

# Single Survey

survey report on:

<b>Property address</b>	Old Keig Keig Alford AB33 8BX
<b>Customer</b>	Mr Neil Forbes
<b>Customer address</b>	per Burness Paul Union Wynd Union Plaza Aberdeen AB10 1SL
<b>Prepared by</b>	J & E Shepherd
<b>Date of inspection</b>	13th July 2017



Tel: 0845 263 7995

[www.shepherd.co.uk](http://www.shepherd.co.uk)

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property<sup>1</sup>.

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

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

### 1.2 THE REPORT

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

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

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

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

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

# Terms and Conditions

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report<sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

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

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

# Terms and Conditions

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

### 2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

## 2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

1. Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
2. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
3. Category 1: No immediate action or repair is needed.

### **WARNING:**

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

## 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

## 2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

## 2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

## 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

## 1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

<b>Description</b>	The subjects comprise a detached one and a half storey farmhouse.
<b>Accommodation</b>	Ground Floor - Entrance Hall, Sitting Room, Bedroom, Family Room, Dining Room, Dining Kitchen, Bathroom with WC.  First Floor - Four Bedrooms, Shower Room with WC.
<b>Gross internal floor area (m<sup>2</sup>)</b>	188 sq m or thereby.
<b>Neighbourhood and location</b>	The property is located in a rural location approximately 25 miles west of Aberdeen. Surrounding land is mainly in agricultural use and the main local facilities can be found within nearby Alford. The property is located in a rural location approximately 25 miles west of Aberdeen. Surrounding land is mainly in agricultural use and the main local facilities can be found within nearby Alford.
<b>Age</b>	Approximately 120 years.
<b>Weather</b>	Dry and sunny.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There are two chimneys built on either gable wall of pointed stonework fitted with clay cans and sealed at their bases with cement and metal flashings.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>  <b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b>  <b>Roof spaces were visually inspected and were entered where</b>



	<p><b>there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</b></p> <p><b>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p>The main roof is pitched and slated incorporating slated dormer projections to the upper floor accommodation. The roof ridge is tiled and gable verges are finished with cement fillet skewes. There are metal valleys at the junctions of the various roof pitches. There is a further pitched and slated roof over the kitchen to the rear.</p> <p>We were able to inspect the roof space over the kitchen as well as the roof apex to the main part of the property through ceiling hatches within the kitchen and landing respectively. The roofs are constructed of timber rafters overlaid with timber sarking although there is no evidence of roofing felt beneath the slating. A good provision of insulation has however been provided between and above ceiling joists.</p>
<p><b>Rainwater fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Rainwater fittings are of half round cast iron rainwater gutters discharging into matching cast iron downpipes some of which have an open discharge.</p>
<p><b>Main walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The external walls are constructed of pointed granite stonework although with the east gable wall finished with a dry dash roughcast finish.</p>
<p><b>Windows, external doors and joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Windows are of a double glazed UPVC casement type to the majority of the house with additional daylighting to the shower room and landing provided by modern skylight windows.</p> <p>The front and side entrance doors are of UPVC panelled and glazed styles.</p>

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<b>External decorations</b>	<b>Visually inspected.</b>  Windows and doors are maintenance free although the cast iron rainwater fittings have been painted.
<b>Conservatories / porches</b>	Not applicable.
<b>Communal areas</b>	Not applicable.
<b>Garages and permanent outbuildings</b>	<b>Visually inspected.</b>  Timber framed and lined lean-to store with concrete base and corrugated metal sheet roofing constructed adjacent to the east gable of the main house.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b>  The property occupies an ample sized site for a property of this type and nature although boundaries particularly to the east of the house are not particularly well defined. The garden area is mainly set out in grass with shrubs and trees but was generally overgrown at the time of inspection.  There are a number of farm outbuildings adjacent to the property which are owned by the vendor, these can be made available to purchase by separate negotiation.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b>  Internally ceilings within the kitchen appear lined out with plasterboard sheets although the remaining ceilings are lined out with traditional timber lath and plaster.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b>  <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b>  Internally the external walls and timber stud partitions are mainly lined out with traditional timber lath and plaster although with plasterboard linings within the kitchen.
<b>Floors including sub floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b>  <b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b>  <b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b>

