

Single Survey

survey report on:

Property address	Reisk Crimond Fraserburgh AB43 8QJ
Customer	Mr D Gibbins
Customer address	Reisk Croft Crimond Fraserburgh AB43 8QJ
Prepared by	ALLIED SURVEYORS SCOTLAND PLC
Date of inspection	16th October 2018



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	1.5 storey traditional cottage with substantial single storey rear extensions, variety of outbuildings, within 3.4 acres of ground
Accommodation	Ground floor: conservatory, kitchen / dining room / living room on open plan, bedroom, bathroom, utility area / lobby, sitting room, 2 bedroom each with ensuite shower rooms, bedroom with ensuite bathroom. First floor: 2 bedrooms.
Gross internal floor area (m²)	250 square metres, including only floor area with a ceiling height of greater than 1.5 metres. This excludes the conservatory, which has an internal floor area of 30 square metres. The floor area is split between the ground floor of 226 square metres and the first floor of 24 square metres.
Neighbourhood and location	<p>The property is located at the south-east edge of the village of Crimond (population 900), which has a primary school, local shop and a medical practice that forms part of a newly built community hub complex. Access to the property is off the A90 Peterhead - Fraserburgh road, along 200 metres of shared private surfaced road. The property is adjoined by a mix of residential properties at the edge of the village, on its north-east side by a field which has planning permission for residential use and otherwise by agricultural land and woodland.</p> <p>The property is located 9 miles from both Fraserburgh (population 13,000) and Peterhead (population 19,000), which are coastal towns with secondary schools, a wide range of shops and community facilities and are significant local employment centres. There is an alternative secondary school at Mintlaw (population 3,000), 7.5 miles away. Aberdeen is 40 miles to the south.</p>
Age	The original part of the building is likely to be at least 100 years old. Rear extensions were added: (i) kitchen wing - 40-50 years ago; (ii) west wing & utility area - 20-25 years ago; (iii) conservatory - 15-20 years ago.

<p>Weather</p>	<p>The weather was overcast during the inspection, with light rain during the initial part of the visit.</p>
<p>Chimney stacks</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are two chimney stacks, one above each gable wall of the original part of the house. They are built with stone and are rendered externally. They have cement flashings around their bases and each has 2 clay cans.</p>
<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof of the original part of the roof and the kitchen extension are pitched and slated. They have clay ridge sections, zinc lined valley gutters and to the front roof stone skew stones with cement flashing at each gable.</p> <p>Within the front roof face are two bay windows and a central velux roof window; the bays have slated sides and roofs, clay ridge sections, concrete lined hip ridges, zinc side slips and valley gutters and lead front flashing.</p> <p>A head and shoulders inspection was made of the main roof from a small hatch in the landing ceiling. The roof is formed with timber trusses, overlaid with timber sarking boards. There was 100mm of mineral wool insulation between the joists of the flat part of the ceiling.</p> <p>An inspection of the kitchen extension roof space was made from a doorway formed within the rear wall of one of the first floor bedrooms. The central part of this roof space is floored and there is a metal framed single glazed skylight. The roof is of similar construction to the main roof, though slate underfelt was noted through the gaps in the sarking boards. To much of the roof space there was 50mm of insulation boarding or wool placed between the rafters, though plumbing contractors have taken down some of this insulation during recent works.</p> <p>The roof of the utility area / lobby, connecting the two wings is largely flat and covered with felt. The rear edge of the roof has a small slated mansard edge.</p> <p>The roof of the west wing is pitched and clad with concrete interlocking tiles. It has a concrete lined ridge with cement bedding, timber fascias and soffits which incorporate vent strips along each side and cement filled verges. There is a bay window from the</p>

