

Single Survey

survey report on:

Property address	Easter Muirden Dunlugas Turriff AB53 4NS
Customer	Mr R Hay
Customer address	Easter Muirden Dunlugas Turriff AB53 4NS
Prepared by	ALLIED SURVEYORS SCOTLAND PLC
Date of inspection	5th July 2019



PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:-

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- 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 house with single storey additions, 2 outbuildings and a 9.37 acre adjoining agricultural field.
Accommodation	Ground floor: front porch, passage, living room, utility room, bathroom, bedroom, rear lobby, w.c, kitchen / dining room. First floor: landing with store off, 2 bedrooms.
Gross internal floor area (m²)	87 square metres, including only floor area with a ceiling height of greater than 1.5 metres and split between the ground floor of 64 square metres and the first floor of 23 square metres.
Neighbourhood and location	The property lies on its own in a rural setting, surrounded by agricultural land. It is accessed along a largely surfaced single track road. The property is located 4 miles to the north of Turriff (population 5,000), which has a secondary school, wide range of shops and community facilities and 8 miles to the south of the coastal town of Banff (population 4,000). The nearest primary school is at King Edward, which is 2 miles from the property. Aberdeen is 40 miles distant.
Age	The original part of the property is likely to be at least 100 years old. The side extension is 44 years old (built 1975).
Weather	The weather was dry and overcast during the inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There are three chimney stacks, one above each gable wall and one above the rear wall of the original part of the house. They are built with pink sandstone blocks, have cement flashing around their bases and short clay cans. Two are pointed externally and the east gable chimney is roughcast.

	<p>The rear chimney has a pitched slated "bridge" between it and the rear roof face, which has a sandstone ridge and zinc lined valley gutters.</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 main roof is pitched and slated. It has sandstone ridge sections and sandstone lined skews with cement flashing. Within the front face are two bay windows, with slated sides and roofs, clay lined ridges, hipped ends with concrete hip ridges, zinc side slips and valley gutters and lead front flashing. There is a central metal framed single glazed skylight.</p> <p>A limited head and shoulders inspection of the main roof space was made from a small hatch in the landing ceiling. The roof is formed with timber trusses overlaid with timber sarking boards. There was no insulation in the roof space.</p> <p>The roof of the rear single storey addition is mono-pitched and slated. It has slated skews with cement filled verges. No inspection of its roof space was possible, as there was no access hatch.</p> <p>The roof of the side extension is flat and covered with felt. It has uPVC facias. The owner advised that this roof was re-felted around 5 years ago.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes are grey 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 main part of the house and the rear extension are built with solid stone and are roughcast externally. They are approximately 600mm thick, including the internal wall lining.</p> <p>The walls of the side extension are built with concrete blocks and are roughcast externally. They are approximately 330mm thick, including the internal wall lining.</p>

<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The ground floor windows are rosewood colour uPVC framed double glazed casement windows. Most have top opening hopper casements, except the kitchen windows which are side opening. From the glazing date stamp, it is assumed that these were installed around 2006.</p> <p>The two first floor bay windows are timber framed double glazed casement windows, with top opening casements.</p> <p>There are two external doors: (i) front door (into porch) - rosewood colour plastic door with double glazed upper pane; (ii) rear door (into side extension passage) - solid timber door with opaque double glazed upper pane, fitted with 5 point locking mechanism.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is stained.</p>
<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>There is a small front porch, built with a concrete floor, concrete block / brick walls and a flat roof covered with felt. It has two uPVC double glazed casement windows and is unlined internally.</p>
<p>Communal areas</p>	<p>There are no communal areas.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>Within the rear garden are two adjoining outbuildings: (i) a shed with stone walls, a pitched asbestos roof, timber lined doors, a rear timber framed window and a floor area of 31 square metres; (ii) a shed with part concrete block walls and part timber frame walls clad with tin, a pitched metal clad roof, timber lined doors and a floor area of 28 square metres.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The grounds of the house are largely defined by timber post and wire fences. There is a stone drive and parking area at the rear of the house. The front garden is sheltered, divided into sections by beech hedging, has several mature spruce and sycamore trees and has an area of fruit trees and bushes. The rear garden is largely grass, with its rear boundary lined with a row of mature deciduous trees.</p> <p>Adjoining the house is a 9.37 acre arable field, which is currently in grass.</p>