	<p>Flooring is of solid concrete within the kitchen and dining room but otherwise of suspended timber throughout. Our inspection of floor surfaces was restricted in some areas by fitted floor coverings.</p> <p>We were able to gain access into the sub-floor area to the front part of the house through a hatch within the hallway floor. There is around 1.2 metres of clearance between the untreated solum and sub-floor timbers. The walls typically have not been built with a damp proof course.</p>
<p><b>Internal joinery and kitchen fittings</b></p>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Door surrounds and facings are of a plain and moulded timber style with internal doors of the original timber panelled style.</p> <p>The internal staircase is of an enclosed half turn timber style fitted with a handrail and this appears of adequate width and angle.</p> <p>The kitchen is fitted out with an ample provision of wood effect wall and base units together with a sink unit. There is a typical provision of built-in storage throughout.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>The sitting room is fitted with a dated tiled fireplace. The remaining fireplaces have been removed and blocked over.</p>
<p><b>Internal decorations</b></p>	<p><b>Visually inspected.</b></p> <p>Walls and ceilings have been mainly papered and painted with joinery finishes mainly painted throughout.</p>
<p><b>Cellars</b></p>	<p>Not applicable.</p>
<p><b>Electricity</b></p>	<p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>Electricity is from mains supplies with the meter located externally while the original fuse boxes are situated within the half landing cupboard. Wiring where seen is of mixed PVC and rubber types. There is a reasonable distribution of power outlets to the majority of the house.</p>

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<p><b>Gas</b></p>	<p>There is no gas supply.</p>
<p><b>Water, plumbing, bathroom fittings</b></p>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Water is understood to be from a mains supply and distributed by means of copper supply pipes with PVC waste pipes. The kitchen has been plumbed for a washing machine.</p> <p>The family bathroom is fitted with a white three piece suite with an electric shower over the bath while the shower room has previously been fitted with a white three piece suite however the WC and wash hand basin as well as the shower fitting have been removed.</p>
<p><b>Heating and hot water</b></p>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Domestic hot water and central heating is provided by the oil fired Grant Multipass central heating boiler located within the dining room cupboard. This supplies thermostatically controlled radiators to ground floor level only.</p> <p>Domestic hot water is stored within a foam insulated storage tank within the dining room cupboard.</p> <p>There is a plastic oil supply tank to the rear of the house.</p>
<p><b>Drainage</b></p>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is connected to the septic tank however this has not been seen nor tested by ourselves.</p> <p>Surface rainwater presumably discharges to a soakaway.</p>
<p><b>Fire, smoke and burglar alarms</b></p>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is fitted with a smoke detector.</p>
<p><b>Any additional limits to inspection</b></p>	<p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p><b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection</b></p>

**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.**

At the time of inspection the property was found to be vacant and unoccupied and with floors only partially covered.

Inspection of the sub-floor area to the rear has been extremely limited due to limited clearance.

We have been unable to confirm the condition of concealed flooring timbers beneath the bath and shower cubicle.

