

# Single Survey

survey report on:

<b>Property address</b>	1 Hillview Cottages Hillview Cottages Road Lumsden Huntly AB54 4JN
<b>Customer</b>	Mr A McConnachie
<b>Customer address</b>	1 Hillview Cottages Lumsden Huntly AB54 4JN
<b>Prepared by</b>	ALLIED SURVEYORS SCOTLAND PLC
<b>Date of inspection</b>	23rd July 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 Property<sup>1</sup>.

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

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

### 1.2 THE REPORT

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

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

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

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

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

# Terms and Conditions

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	2 storey end of terrace house, built by the local authority, with substantial single storey side extension, traditional outbuilding used as workshop and single garage.
<b>Accommodation</b>	Ground floor: front lobby, living room, kitchen / dining room, rear lobby, shower room, bedroom 3, sitting room.  First floor: 2 bedrooms, bathroom.
<b>Gross internal floor area (m<sup>2</sup>)</b>	124 square metres, split between the ground floor of 90 square metres and the first floor of 34 square metres.
<b>Neighbourhood and location</b>	<p>The property lies at the edge of the village of Lumsden and adjoins a narrow residential street that runs parallel, 50 metres from Main Street, the A97 Alford - Huntly road. It is otherwise adjoined by the garden of 2 Hillview Cottages and by yard space which is currently under the same ownership as the property.</p> <p>Lumsden has a primary school, village hall and garage. The property is located 9 miles from Alford (population 2,700), which has a secondary school and a good range of local shops and community facilities. Other nearby local centres include Huntly (population 4,800) 12 miles, Inverurie (population 13,000) 24 miles, Westhill 27 miles and Aberdeen 34 miles.</p>
<b>Age</b>	The original part of the house is likely to be 50-60 years old. The side extension is understood to have been added 15-20 years ago.
<b>Weather</b>	The weather was dry, with a mix of sunny intervals and cloudy spells, during the inspection. The month preceding the inspection has been largely dry and the content of this report should be set in this context.

<b>Chimney stacks</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>There are two chimney stacks, one from the original part of the house above its party wall with 2 Hillview Cottages and one above the gable wall of the side extension.</p> <p>That above the original part of the house is built with a mix of sandstone and precast concrete blocks, precast concrete coping, cement and lead flashing around its bases and flues which appear to have been capped with ventilated cowls.</p> <p>That above the side extension is built with concrete blocks and roughcast externally, has lead flashing around its base and a clay can.</p>
<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</b></p> <p><b>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p>The main roof is pitched and slated, with a hipped end. It has clay main ridge sections, concrete hip ridges, zinc lined valley gutters at the junction with the extension roof and timber fascias and soffits. Within the front (west) face is a bay window with slated sides and roof, similar ridging to the main roof and zinc lined valley gutters.</p> <p>An inspection of the main roof space was made from a hatch in the landing ceiling. The roof is formed with timber trusses, overlaid with timber sarking boards. A layer of underfelt below the slates was visible through the gaps in the sarking boards. There is approximately 100mm of glass wool insulation between the joists of the flat part of the roof space.</p> <p>The side extension roof is pitched and covered with slate effect concrete tiles. It has a dry ventilated ridge, timber fascias and soffits, lead flashing along its junction with the main house wall and plastic verge sections.</p> <p>An inspection of the roof space of the side extension was made from a hatch in its lobby ceiling. The trusses are covered with fibreboard sarking and there is approximately 150mm of glass wool insulation between the joists.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The gutters and downpipes to the roof of the original part of the house are cast iron and those to the extension are brown plastic.</p>

# Single Survey

<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The external walls to the original part of the house are built with solid stone and are faced with pink sandstone blocks that are pointed externally. There are precast concrete lintels, cills and facings around the window and door openings and at each corner. The walls are approximately 500mm thick, including the internal wall linings.</p> <p>Within the roof space, the party wall with 2 Hillview Cottages is brick.</p> <p>The walls of the side extension are built with concrete block and roughcast externally. They incorporate concrete block corner stones and are approximately 370mm thick, including the internal wall lining.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are double glazed casement windows, with aluminium external frames and white plastic internal frames. The opening casements are a mix of top hopper, side opening and bottom opening casements. These windows have timber cills and outer surrounds. The exception are two extension windows, which have wood effect plastic frames and are bottom opening.</p> <p>There are three external doors: (i) door into extension lobby, renewed in 2018 - a composite door with a double glazed upper pane and a triple locking mechanism; (ii) front door into lobby, an aluminium framed door with two frosted double glazed panes and a timber door surround; (iii) patio door into sitting room, a sliding plastic framed double glazed door, with a matching dead side panel.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>The external joinery is painted or stained.</p>
<b>Conservatories / porches</b>	<p>There are no conservatories or porches.</p>
<b>Communal areas</b>	<p>There are no communal areas.</p>