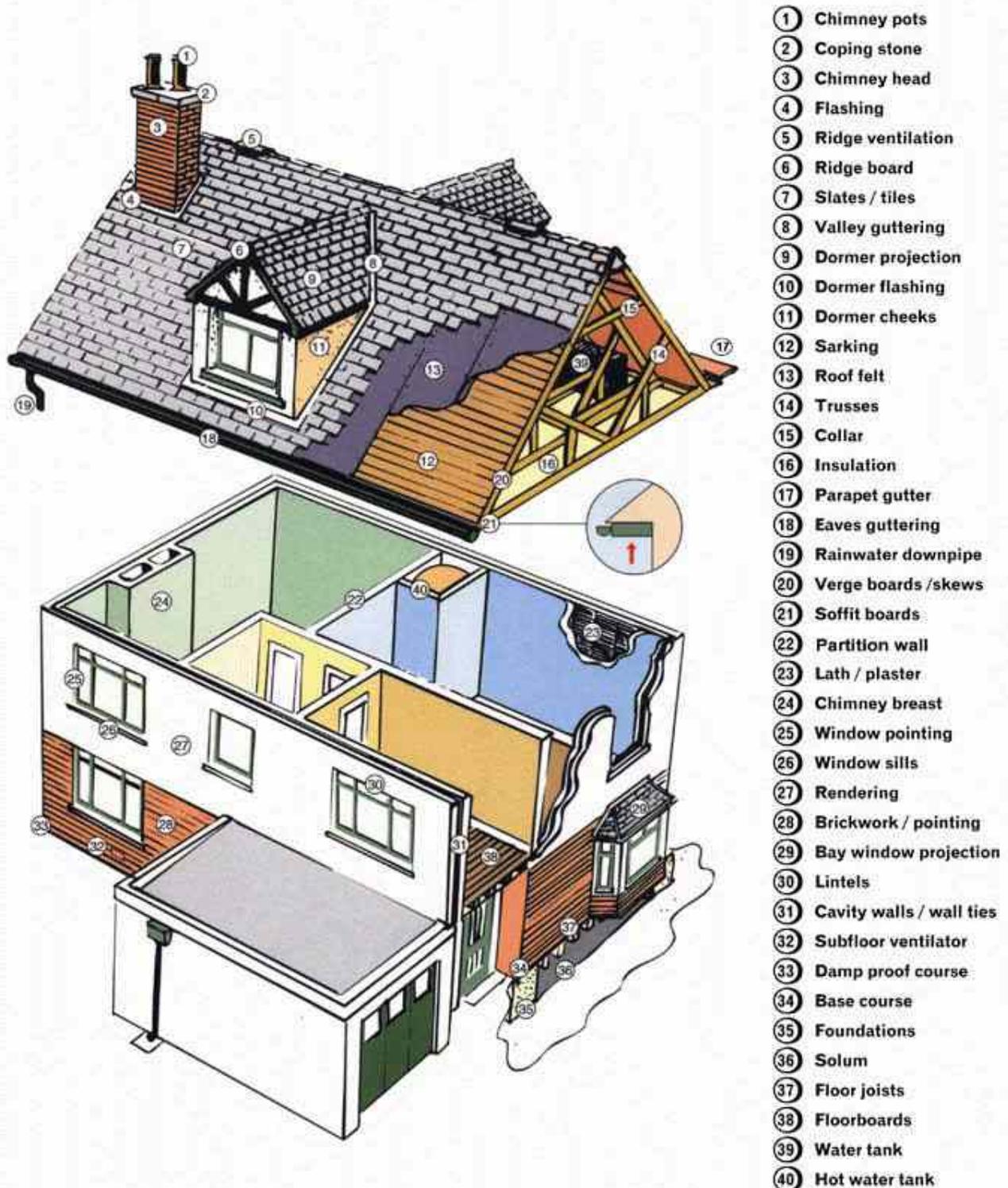
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings in the original part of the house are lined with lathe and plaster. Those in the side extension are lined with plasterboard.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls in the original part of the house are part lined with lathe and plaster and part lined with plasterboard. Those in the side extension are lined with plasterboard.</p>
<p>Floors including sub floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The ground floor of the original part of the house is part suspended timber, covered with floorboards (bedroom and bathroom) and part concrete. Those to the rear and side extensions are concrete. The first floor is suspended timber, covered with floorboards.</p> <p>No sub-floor vents were noted through the external walls adjacent to the suspended timber floors. No sub-floor inspection was made as no access hatches were found.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a range of floor and wall units, which include wood unit doors and light patterned worktops. The owner advised that these were fitted in the 1990's.</p> <p>The internal doors are a mix of timber panel doors and flush plywood doors.</p> <p>The stairway has painted timber balusters and a stained timber handrail.</p>