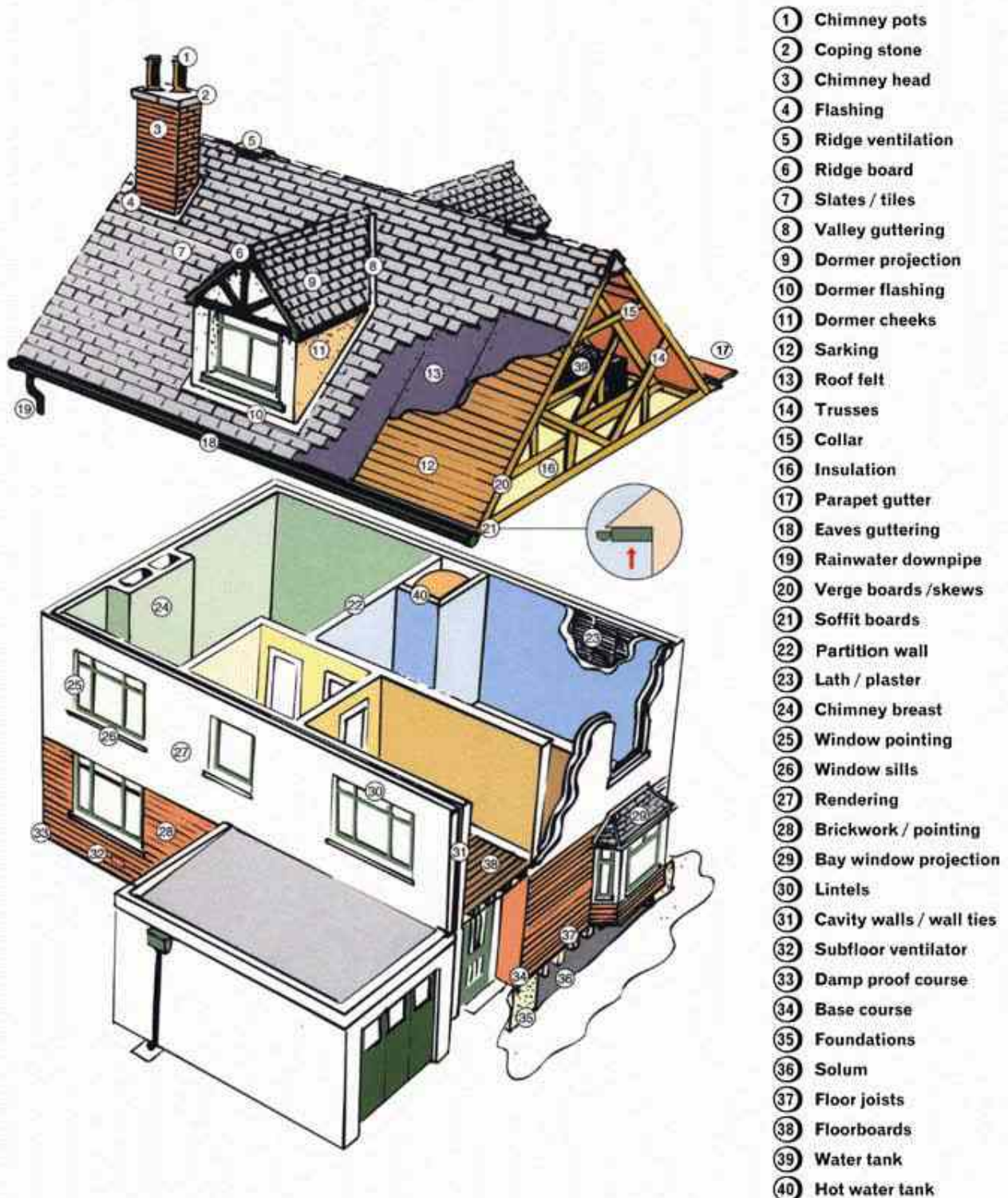
Not all windows have been tested.

The garden area was generally overgrown at the time of inspection.

No access was gained to any eaves areas as the access hatches are all painted shut.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

## 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	
<b>Repair category</b>	1
<b>Notes</b>	There is evidence of past structural movement to the building reflected by cracking on the rear elevation to the north west corner. On the basis of a single inspection any movement appears historic and non progressive however we would advise that the cracks be infilled and monitored.

 Dampness, rot and infestation	
<b>Repair category</b>	2
<b>Notes</b>	<p>There is evidence of infestation by wood boring insects to original flooring and roofing timbers where seen and it is unclear whether this has been previously treated.</p> <p>Repairs have been carried out to the floors within the entrance vestibule area while the bathroom floor has been completely replaced.</p> <p>On inspecting the sub-floor area some deterioration was noted to several joist ends and sections of wall plate and there is a section of deterioration to the floor boards to the front vestibule area.</p> <p>Damp plaster work was noted to all rooms on the west gable and within the ceiling within the lounge bay window area together with damp staining around the gable window in the dining room and at the kitchen window ingo. Damp staining was also noted at first floor.</p> <p>In view of the age of the property we would advise that the property be inspected prior to purchase by a reputable firm of timber specialists who should advise on all necessary remedial works which should thereafter be carried out to a guaranteed standard. The valuation figure provided presumes no significant liability exists in this regard however we reserve the right to amend our valuation figure once in receipt of the specialist report.</p>

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## Chimney stacks

<b>Repair category</b>	1
<b>Notes</b>	There is weathering to the flashings at the bases of chimneys and future repointing should be carried out ideally in conjunction with roof over haul work.



## Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	<p>There are damaged and slipped slates to the roof covering together with deterioration to the cement skews and ridge tile bedding. The roof covering is original and will require overhaul in the meantime however in view of its age ongoing maintenance can be anticipated and there will be a longer term liability for stripping and re-slating.</p> <p>Roofing timbers have been subject to infestation by wood boring insects and it was unclear whether this had been previously treated to a guaranteed standard and further investigations should be made in this regard (see Timber, rot and infestation).</p>



## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	There is corrosion to the cast iron rainwater fittings and a downpipe was noted as being cracked. There is a poor joint detail above the rear entrance doorway area and a broken downpipe to the rear of the kitchen. Rainwater fittings should therefore be completely overhauled. At that time it should be confirmed that all downpipes are connected to an appropriate soakaway.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	Weathering was noted to the external pointing with cracking noted to the rear corner. This should be sealed to prevent moisture ingress and frost damage. The pointing is generally weathered and will require attention over time.



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	Some failed double glazing units were noted within both front and one of the rear bedrooms.



# Single Survey



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	Cast iron rainwater fittings would benefit from redecoration.



## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Communal areas

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Garages and permanent outbuildings

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Outside areas and boundaries

<b>Repair category</b>	2
<b>Notes</b>	<p>The garden area was generally noted to be overgrown and in need of attention. There are also a number of trees and bushes in the garden area.</p> <p>There is high ground level at the rear of the property around the kitchen extension and this should be reduced during landscaping.</p> <p>There are a number of farm outbuildings adjacent to the property which are owned by the vendor, these can be made available to purchase by separate negotiation</p>



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	<p>Damp plasterwork was noted to the lounge bay ceiling and around the gable window in the dining room and at first floor level.</p> <p>Upon redecoration damage may be caused to original lath and plaster linings if wall coverings are to be removed.</p>

# Single Survey



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	Plaster finishes have suffered from some wear and tear. Upon future redecoration further damage will become evident particularly if wall coverings are to be removed.



## Floors including sub-floors

<b>Repair category</b>	2
<b>Notes</b>	<p>The solum area is damp and untreated.</p> <p>There is some deterioration to wall plate and joist end sections to the front of the property where accessible and there is a section of deterioration to the floor boards to the front vestibule area. There is evidence of infestation by wood boring insects to flooring timbers and it is unclear whether this has been previously treated.</p> <p>There is new flooring within the hallway and bathroom areas and it is unlikely that this will be subject to guarantee.</p>



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	Joinery finishes have suffered from a degree of wear and tear and kitchen fittings have become dated by current standards. Some built in wardrobe doors are missing. The glass hob to the Kitchen is cracked.



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	The chimney flue should be checked and swept prior to use. It should be confirmed that all dis-used flues are properly capped.



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	Redecoration to suit personal taste will likely be required.



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.

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## Electricity

<b>Repair category</b>	3
<b>Notes</b>	There is evidence of some rubber cabling to the lighting circuit. The installation itself will not meet with current standards and should be checked and re-wired as necessary for safety reasons by an IET registered contractor. A full report and quotation should be obtained prior to purchase.



## Gas

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Water, plumbing and bathroom fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>The system was drained down at the time of inspection and should be re-commissioned with a plumber in attendance.</p> <p>The WC and wash hand basin have been removed from the shower room together with the electric shower unit and these will require to be reinstated.</p> <p>We have been unable to confirm the type of rising main entering the property and this should be investigated with any lead pipework replaced.</p>



## Heating and hot water

<b>Repair category</b>	2
<b>Notes</b>	<p>It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.</p> <p>There is only central heating to the ground floor accommodation and further advice should be obtained from a heating engineer prior to purchase as to whether the present boiler has the capacity to supply radiators at first floor level. It would also be prudent to have the boiler checked and serviced immediately upon taking occupation of the property to confirm that this is in full working order.</p> <p>The oil tank location may not meet current standards.</p>



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	The septic tank has not been seen nor tested by ourselves but it is presumed to be in full working order.

