed doors between the living accommodation in the east extension.</p> <p>There is an open stairway from the living room with a stained timber banister.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There are two fireplaces, each fitted with a multi-fuel stove. The dining room fireplace is tiled with a timber mantelpiece. The living room has a pointed stone fireplace with a stone hearth, extended on either side to provide shelving.</p>
<p><b>Internal decorations</b></p>	<p><b>Visually inspected.</b></p> <p>The majority of the internal linings are painted. There are areas of tiling to the walls of the bathrooms.</p>
<p><b>Cellars</b></p>	<p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>None.</p>
<p><b>Electricity</b></p>	<p><b>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.</b></p> <p>The property is supplied with mains electricity. An underground supply is taken to a meter box mounted on the external wall of the north wing of the steading. It is assumed that an underground cable is then taken to the house.</p>

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	<p>There are two circuit breaker units in the house, one behind one of the kitchen units and one in a cupboard of the bedroom dressing area in the east wing. All sockets inspected within the house were 13 amp.</p>
<b>Gas</b>	<p>Mains gas is not available to the property.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is supplied with private water. The source is located on the property, below the house &amp; near to the farm buildings, where there is a well. The owners advised that this supply only serves the property. Water is then taken to the north wing of the steading, in which is located a 1,300 litre plastic water storage tank, a pump to take water up to the house and water treatment equipment including a UV filter, iron and manganese treatment plant. There is a particle filter below the kitchen sink, where it is understood that water enters the house.</p> <p>The water system within the house is pressurised and there is no cold water tank. The pressure vessel is located within the roof space of the rear wing.</p> <p>There are 3 bathrooms: (i) ground floor bathroom - 3 piece white suite, walls above bath tiled and a mixer shower fitted (though not used and there is no fitting around the bath to retain water spray); (ii) first floor shower room - laminate lined cubicle with a glazed door, fitted with mixer shower, white w.c and hand basin, ceiling mechanical vent; (iii) ensuite bathroom off master bedroom, fitted with a white Jacuzzi bath, hand basin built into a fitted unit and w.c, laminate lined shower and steam room cubicle, ceiling mechanical vent.</p> <p>There is a brown patterned sink unit in the kitchen and a stainless steel sink in the utility room.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The house has full oil fired central heating from a Trianco Eurostar 180 boiler in the utility room, fitted with an open flue, taken through the roof above. There is a 2,500 litre bunded plastic oil tank in the grounds at the west side of the house. The system is controlled by a programmer mounted on a wall of the utility room and by thermostatically controlled valves fitted to some of the radiators. The radiators are a mix of older style and modern panel radiators.</p> <p>There is an unvented, indirect hot water cylinder in the roof space of the rear extension. This is foam insulated with additional zipped wrap around insulation. The water is primarily heated by the central heating boiler.</p>

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<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is to a septic tank located within the property. The owners advised that this was last cleaned out approximately. 5 years ago. It is assumed that waste water discharge from the tank is either taken to a stone soakaway and / or a partial discharge into a drain or watercourse.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The house is fitted with mains operated smoke alarms.</p>
<b>Any additional limits to inspection</b>	<p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p><b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</b></p> <p><b>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</b></p> <p>The presence of floor coverings, furniture and personal belongings limited the extent of the inspection.</p>

## 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	No significant evidence of settlement to the house was observed.


 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. There has been a small amount of historic water ingress below the 3 first floor dormer windows, where there are small stained areas with spalling paintwork - these were dry at the date of inspection, but should be monitored.  No signs of wood boring insect activity were noted in the visible timberwork inspected.


 Chimney stacks	
Repair category	1
Notes	No significant defects were noted to the chimney stacks. Some minor pointing defects were noted to the stone chimneys and some surface cracking of the roughcast was noted to the front side of the east wing chimney.


 Roofing including roof space	
Repair category	2
Notes	Minor defects noted included a small number of missing or damaged slates to both faces of the roof of the original part of the house & the shallow pitched front extension roof and a missing slate from the rear wing roof.  It was observed that the slatework to the rear wing was slightly uneven and that there was no slate overhang along the gable wall - there was one missing slate from its east face and a limited number of chipped slates; no signs of leakage



	<p>were noted in the roof space of this roof.</p> <p>It was noted that the pitch of the front extension slated roof was very shallow &amp; there were several missing or damaged slates - however no sign of any leakage was noted.</p> <p>Since the inspection, the owner has advised that a roofing contractor has checked over the roof &amp; replaced all missing slates. The owner has submitted pictures of the repaired sections of roof.</p>
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 Rainwater fittings	
<b>Repair category</b>	1
<b>Notes</b>	<p>The guttering and downpipes appeared to be securely fixed. A leaking gutter junction was noted at the east side of the east extension, whose fall may also need to be checked. No assessment was made on the operation and effectiveness of the rainwater system, which would be best observed during a period of heavy rain.</p>

 Main walls	
<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the walls of the property. Some minor pointing defects were noted to the pointing of the stone facing of the front extension. Some cracking to the roughcast was noted along the top of the gable wall of the rear extension.</p>

 Windows, external doors and joinery	
<b>Repair category</b>	1
<b>Notes</b>	<p>At the inspection, some minor deterioration was noted to the cills and the bottom of the frames of the older timber framed windows and internal condensation was noted to 2 of the ground floor bedroom window panes.</p> <p>Some limited signs of historic water ingress were noted below the 3 first floor dormer windows and a section of the internal window cill of one of the windows has deteriorated - although dry at the date of inspection, this should be monitored in the future.</p> <p>Since the inspection, the owner has advised that the a contractor has visited the property to repair the sections of defective window timberwork, to investigate &amp; remedy the potential causes of historic water ingress below the dormer windows and has replaced the defective internal window cill. The owner has submitted photographic evidence of these repairs.</p> <p>Given their age, it is likely that maintenance of the window frames will be required in the future.</p>

# Single Survey



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	The external decoration were found to be in a satisfactory condition, with only minor wear & tear noted. Given the exposed location of the house, the external decoration will require regular repainting.