	<p>sitting room which has a slated roof, with clay ridge sections. An inspection of this roof space was made from a hatch in one of the bedroom ceilings - the roof has plywood type sarking boards and there is approximately 300mm of mineral wool insulation laid between and over the joists. The sitting room ceiling extends into the roof space - there is mineral insulation covering the sides and top of this ceiling in the roof space.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The front guttering and downpipes to the original cottage are cast iron. The remaining fittings are brown plastic.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls of the original part of the house are built with solid stone and are harled externally. They are approximately 600mm thick, including the internal wall lining.</p> <p>The walls of the kitchen and west wing extensions are built with concrete blocks, are 300mm thick including the internal wall lining and are harled or roughcast externally. The external wall of the utility room / lobby is built to 600mm above floor level and faced externally with decorative grey precast blocks.</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 majority of the windows are timber framed double glazed casement windows. The opening casements are a mix of top hopper casements and tilt and turn casements.</p> <p>The exceptions are the two first floor bay windows, which have timber framed single glazed sash and casement windows.</p> <p>The external doors include: (i) front door - timber framed with 15 single glazed panes; (ii) into utility area / lobby - timber panel door with 9 single glazed panes; (iii) into one of the west wing bedrooms, a timber framed double glazed sliding patio door, with a matching side pane; (iv) into conservatory a timber framed door with a large double glazed pane and an oak coloured uPVC framed double glazed door.</p>

<p>External decorations</p>	<p>Visually inspected.</p> <p>The majority of the external joinery is painted brown.</p> <p>The harling to the original part of the house and kitchen extension is painted.</p>
<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>Added onto the rear extension is a substantial conservatory, with a floor area of 30 square metres. It is built with a concrete floor, walls to a height of 0.5 metres above floor level faced externally with decorative grey precast blocks, timber framed double glazed windows to eaves, oak colour plastic gable cladding and a pitched plastic sheeted roof on timber trusses.</p>
<p>Communal areas</p>	<p>Circulation areas visually inspected.</p> <p>There are no communal areas.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>There are no garages.</p> <p>The permanent outbuildings include:</p> <p>(1) A former office building, built with a concrete floor, timber clad walls, a pitched slated roof, double glazed windows (with a mix of timber and plastic frames), three timber external doors and one plastic framed double glazed door, three metal framed single glazed skylights. Internally the walls are pine lined, with, the owner advised, insulation behind, and it is divided into an open plan office, a w.c and a shower room. It is fitted with electric panel heating, a laminate lined shower cubicle with an electric shower, a foam insulated hot water cylinder in a corner cupboard of the shower room and sockets and lighting for office use. The building has an internal floor area of 70 square metres.</p> <p>(2) Boiler shed - a timber shed divided into a store and a boiler room, with timber clad walls and a pitched roof covered with felt tiles. It has a floor area of 18 square metres.</p> <p>(3) Timber kennel shed, with timber clad walls, a mono-pitched metal clad roof and a floor area of 15 square metres.</p> <p>(4) Timber stable block, divided into 4 stables, with a pitched felt clad roof.</p> <p>(5) Car port adjoining the east gable wall of the original part of the house.</p>

<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The selling agents advise that the property extends in total to approximately 3.4 acres. This includes a gravel parking area and yard at the entrance to the property, the house and its timber fenced grounds, a grass area at the west side of the house and a 1.75 acre grass field to the rear of the house.</p> <p>The front garden is timber fenced and gravelled. The rear garden has a concrete paved area leading up to the utility area external door and is mostly gravelled. There is an area of decking in front of the office building, bordered by post and rail fencing.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The ceilings in the original part of the house are lined with lathe and plaster. Those in the extensions are lined with plasterboard. The ceilings in the living room, bathroom and sitting room are covered with oak coloured paneling. The ceiling in the utility area / lobby is lined with wood effect boarding.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The majority of the internal walls in the original part of the house are lined with lathe and plaster. Those in the extensions are lined with plasterboard. Wall coverings include to the majority of the living room walls with oak coloured paneling, in the kitchen with pine linings, two of the bathrooms with laminate sheeting and the utility area / lobby with wood effect boarding.</p>
<p>Floors including sub floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The floors are a mix of suspended timber and concrete. A sub-floor vent was noted through the front wall of the original part of the house and in each of the external walls of the west wing. No sub-floor inspection was made, as no access hatches were found.</p> <p>The sitting room, living room, front passage and bathroom floors are covered with oak coloured floor panels. There are tiled floors in the utility room / lobby, kitchen and conservatory. There is a laminate floor covering to one of the bedrooms and its ensuite bathroom.</p>

