

Single Survey

survey report on:

Property address	Braeside Croft Kennethmont Huntly AB54 4QR
Customer	Mr J Cruickshank
Customer address	Heather Bloom Cottage Kennethmont Huntly AB54 4NL
Prepared by	ALLIED SURVEYORS SCOTLAND PLC
Date of inspection	26th June 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 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;

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- 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	Single storey detached cottage, modern agricultural building and approx. 10 acres of land
Accommodation	Living room, kitchen / dining room, bathroom, 3 bedrooms.
Gross internal floor area (m²)	84 square metres.
Neighbourhood and location	<p>The property lies in a rural setting with elevated southerly views. It is adjoined by agricultural land, apart from a residential property adjoining the east side of the house grounds. Access to the property is off the B9002 Inch - Gartly road via approx. 850 metres of shared private stone track. The house lies at an altitude of approx. 250 metres above sea level.</p> <p>The property is located 1.5 miles from the village of Gartly, which has a primary school and 7 miles to the south of Huntly (population 4,500), which has a secondary school, wide range of shops and community facilities and is on the Inverness - Aberdeen railway line. Alternative primary schools are available at Kennethmont - 2.5 miles and Rhynie 4.5 miles. Other significant local centres include Inch (population 2,500) 9 miles, Inverurie (population 12,000) 19 miles and Aberdeen 36 miles.</p>
Age	The original part of the cottage is likely to be at least 100 years old. It was completely renovated and extended in 1996.
Weather	The weather was dry and overcast during the inspection. Our report should be read in the context of these weather conditions.
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There is one chimney stack, which rises through the extension roof from the living room. It is built with concrete blocks, roughcast externally, has lead flashing around its bases and a clay can.</p>

<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</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 roof is pitched and slated. The owner advised that the whole roof was renewed in 1996, including all roof timbers. Roof detail includes grey clay ridge sections, including 4 ventilated sections, slate vents in each roof face, a hipped corner and a lead lined valley gutter (renewed in 2017).</p> <p>An inspection of the roof space was made from a hatch in the bathroom ceiling. The roof is formed with timber trusses, overlaid with timber sarking boards, a strip along the centre of the roof space has a chipboard floor and approx. 300mm of mineral wool insulation has been laid between and over the joists of the flat part of the roof space.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes are black 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 majority of walls of the original part of the house are built with solid stone. They have been heightened with an inner concrete block skin and outer stone skin. The front & gable walls are pointed externally and the rear wall is roughcast. These walls are approx. 700mm thick, including the internal wall lining.</p> <p>The walls of the extension are built with concrete block and are roughcast externally. They are approx. 320mm thick, including the internal wall lining.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are mahogany framed double glazed casement windows, with opening top hopper casements. They were installed in 1996.</p> <p>There are 3 external doors: the front and rear doors are solid timber panel doors; from the living room is a rosewood coloured double glazed sliding patio door, with a matching adjoining panel.</p>

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External decorations	Visually inspected. The external joinery is stained.
Conservatories / porches	There are no conservatories or porches.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	Visually inspected. There is no garage. There is an agricultural building measuring 35.8m x 8.7m internally (310 square metres), built with a concrete floor, steel portal frame, concrete block gable walls and side walls to approx. 2.25m roughcast externally, ventilated metal upper side wall cladding and composite fibre cement roof cladding, incorporating skylights and a part ventilated ridge. The building is divided into two by an internal concrete block wall, there are sliding metal doors into both parts and a small part of it has been partitioned off to form an office and water plant room.
Outside areas and boundaries	Visually inspected. There is a stone driveway up to the front of the cottage. The majority of its grounds have been recently excavated and have been finished with hardcore or earth. The property extends to approx. 10.5 acres, including the cottage and its grounds of approx. 0.5 acres, the agricultural building and an adjoining area of 1.5 acres and two grass fields of approx. 8.5 acres. A stone track serving Braeside of Cults Farm runs through the property. The owner advised that the two fields have recently been re-fenced with rylock fences.
Ceilings	Visually inspected from floor level. The ceiling are lined with plasterboard. All ceilings were relined in 1996.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are lined with plasterboard. All walls were relined in 1996 and the owner advised that there is a 50mm layer of insulation board behind the external wall linings.