## Conservatories/porches

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the front porch. It was noted that the glazed front door does not incorporate double glazing and was not a particularly substantial door.



## Communal areas

<b>Repair category</b>	-
<b>Notes</b>	None



## Garages and permanent outbuildings

<b>Repair category</b>	2
<b>Notes</b>	Repairs are required to the stonework pointing, external joinery and slated roofs of the traditional buildings. Given their age, to make fully wind and watertight parts of these roofs may require extensive repair. The more recent lean-to building adjoining the north wing is in poor repair.



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	The surfaced driveways were in good condition. The house grounds have been maintained to a basic condition by strimming.



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the ceilings.

# Single Survey



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the internal wall linings.



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	From a limited inspection made of the floors, no defects were noted.



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	The kitchen and utility room units are approximately 16 years old and were found to be in satisfactory condition and working order, with only relatively minor wear and tear noted. The condition of the built-in kitchen electrical appliances was not assessed.



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	No defects were visible to the two fireplaces. An assessment has not been made on the operation of the two multi-fuel stoves fitted to these fireplaces or on whether their flues are adequately lined.



## Internal decorations

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



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	None



## Electricity

<b>Repair category</b>	1
<b>Notes</b>	Whilst no significant defects were noted to the electrical fittings inspected, part of the installation is likely to be at least 22 years old and part around 16 years old - it is recommended that the installation be tested by a Registered Electrical

# Single Survey

	Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.
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## Gas

<b>Repair category</b>	-
<b>Notes</b>	None



## Water, plumbing and bathroom fittings

<b>Repair category</b>	1
<b>Notes</b>	<p>From a limited inspection made of the water supply system, no defects were observed. The system is reliant on electricity to pump it up to the house and therefore a power cut will interrupt the supply, though there is a 1,300 litre storage tank within the steading. It is recommended that the supply be tested at the house to assess whether the current treatment plant and equipment is adequate. The filters and chemical treatment plant will require regular maintenance - the owner advised that the filters have been recently changed and the plant serviced.</p> <p>The bathroom fittings are of a good standard and in good condition. Some work may be required to the shower above the bath in the ground floor bathroom to make it operational. The sealant around the shower bath &amp; shower tray should be monitored to check they remain water proof.</p>



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	<p>From a limited inspection made of the heating and hot water systems, no visible defects were noted. An assessment has not been made on the operation and efficiency of these systems.</p> <p>The owner advised that the boiler was last serviced in 2017. It will require annual servicing in the future. It was noted that some of the radiators were of an older style and lacked thermostatic valves - a purchaser may wish to upgrade these radiators.</p>



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	No problems with the drainage were visible during our inspection. It is likely that the septic tank will 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	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
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	-
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 what servitude rights the adjoining residential property has over the property (for access, water and drainage).

### 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.

£800,000 (Eight 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 £400,000 (Four Hundred Thousand Pounds)

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

<b>Signed</b>	Security Print Code [363397 = 5980 ] Electronically signed
<b>Report author</b>	David Silcocks
<b>Company name</b>	ALLIED SURVEYORS SCOTLAND PLC
<b>Address</b>	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

# Single Survey

<b>Date of report</b>	1st September 2017
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# Mortgage Valuation Report



## Property Address

Address Egypt Farm, Rosehearty, Fraserburgh, AB43 6HQ  
Seller's Name Mr K Coronel and Mr C Leslie  
Date of Inspection 3rd August 2017

## 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

A range of former farm buildings, including 3 traditional buildings of stone wall and slated roof construction and 2 more recent additions.

# 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 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 and front porch.

The property lies in a rural setting with elevated views over the coast and sea. It is adjoined by one residential property called Old Smithy Croft, which shares the private access road from the public road and along its south boundary is a minor public road between Rosehearty and New Aberdour. Otherwise the property is adjoined by agricultural land.

It is located 2.5 miles from the coastal village of Rosehearty, which has a primary school and limited range of local amenities and 7 miles from Fraserburgh (population 12,000), which has a secondary school and wide range of amenities. Aberdeen is 45 miles to the south.

The property has a number of extensions: (i) added to the front probably in the 1990's a single storey extension, built with walls that are faced externally with stone and assumed to have a concrete block inner skin; (ii) added around 2001, 2 extensions, one 2 storey and one single storey, built with concrete block walls.

The property extends to approximately. 15 acres of which 14 acres comprise north facing agricultural land which is in grass.

The range of traditional farm buildings, whilst requiring some repair to their walls and roofs, offer either the potential for their conversion into residential use or provide a footprint for new development (subject to achieving planning permission). The site has excellent views over the coast. However, given the buildings position near to the house their conversion would adversely affect the privacy, view and value of the house. The splitting of services would also be required in the event of its ownership being split from the house.

The property enjoys panoramic views to the north over the coast, which are a considerable asset. The house is spacious with several large living rooms and has been designed to maximise these views.

In general the house is in good condition. At the inspection, some external minor defects were noted to the roof and to the cills & bottom of the window frames of some of the older windows. Since the inspection, the owner advises that a contractor has undertaken repair work to remedy these defects.

Whilst the residential property market within commuting distance of Aberdeen has suffered a fall in values during 2016/17 due to the decline in the Region's oil economy, values in areas that are outwith commuting range for most, such as this, have remained fairly static over the past few years.

The insurance figure stated below includes for the reinstatement of the buildings on a like for like 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 [363397 = 5980 ]  
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 1st September 2017