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Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is an open fire in the living room. This has a tiled fireplace and is fitted with a back boiler, which heats the hot water.</p>
Internal decorations	<p>Visually inspected.</p> <p>The majority of the internal decoration is painted plaster.</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. An overhead mains electricity cable is taken to the rear chimney. The cable is taken from the chimney into the roof space via a metal conduit. The meter, main switch and consumer units are mounted on a wall of the landing. The storage heater wiring system has a fuse box and the lighting and sockets have a modern circuit breaker box. The sockets within the house are 13 amp.</p>
Gas	<p>Mains gas is not available to the property.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The owner advised that the property is supplied with mains water, which is taken off a metered farm supply and that he is intending to install a sub-metre so that the water usage of the property can be assessed and charged accordingly by the farm.</p> <p>The supply appears to enter the house in a kitchen cupboard, where a plastic pipe rises to a plastic cold water storage tank within the cupboard. This plastic pipe is fitted with a stop-cock. The remaining water pipework inspected within the house was copper.</p> <p>There is a ground floor bathroom and a separate w.c: (i) the bathroom is fitted with a 3 piece white suite, above the bath the walls are covered with laminate sheeting, there is an electric shower and a curtain along the bath edge; (ii) the w.c is fitted with a white w.c, which has a beige coloured cistern and a hand basin.</p> <p>There is a stainless steel 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 property has 4 ground floor electric storage heaters, in the kitchen, living room, front passage and bedroom. These are supplied with white meter electricity tariff, which allows the heaters to be supplied during a 7 hour period during the night which is charged at a lower rate.</p> <p>There is an open fire in the living room, which is fitted with a back boiler that heats the hot water.</p> <p>There are no fixed heaters in the two first floor bedrooms.</p> <p>There is a 900mm x 450mm foam insulated hot water cylinder in a kitchen cupboard, below the cold water tank. The hot water can be both heated by electric immersion heater and by the living room fire back boiler.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank in the rear corner of the garden. From this, waste water discharge is taken to a soakaway within the field which is included with the property.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>No smoke alarms were fitted at the inspection. There is a battery operated carbon monoxide detector fitted to the living room ceiling.</p>
<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>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.</p> <p>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.</p> <p>The presence of floor coverings 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.

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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	2
Notes	Damp meter readings were taken at appropriate locations throughout the house. Slight dampness was noted below the utility room window, which is likely to be related to the missing section of roughcast below this window (caused by a past leaking gutter). The floor and the base of timber wall linings in the corner alcove cupboard in the ground floor bedroom were damp and there was some deterioration to the front floorboard in the alcove - this is likely to be caused by a build-up of debris behind the floor and linings and would best be stripped out, the debris removed and relined. Some condensation staining was noted around the bay window of the east-most bedroom.