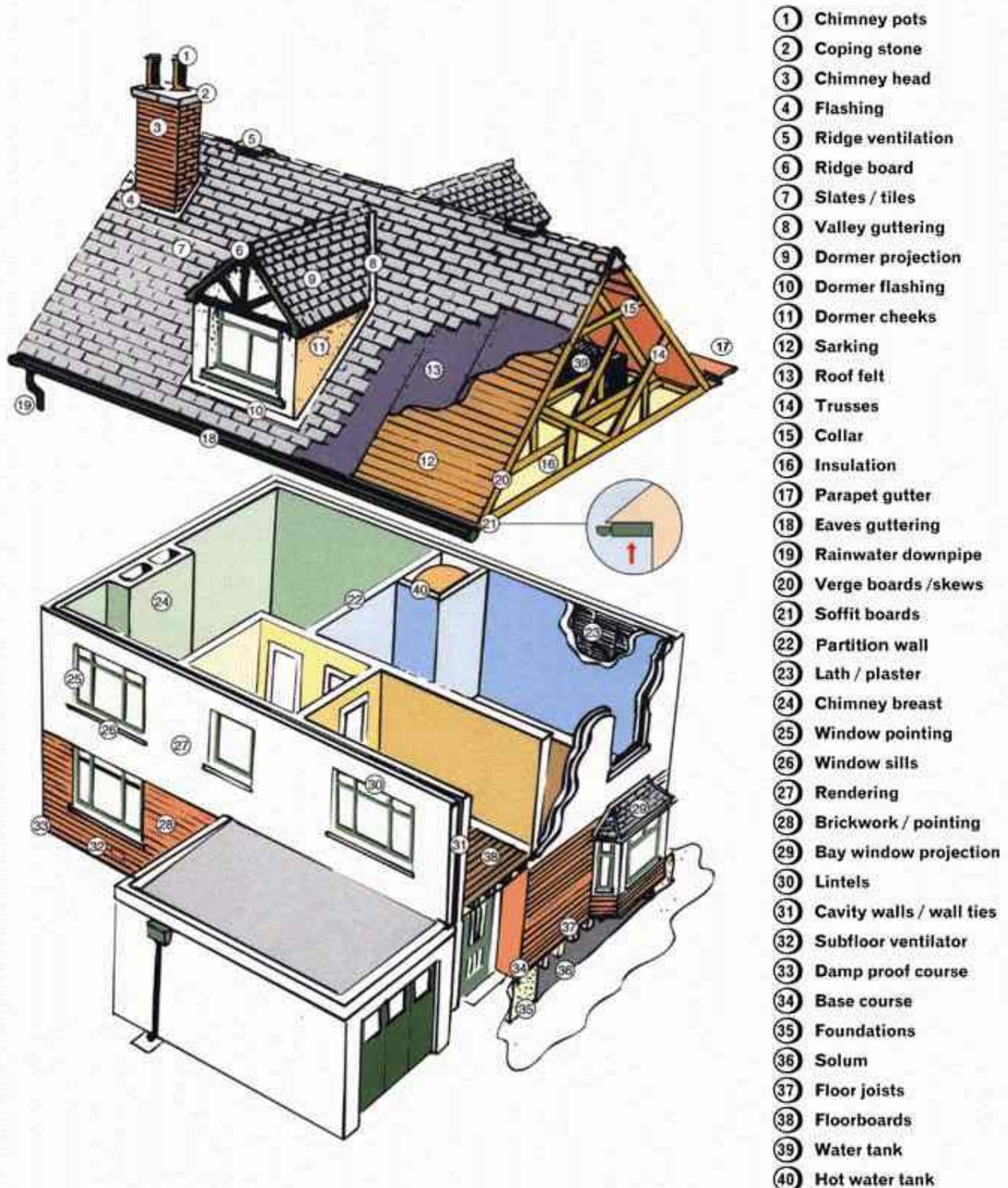
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a range of floor and wall units, to which the owner advised they have renewed the worktops and unit doors. The units doors are oak and there are dark patterned worktops. There is a free standing mains gas cooker and various electric appliances, which the owner advised are to remain.</p> <p>The internal doors are a mix of timber panel doors, timber framed doors with glazed panes and flush plywood doors.</p>
<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a fireplace in the living room fitted with a multi-fuel stove, which has a polished stone effect hearth, and a surround and recess covered with matching panels.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the internal linings are covered with a mix of wallpaper, panelling as described in the wall and ceiling sections above and paintwork.</p>
<p>Cellars</p>	<p>There are no cellars.</p>
<p>Electricity</p>	<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 outside metre box mounted on the east side of the house, from which a cable is taken through the house to the main switch and circuit breaker consumer units, mounted on a wall of the passage linking the kitchen with the utility area. The sockets in the house were 13 amp.</p> <p>Mounted on the south-west roof face of the west wing are 16 photo-voltaic panels. These were installed in 2014 and have a capacity of 4 kW.</p>
<p>Gas</p>	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is supplied with mains gas. This supplies the cooker.</p>