# 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	2
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	3
Gas	-
Water, plumbing and bathroom fittings	2
Heating and hot water	2
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 and First
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

An opening has been formed in the partition between the family room and dining room while a shower room has been created at first floor level. The exact age of these alterations was not ascertained however it is presumed that all building warrant approvals were obtained.

We are otherwise unaware of any statutory, town planning or road proposals that are likely to have an adverse effect on the subjects.

Drainage is connected to a septic tank and it should be confirmed this was registered with SEPA.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

This is a replacement Home Report based on our original inspection of 7th October 2015.

### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes it is recommended that the subjects be insured for a sum of not less than £475,000 (FOUR HUNDRED AND SEVENTY FIVE THOUSAND POUNDS STERLING).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £290,000 (TWO HUNDRED AND NINETY THOUSAND POUNDS STERLING).

<b>Signed</b>	Security Print Code [541661 = 6708 ] Electronically signed
<b>Report author</b>	Jason Begg
<b>Company name</b>	J & E Shepherd
<b>Address</b>	35 Queens Road, Aberdeen, AB15 4ZN

# Single Survey

<b>Date of report</b>	25th July 2017
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# Mortgage Valuation Report



Tel: 0845 263 7995

www.shepherd.co.uk

## Property Address

Address Old Keig, Keig, Alford, AB33 8BX  
Seller's Name Mr Neil Forbes  
Date of Inspection 13th July 2017

## Property Details

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

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

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

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

Approximate Year of Construction

## Tenure

Absolute Ownership  Leasehold Ground rent £  Unexpired years

## Accommodation

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

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%)  Yes  No

## Garage / Parking / Outbuildings

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

Permanent outbuildings:

None



# 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:

Part oil fired.

## 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 subjects comprise a traditional detached farmhouse constructed around 120 years ago and located in a rural location around 25 miles west of Aberdeen. Locally the nearest main facilities can be found within Alford.

At the time of inspection the property was found to be in fair order and in need of some modernisation and although not an exhaustive list the following points were noted:-

- 1) There is evidence of rubber cabling to the lighting circuit with the installation unlikely to meet current standards. The electrical installation should therefore be checked and re-wired as necessary by an IET registered contractor.
- 2) The shower fittings have been removed from the first floor shower room requiring reinstatement.
- 3) There is evidence of infestation by wood boring insects to flooring and roofing timbers together with deterioration to some of the sub-floor joists and wall plate sections and an area of flooring along the front elevation. Dampness was also noted at various points within the property. A full investigation should be carried out prior to purchase by a reputable firm of timber specialists who should advise on all necessary remedial works which should thereafter be carried out to a guaranteed standard. The valuation figure provided presumes no significant liability exists in this regard.
- 4) The roof covering, chimney flashings and rainwater fitments would benefit from overhaul. Some pointing cracking was noted on the rear elevation and this should be sealed to prevent moisture ingress and frost damage.

An opening has been formed in the partition between the family room and dining room while a shower room has been created at first floor level. The exact age of these alterations was not ascertained however it is presumed that all building warrant approvals were obtained.

We are otherwise unaware of any statutory, town planning or road proposals that are likely to have an adverse effect on the subjects.

Drainage is connected to a septic tank and it should be confirmed this was registered with SEPA.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

# Mortgage Valuation Report

## Essential Repairs

Electrical re-wiring.

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

# Mortgage Valuation Report

## Comment on Mortgageability

The subjects form suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

## Valuations

Market value in present condition £ 290,000  
Market value on completion of essential repairs £ 292,000  
Insurance reinstatement value £ 475,000  
(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 [541661 = 6708 ]  
Electronically signed by:-  
Surveyor's name Jason Begg  
Professional qualifications MRICS  
Company name J & E Shepherd  
Address 35 Queens Road, Aberdeen, AB15 4ZN  
Telephone 01224 202800  
Fax 01224 202802  
Report date 25th July 2017