 Chimney stacks	
Repair category	1
Notes	No significant defects were observed to the chimney stacks. One of the cans on the east gable chimney has a vertical crack through it.

 Roofing including roof space	
Repair category	2
Notes	Minor roof defects noted included: several small sections of missing cement ridge bedding, loose ridge bedding to the rear chimney "bridge" and some of the cement skew flashing is lifting away from the skew stones and should be renewed. A roof of this age will require regular maintenance in the future.

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	<p>There is no insulation within the main roof space.</p> <p>The flat felt roof has been recently recovered with felt and appeared to be in satisfactory condition. However, felt has a limited life and can fail without warning.</p>
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Rainwater fittings

Repair category	1
Notes	<p>No significant defects were noted to the rainwater fittings. It was noted that there were no gullies fitted at the bases of some of the downpipes. No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.</p>



Main walls

Repair category	2
Notes	<p>A section of roughcast is missing from the wall of the rear extension, below the utility room window (the damage to it, the owner advised, was caused from a leaking gutter above). Cracks through the roughcast were noted in both side walls of the rear single storey extension, including at one corner, which would best be repaired at the same time as the missing section described above is repaired.</p> <p>A number of fine cracks were noted through the external roughcast from window and door openings.</p>



Windows, external doors and joinery

Repair category	1
Notes	<p>One of the first floor bay window casements is cracked and has internal condensation. The two bay windows are relatively old and whilst the timber frames appeared to be in satisfactory condition, they are likely to have a limited life.</p> <p>A selection of window opening casements and the rear external door were opened and found to operate effectively.</p>



External decorations

Repair category	1
Notes	<p>There is some deterioration and wearing to some of the bay window timber staining.</p>

Single Survey

 Conservatories/porches	
Repair category	2
Notes	The front porch requires some renovation and is likely to require a new felt roof covering and requires to be plasterboard lined internally.

 Communal areas	
Repair category	-
Notes	None

 Garages and permanent outbuildings	
Repair category	2
Notes	The two outbuildings are of basic construction: the stone walled shed has old asbestos roof cladding, a rear window with a rotten frame and the stonework pointing requires repair; both sheds have heavy wood-worm activity within their timberwork.

 Outside areas and boundaries	
Repair category	2
Notes	<p>The access road to the property is tarred though there are some worn and potholed sections. This road will require regular maintenance in the future.</p> <p>The garden ground has been maintained in a tidy condition.</p>

 Ceilings	
Repair category	1
Notes	No significant defects were noted to the ceilings. Given the age of the lathe and plaster linings, there are likely to be some cracked and loose areas of plaster behind the decoration.

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

Single Survey



Floors including sub-floors

Repair category	1
Notes	From a limited inspection of the floors, no significant defects were noted. Dampness and some minor deterioration to the edge of the timber floorboards in the ground floor bedroom alcove cupboard has been described in the Dampness section above - the floor and immediate sub-floor should be investigated and any defects found remedied.



Internal joinery and kitchen fittings

Repair category	2
Notes	The kitchen fittings are relatively old and have suffered some wear and tear.



Chimney breasts and fireplaces

Repair category	2
Notes	Some of the tiles of the living room fireplace are cracked.



Internal decorations

Repair category	1
Notes	The internal decoration was in satisfactory condition, though has suffered some wear and tear. There was some minor condensation staining to the decoration around the bay window of the east-most bedroom.



Cellars

Repair category	-
Notes	None



Electricity

Repair category	2
Notes	<p>Parts of the electrical installation is protected by fuses and not circuit breakers and most of the rooms have an insufficient number of sockets for modern living standards. Most of the installation is relatively old and it is recommended that it be tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.</p> <p>It is recommended that mains operated smoke alarms are fitted at ground and first floor levels.</p>

Single Survey



Gas

Repair category	-
Notes	Mains gas is not available to the property.