<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is supplied with mains water. The owner advised that the connection onto the main is within the adjoining access road, that a plastic pipe runs from the connection to the house and that the supply enters the house in the kitchen, where the main stop-cock is located.</p> <p>The water system within the house is pressurised and there is no cold water storage tank. The water pipework inspected within the house was copper.</p> <p>There are four bathrooms within the house: (i) main bathroom - fitted with a modern 3 piece white suite, including a bath with water jets, the hand basin built into a white unit, above the bath laminate sheeted walls, a mixer shower and glazed screen along the bath edge, chrome towel radiator; (ii) bedroom 3 ensuite shower room - large laminate lined cubicle with sliding glazed door and electric shower, white hand basin and w.c, chrome towel radiator, ceiling mechanical vent; (iii) bedroom 2 ensuite shower room - laminate lined cubicle with 2 glazed sides, electric shower, white hand basin and w.c; (iv) bedroom 1 ensuite bathroom - 3 piece white suite, above the bath tiled walls, an electric shower and glazed screen along the bath edge, ceiling extract fan.</p> <p>There is a stainless steel sink in the kitchen.</p> <p>Within the office building is a laminate lined shower cubicle fitted with an electric shower and two w.c's and hand basins.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The house is fully centrally heated from a biomass boiler located within an external shed. The system was installed in December 2015 by Greenflame Installations Ltd and includes a Klover PB 35 pellet boiler, fitted with an open flue, which is manually fed with pellets. There is a 750 litre accumulator tank within the shed.</p> <p>The system is controlled by programmers mounted on a wall of the cupboard off the utility area - there are two programmers, one for the older parts of the house and one for the west wing. Room thermostats were noted in the sitting room and in one of the first floor bedrooms. The radiators are fitted with thermostatically controlled valves.</p> <p>The owner advised that RHI payments are paid for a 7 year period following installation of around £850 per quarter (£3,400 per annum).</p> <p>There is a 250 litre unvented indirect hot water cylinder within the roof space above the kitchen. Water is heated by the central heating boiler, with electric immersion heater back-up.</p>

Single Survey

Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank located within the grass area at the west side of the house. The owners advise that this has not had to be cleaned out by them. Waste water discharge is taken from the tank to a soakaway and / or partial discharge into a ditch or drain.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>No fixed alarms were noted within the house.</p>
Any additional limits to inspection	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The presence of floor coverings, furniture and personal belongings limited the extent of the inspection.</p>

Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

Single Survey

2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

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

 Structural movement	
Repair category	1
Notes	There is evidence of past movement within the original part of the property, being typical of the type of movement one would expect to find in a building of this age and type. There is no obvious evidence of any recent movement having occurred, with the movement noted appearing to be old and non-progressive.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered, with the exception of the internal wall below the bay window in the front ground floor bedroom, which did record a higher damp reading and there was some minor staining to the decoration. As the front garden slopes gently down towards the front wall, the cause may be related to a build up of water at the front wall; at a change of ownership it is recommended that this section of floor be investigated to assess its condition and the cause of the dampness dealt with.</p> <p>Signs of past wood-worm activity were found in some of the trusses inspected within the roof space of the front roof. It would be prudent to have this timberwork inspected by a timber specialist and, were any active infestation found, that it treated.</p>

 Chimney stacks	
Repair category	1
Notes	No significant defects were noted to the two chimneys, from a ground level inspection.