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Floors including sub floors	<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 floors are concrete. The owner advised that the floor was laid in 1996 and incorporates a damp proof membrane.</p>
Internal joinery and kitchen fittings	<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 units, including light patterned unit doors with wood effect trimmings and wood effect worktops. There is a built-in cupboard off the kitchen, in which there is the heating boiler.</p> <p>The internal doors are timber panel doors.</p> <p>Within two of the bedrooms are built-in wardrobes with sliding timber doors.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The is an open fireplace in the living room. This has a tiled hearth, a pointed stone surround and a timber mantelpiece. The owner advised that the flue is lined with clay liners.</p>
Internal decorations	<p>Visually inspected.</p> <p>The majority of the internal linings are painted plasterboard.</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 underground mains cable is taken to an external meter box, mounted on the rear wall of the cottage. The main switch and circuit breaker unit are within an alcove of the gable bedroom. The sockets within the house are 13 amp.</p>

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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 property is supplied with private water from a 30 metre deep borehole, with a submersible pump, located near the agricultural building, within the property. Water is taken to a plant room within the agricultural building, where there is a pressure vessel, UV filter and partical filter.</p> <p>The owner advised that water enters the house in the kitchen and that the main stop-cock within the house is below the kitchen sink. There is a plastic cold water tank in the roof space, surrounded by an insulation jacket. The pipework within the roof space was lagged and that inspected was copper.</p> <p>There is one bathroom, fitted with a coloured 3 piece suite and a shower cubicle, with a matching coloured tray, 3 tiled sides, a curtain rail across the opening and a mixer shower. There is a ceiling mechanical extract vent above the shower.</p> <p>There is a stainless steel sink in the kitchen.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The house is centrally heated from a Worcester Danemoor 12/14, floor mounted in a cupboard off the kitchen and fitted with a flue through the external wall. There is a 1,300 litre plastic oil tank at one side of the house, mounted within a concrete block bund. The system is controlled by a programmer, mounted on a kitchen wall and by thermostatically controlled valves fitted to the radiators.</p> <p>There is a foam insulated hot water cylinder within the roof space. The hot water is primarily heated by the central heating boiler.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a double section concrete block septic tank, covered with concrete slabs, with waste water discharge taken to a drain. It is understood that the whole of the drainage system lies within the property.</p>

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Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. Battery operated smoke alarms have been fitted.
Any additional limits to inspection	For flats / maisonettes Only the subject flat and internal communal areas giving access to the flat were inspected. 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. 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.

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

 Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. No signs of wood boring insect activity were found in the timbers inspected.

 Chimney stacks	
Repair category	1
Notes	Some fine cracks were noted through the roughcast sides of the chimney.

 Roofing including roof space	
Repair category	1
Notes	No significant defects were noted to the roof and roof space. The owner advised that the roof was checked over in 2017 and minor repairs were undertaken and that the lead valley gutter was renewed.

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Rainwater fittings

Repair category	1
Notes	No significant defects were noted to the rainwater fittings. No assessment has been made of the operation and effectiveness of the system, including its drainage from the downpipe gullies.



Main walls

Repair category	1
Notes	Some minor cracks were noted through the roughcast from some of the window openings and at one rear corner. These should be monitored and repaired should they widen.



Windows, external doors and joinery

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



External decorations

Repair category	1
Notes	The external decoration was found to be in good condition.



Conservatories/porches

Repair category	-
Notes	None



Communal areas

Repair category	-
Notes	None



Garages and permanent outbuildings

Repair category	1
Notes	The agricultural building was found to be in generally good condition.



Outside areas and boundaries

Repair category	2
Notes	<p>The shared track to the property is long, quite steep in parts and relatively rough. The owner advised that it was shortly to be levelled and repaired. It will though require regular maintenance and will be difficult to access during harsh winter conditions.</p> <p>The house grounds are unfinished - they have been excavated and shaped, but the majority has a hardcore or bare earth base.</p>



Ceilings

Repair category	1
Notes	No significant defects were noted to the ceilings. Several fine cracks were present, which should be capable of being covered through redecoration.



Internal walls

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



Floors including sub-floors

Repair category	1
Notes	No significant defects were noted to the floors. The owner advised that the floors have a damp proof membrane, but do not incorporate insulation.



Internal joinery and kitchen fittings


Repair category	1
Notes	The kitchen fittings, although approx. 21 years old, have had little use and are in good condition. There are floor units only, no wall units.