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>It was noted that the cold water storage tank was not fitted with a lid.</p> <p>The bathroom and w.c are fitted with basic modern fittings. It was noted that the bathroom hand basin was cracked and that the sealant around the bath edge was stained - it is important that this sealant is maintained in a water-proof condition.</p>



Heating and hot water

Repair category	1
Notes	<p>The property is heated by 4 old electric storage heaters on the ground floor, on a white meter tariff - this is an expensive and inefficient means of heating a traditional house such as this. There is also a living room open fire. Most prospective purchasers would wish to install a modern central heating system</p>



Drainage

Repair category	1
Notes	<p>No problems with the drainage were visible during our 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	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	2
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
Heating and hot water	1
Drainage	1

Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The tenure is understood to be outright ownership. The titles have not been checked by the surveyor. It is assumed that there are no unduly onerous provisions in the title documents and management/service charge agreements. If the legal advisers find that there are significant variations from the standard assumptions then this should be referred back to the surveyor.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would, or should be revealed to a competent completing solicitor or by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

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

It should be confirmed that the property has adequate servitude rights in respect of its mains water supply and what liability the property has towards its running, upkeep and maintenance.

The status of the access road to it should be clarified. Parts of its tarred surface are worn and potholed and sections have been repaired with hardcore. It is unlikely that the Council will be willing to re-surface this type of minor road in the future, given its budgetary pressures and it is understood that some of the recent repairs have been undertaken by its users.

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.

£270,000 (Two Hundred and Seventy Thousand Pounds)

Valuation and market comments

In its present condition, it is our opinion that the market value of the heritable interest in the property with the benefit of vacant possession and as at the date of our inspection, is:

£205,000 (Two Hundred and Five Thousand Pounds)

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

Signed

Security Print Code [516413 = 5906]
Electronically signed

Report author

David Silcocks

Company name

ALLIED SURVEYORS SCOTLAND PLC

Single Survey

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	22nd July 2019

Mortgage Valuation Report



Property Address

Address Easter Muirden, Dunlugas, Turriff, AB53 4NS
Seller's Name Mr R Hay
Date of Inspection 5th July 2019

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

Within the rear garden are two adjoining outbuildings: (i) a shed with stone walls, a pitched asbestos roof, timber lined doors, a rear timber framed window and a floor area of 31 square metres; (ii) a shed with part concrete block walls and part timber frame walls clad with tin, a pitched metal clad roof, timber lined doors and a floor area of 28 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 Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Four electric storage heaters to the ground floor, on white meter tariff.

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 front porch and a utility room.

A side extension was added around 1975, built with concrete block walls and a flat felt covered roof.

The property lies on its own in a rural setting, surrounded by agricultural land. It is accessed along a largely surfaced narrow public road.

The property is located 4 miles to the north of Turriff (population 5,000), which has a secondary school, wide range of shops and community facilities and 8 miles to the south of the coastal town of Banff (population 4,000). The nearest primary school is at King Edward, which is 2 miles from the property. Aberdeen is 40 miles distant.

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 the property has adequate servitude rights in respect of its mains water supply and what liability the property has towards its running, upkeep and maintenance.

The status of the access road to it should be clarified. Parts of its tarred surface are worn and potholed and sections have been repaired with hardcore. It is unlikely that the Council will be willing to re-surface this type of minor road in the future, given its budgetary pressures and it is understood that some of the recent repairs have been undertaken by its users.

The property includes an adjoining 9.3 acre agricultural field, currently in grass.

The house is set in a good sized garden, which is sheltered by trees and internal hedging.

Externally some repairs are required to the roughcast of the rear extension and some minor repairs are required to the roof. The house would benefit from some internal upgrading and modernisation, including to the kitchen, bathroom, heating system, electrical installation, bathroom and porch.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the property.

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 £ 205,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 270,000
(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 [516413 = 5906]
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 22nd July 2019