Roofing including roof space

Repair category	2
Notes	<p>In general the pitched roofs appeared to have been well maintained.</p> <p>One missing slate was noted to the front roof face. Some minor deterioration was noted to the grey ridge sections to the kitchen extension roof.</p> <p>The felt roof covering to the flat utility room / lobby is likely to be the original covering. The owner has undertaken some repair work along its junction with the slated front roof, installing blue plastic sheeting and bitumen sealant. Although, no internal leakage was evident, it is likely that this felt covering is coming to the end of its life; felt does have a limited life and can fail without warning.</p> <p>Some of the valley gutter metal linings were not visible due to a build up of leaves in them.</p>



Rainwater fittings

Repair category	1
Notes	<p>No significant defects were apparent to the gutters and downpipes. Some of the guttering was filled with leaves at the inspection. No assessment has been made on the operation and effectiveness of the system, including the drainage from the base of the downpipes.</p>



Main walls

Repair category	1
Notes	<p>No significant defects were noted to the main walls. Several fine cracks were noted through the wall harling / roughcast.</p> <p>Ivy is covering much of the side wall of the kitchen extension and some climbing plants were noted to parts of both sides of the west wing - climbing plants, particularly ivy, are not good for wall rendering and can cause damage to it in the long term.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>The timber window frames were found to be in satisfactory condition. However, the majority of the windows are in excess of 20 years old and it is likely that repairs will be required in their frames in the next 5 years or so. Internal condensation was noted to a number of double glazed panes and the owner advised that he has replaced some panes to date.</p> <p>The two first floor bay windows are single glazed.</p> <p>The external doors appeared to be in satisfactory condition. Both the front and utility area doors are fairly old and of a basic design.</p>

Single Survey



External decorations

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



Conservatories/porches

Repair category	1
Notes	No significant defects were noted to the conservatory.



Communal areas

Repair category	-
Notes	None.



Garages and permanent outbuildings

Repair category	2
Notes	<p>The outbuildings including the office building, boiler shed and kennels shed have been well maintained and no significant defects were noted. Only minor deterioration was noted to the external timberwork. The timber wall cladding of these buildings is painted, which is in good condition.</p> <p>The felt covering to the roof of the stable block is torn in parts.</p>



Outside areas and boundaries

Repair category	1
Notes	<p>The grounds, fences, driveways and paths have been well maintained and were in a clean and tidy condition.</p> <p>Several deciduous trees are relatively close to the house and their branches are beginning to overhang or shade the house; consideration should be given to removing or pruning several of these trees.</p>



Ceilings

Repair category	1
Notes	No significant defects were noted to the ceilings.

Single Survey



Internal walls

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



Floors including sub-floors

Repair category	1
Notes	From a limited inspection of the floors, no defects were noted. It has been recommended in the Dampness section above that, at a change in ownership, the condition of the floor of the front part of the ground floor front bedroom be checked, including its joists, in view of the dampness found below the bay window.



Internal joinery and kitchen fittings

Repair category	1
Notes	The kitchen fittings were found to be in good condition, with only minor wear and tear damage noted. No assessment has been made on the condition of the kitchen appliances to be left.



Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects were noted to the living room fire place and its stove. No assessment has been made on the operation of the stove, or whether the flue from it has been adequately lined.



Internal decorations

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



Cellars

Repair category	-
Notes	None

Single Survey



Electricity

Repair category	1
Notes	<p>No significant defects were noted to the visible electrical fittings inspected. Parts of the electrical installation are likely to be relatively old and it is recommended that the installation be checked over by a registered electrical engineer and that any recommendations made with regard to upgrading or the safety of the installation are carried out.</p> <p>It would be advisable to have mains operated smoke alarms fitted in the main circulation areas.</p>



Gas

Repair category	1
Notes	<p>There is mains gas connected to the property. In the interests of safety, all gas appliances should be checked on an annual basis by a Gas Safe registered contractor.</p>



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No defects were noted to the visible parts of the plumbing system inspected.</p> <p>The bathroom fittings were found to be of varying ages, but the majority of fittings were in good condition.</p>



Heating and hot water

Repair category	1
Notes	<p>The owner advises that the boiler is annually serviced by Greenflame Installations Ltd, who installed the system. Future annual servicing of the boiler should be carried out. The boiler is presently fed manually and some may wish to investigate whether this could be adapted to an automatic feed arrangement by installing a feed hopper.</p>



Drainage

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

Single Survey

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	1
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

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 road from the A90 to the property and what liability the property has towards its upkeep, maintenance and repair.

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.