<p><b>Garages and permanent outbuildings</b></p>	<p><b>Visually inspected.</b></p> <p>There is a single garage, with metal wall and roof cladding that is lined internally, an up and over metal framed and timber lined door and a plastic framed double glazed window.</p> <p>There is a detached traditional building which is currently used as a workshop. It is built with stone walls that are part pointed and part rendered externally, a pitched slated roof with a bay window in its west face and three skylights in its east face, metal framed single glazed windows, a concrete floor that incorporates a vehicle inspection pit and a sliding timber framed and metal clad door in one gable. The building has a ground floor area of 92 square metres and approximately half is lofted, supported by steel RSJ's and with access from a fixed stairway. It is fitted with sockets and lighting.</p> <p>Within the garden there is a small coal shed, built with concrete block walls that are roughcast externally and a pitched roof clad with asbestos. It has a floor area of 6 square metres.</p>
<p><b>Outside areas and boundaries</b></p>	<p><b>Visually inspected.</b></p> <p>The garden are is bounded by a combination of stone walls, concrete block walls and privet hedges. There are extensive areas of paving around the house.</p> <p>There is a tarred driveway which is shared by the house and workshop. Adjoining the workshop there is surfaced yard which is part concrete, part tarred and part brick paved.</p>
<p><b>Ceilings</b></p>	<p><b>Visually inspected from floor level.</b></p> <p>The ceilings are lined with plasterboard.</p>
<p><b>Internal walls</b></p>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The majority of the internal walls are lined with plasterboard. The linings on the party wall with 2 Hillview Cottage, at ground and first floor level, are plaster on hard.</p>
<p><b>Floors including sub floors</b></p>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p>The floors are suspended timber. No sub-floor inspection was made as no access hatches were found. Sub-floor vents were noted</p>

# Single Survey

	through the front wall of the original part of the house and both the front and rear walls of the extension.
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The kitchen is fitted with a range of floor and wall units, which include wood effect unit doors and dark patterned worktops. There is a built-in electric hob with extractor hood above, oven and microwave.</p> <p>The internal doors are timber panel doors. Those from the living room incorporate glazed upper panels.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>The living room fireplace has been blocked up and covered with plasterboard. A skirting board vent has been incorporated. A moveable electric fire has been placed against the chimney breast.</p> <p>There is an open fireplace in the sitting room, with a tiled hearth, a patterned stone effect tiled surround and timber mantelpiece.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>The majority of the internal linings have been covered with wall paper.</p>
<b>Cellars</b>	There are no cellars.
<b>Electricity</b>	<p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>The property is supplied with mains electricity. The meter, main switch and circuit breaker consumer unit are mounted on a wall of the first floor landing, within a high level timber box. There is a second circuit breaker consumer unit for the extension in its lobby, also within a high level timber box. The sockets in the house were 13 amp. It is understood that the supply to the workshop is taken from the house supply.</p>