Chimney breasts and fireplaces


Repair category	1
Notes	No significant defects were noted to the chimney breast and fireplace. No assessment has been made on the operation of the fire.


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 Internal decorations	
Repair category	1
Notes	The internal decoration was found to be in good condition.

 Cellars	
Repair category	-
Notes	None


 Electricity	
Repair category	-
Notes	

 Gas	
Repair category	1
Notes	The electrical installation has been checked over by a registered electrical engineer in 2015 - this should be confirmed and a copy of their inspection report inspected.

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	<p>It is recommended that the water supply is tested chemically and bacterially to assess whether the present treatment plant is working effectively.</p> <p>No significant defects were noted to the visible parts of the water and plumbing system inspected.</p> <p>The bathroom suite and shower cubicle were found to be in satisfactory condition, although their colour is a deep tan colour which may not be to everyone's taste.</p>

 Heating and hot water	
Repair category	1
Notes	The central heating boiler was installed when the cottage was renovated and extended in 1996 and therefore approx. 21 years old. As the cottage has largely been unoccupied during this period, its use is likely to have been considerable less than average. It will require annual servicing in the future. A boiler of this age will be somewhat less efficient than a modern condensing boiler.

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 Drainage	
Repair category	1
Notes	No problems with the drainage were visible during our inspection. It is possible that the septic tank will require periodic emptying in the future.

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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	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	2
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	-
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input checked="" type="checkbox"/> No <input 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 checked="" type="checkbox"/> No <input 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 rights of access over the shared private access road from the B9002 to the property and what liability the property has towards its maintenance, upkeep and repair.

The cottages was completed renovated and extended in 1996 - it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of the works.

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.

£310,000 (Three Hundred and Ten 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 £240,000 (Two Hundred and Forty Thousand Pounds)

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

Signed

Security Print Code [339661 = 7398]
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	13th September 2017

Mortgage Valuation Report



Property Address

Address Braeside Croft, Kennethmont, Huntly, AB54 4QR
Seller's Name Mr J Cruickshank
Date of Inspection 26th June 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) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

There is an agricultural building measuring 35.8m x 8.7m internally (310 square metres), built with a concrete floor, steel portal frame, concrete block gable walls and side walls to approx. 2.25m roughcast externally, ventilated metal upper side wall cladding and composite fibre cement roof cladding, incorporating skylights and a part ventilated ridge. The building is divided into two by an internal concrete block wall, there are sliding metal doors into both parts and a small part of it has been partitioned off to form an office and water plant room.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

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

Brief description of Central Heating:

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

The property was extended in approx. 1996. The extension is built with concrete block walls and a pitched slated roof.

The property lies in a rural setting with elevated southerly views. It is adjoined by agricultural land, apart from a residential property adjoining the east side of the house grounds. Access to the property is off the B9002 Inch - Gartly road via approx. 850 metres of shared private stone track. The house lies at an altitude of approx. 250 metres above sea level.

The property is located 1.5 miles from the village of Gartly, which has a primary school and 7 miles to the south of Huntly (population 4,500), which has a secondary school, wide range of shops and community facilities and is on the Inverness - Aberdeen railway line. Alternative primary schools are available at Kennethmont - 2.5 miles and Rhynie 4.5 miles. Other significant local centres include Inch (population 2,500) 9 miles, Inverurie (population 12,000) 19 miles and Aberdeen 36 miles.

It should be confirmed that the property has adequate rights of access over the shared private access road from the B9002 to the property and what liability the property has towards its maintenance, upkeep and repair. This shared road runs through the property and an access road serving an adjoining residential property runs along the rear of the cottage grounds.

The cottage was completely renovated and extended in 1996 - it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of the works.

The cottage has largely been unoccupied in the 21 years since it was renovated and extended. It has been well maintained externally and is in good condition internally. It has been fitted internally to a basic modern standard.

Its long and in parts, fairly steep 850 metre long shared private access road is an adverse factor in its value. However, it has an elevated position with excellent panoramic views. With a well equipped agricultural building of a size which is suitable for a variety of uses and approx. 10 acres of land, including 2 agricultural fields of 8.5 acres, the property should appeal to those wanting an small croft.

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 £

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 [339661 = 7398]
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 13th September 2017