£675,000 (Six Hundred and Seventy Five 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 £375,000 (Three Hundred and Seventy Five Thousand Pounds)

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

Signed

Security Print Code [503506 = 3191]
Electronically signed

Report author

David Silcocks

Company name

ALLIED SURVEYORS SCOTLAND PLC

Address

Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

Single Survey

Date of report	7th December 2018
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Mortgage Valuation Report



Property Address

Address Reisk, Crimond, Fraserburgh, AB43 8QJ
Seller's Name Mr D Gibbins
Date of Inspection 16th October 2018

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

(1) A former office building, built with a concrete floor, timber clad walls, a pitched slated roof, double glazed windows (with a mix of timber and plastic frames), three timber external doors and one plastic framed double glazed door, three metal framed single glazed skylights. Internally the walls are pine lined, with the owner advised, insulation behind, and it is divided into an open plan office, a w.c and a shower room. It is fitted with electric panel heating, a laminate lined shower cubicle with an electric shower, a foam insulated hot water cylinder in a corner cupboard of the shower room and sockets and lighting for office use. The building has an internal floor area of 70 square metres.

(2) Boiler shed - a timber shed divided into a store and a boiler room, with timber clad walls and a pitched roof covered with felt tiles. It has a floor area of 18 square metres.

(3) Timber kennel shed, with timber clad walls, a mono-pitched metal clad roof and a floor area of 15 square

Mortgage Valuation Report

metres.

(4) Timber stable block, divided into 4 stables, with a pitched felt clad roof.

(5) Car port adjoining the east gable wall of the original part of the house.

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

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

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

Service Connections

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

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

Brief description of Central Heating:

The house is fully centrally heated from a biomass pellet boiler located within an external shed, installed in December 2015. The pellets are manually fed. The system is controlled by two programmers, one for the older parts of the house and one for the west wing, room thermostats in the sitting room and in one of the first floor bedrooms and the radiators are fitted with thermostatically controlled valves.

The owner advised that RHI payments are paid for a 7 year period following installation of around £850 per quarter (£3,400 per annum).

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

Other accommodation includes a utility area / lobby and a conservatory.

The original part of the building is likely to be at least 100 years old. Rear extensions were added: (i) kitchen wing - 40-50 years ago; (ii) west wing & utility area - 20-25 years ago; (iii) conservatory - 15-20 years ago. The kitchen extension is built with concrete block walls and a pitched slated roof. The west wing is built with concrete block walls and a pitched tiled roof.

The property is located at the south-east edge of the village of Crimond (population 900), which has a primary school, local shop and a medical practice that forms part of a newly built community hub complex. Access to the property is off the A90 Peterhead - Fraserburgh road, along 200 metres of shared private surfaced road. The property is adjoined by a mix of residential properties at the edge of the village, on its north-east side by a field which has planning permission for residential use and otherwise by agricultural land and woodland.

The property is located 9 miles from both Fraserburgh (population 13,000) and Peterhead (population 19,000), which are coastal towns with secondary schools, a wide range of shops and community facilities and are significant local employment centres. There is an alternative secondary school at Mintlaw (population 3,000), 7.5 miles away. Aberdeen is 40 miles to the south.

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

It should be confirmed that the property has adequate rights of access over the shared private road from the A90 to the property and what liability the property has towards its upkeep, maintenance and repair.

The felt roof covering to the flat utility room / lobby is likely to be the original covering. The owner has undertaken some repair work along its junction with the slated front roof, installing blue plastic sheeting and bitumen sealant. Although, no internal leakage was evident, it is likely that this felt covering is coming to the end of its life; felt does have a limited life and can fail without warning.

The house is set in spacious grounds, which provides privacy from the adjoining village. There may in the long term be some development potential for the property, should an owner wish to explore this route. The well equipped office building has the potential for a variety of uses. The field lying to the north-east of the property has planning permission for residential use.

Various extensions have been added onto the rear side of the original part, to create a house with 6 bedrooms and 4 bathrooms, good sized rooms in the west wing, an open plan kitchen / dining room / living room, a large sitting room and a 30 square metre conservatory. The house has been largely modernised, with a new pellet boiler and the kitchen and bathroom fittings partially upgraded in recent years.

Values of larger residential properties fell slightly in 2016 and 2017 in this area as a result in the downturn in the Region's oil economy. There has been a little more market activity during 2018, though this has not, as yet, led to a significant upturn in values.

The reinstatement value stated below includes for the replacement of the outbuildings on a modern materials basis.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the house.

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

Mortgage Valuation Report

Comment on Mortgageability

The property is considered to be suitable security for mortgage purposes.

Valuations

Market value in present condition £ 375,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 675,000
(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 [503506 = 3191]
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 7th December 2018