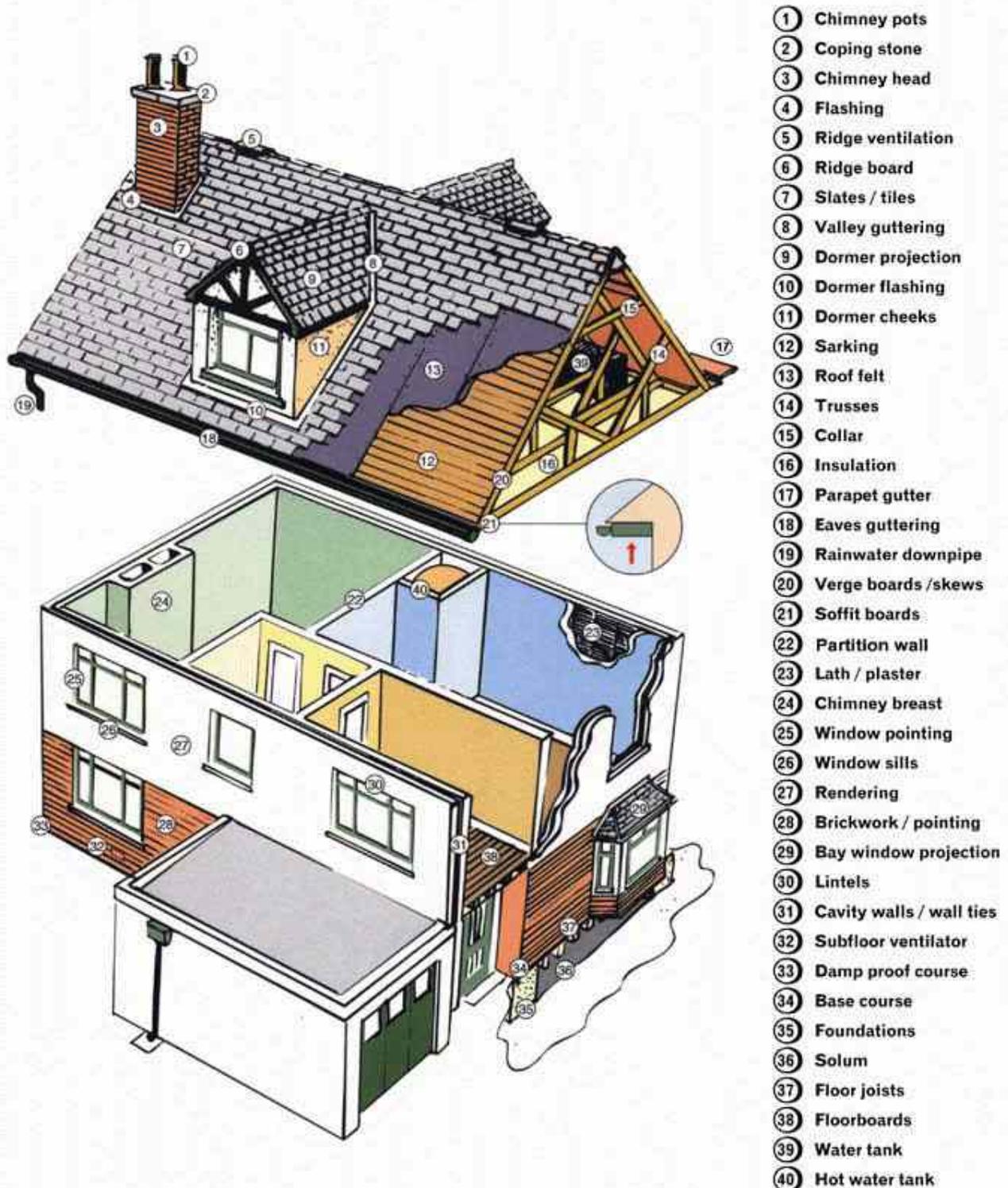
# Single Survey

<b>Gas</b>	Mains gas is not available to the property.
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is supplied with mains water. A metal valve was noted in the tarred lane outside the property, which may be the main stop-cock.</p> <p>The supply is taken within the house to an uninsulated plastic cold water tank within the main roof space. The majority of pipework visible in the roof space was lagged.</p> <p>There is a first floor bathroom and a ground floor shower room in the extension, both with white fittings. The bathroom is fitted with a 3 piece suite including a jet bath. The shower room has a tiled cubicle with 2 glazed sides and an electric shower, a hand basin built into a unit with pine sides and light patterned worktop, a w.c and a mechanical extract fan through the external wall.</p> <p>There is a stainless steel sink in the kitchen.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The house is centrally heated by an oil fired Boulter Buderus Camray 3 floor mounted boiler, within a kitchen floor unit and fitted with a balanced flue through the external wall. There is a 1,100 litre plastic oil tank. The system is controlled by a programmer, mounted on a kitchen wall and by thermostatically controlled valves fitted to the radiators.</p> <p>There are a pair of linked foam insulated hot water cylinders in a corner cupboard of the living room. There is a thermostat valve fitted to its adjoining coppers pipework. The hot water is primarily heated by the central heating boiler, with electric immersion heater back-up.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>It is understood that the property is connected to the mains sewerage system.</p>

# Single Survey

<b>Fire, smoke and burglar alarms</b>	<b>Visually inspected.</b>  <b>No tests whatsoever were carried out to the system or appliances.</b>  There are mains operate smoke alarms in the ground and first floors and a mains operated heat detector in the kitchen.
<b>Any additional limits to inspection</b>	<b>For flats / maisonettes</b>  <b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b>  <b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</b>  <b>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</b>  The presence of fitted floor coverings limited the extent of the inspection.

## Sectional Diagram showing elements of a typical house



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

# Single Survey

## 2. Condition

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

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

 Structural movement	
Repair category	1
Notes	No significant signs of settlement were observed.

 Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. No signs of wood boring insect activity were found in the house roof timber work inspected from a head and shoulders inspection from hatches.

 Chimney stacks	
Repair category	1
Notes	Some minor pointing defects were noted to the main chimney.

 Roofing including roof space	
Repair category	2
Notes	A small number of chipped slates were noted to each of the main roof faces. From a ground level inspection, with binoculars, the cement flashing to one side of the front hip may be lifting slightly and have some cracks through it. Given its age and design of the main roof, it is likely that it will require minor maintenance in the future.

# Single Survey



## Rainwater fittings

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the rainwater fittings. No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the downpipes.



## Main walls

<b>Repair category</b>	1
<b>Notes</b>	Minor defects noted included some surface deterioration to the surface of several of the sandstone blocks and some minor defects to the stonework pointing, including some cracks above and below the right hand kitchen window.



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the windows and external doors. A selection of opening casements and both main doors were opened and found to operate effectively.</p> <p>The majority of the windows are relatively old double glazing, although no significant defects were found to them.</p>



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	The external decoration was found to be in good condition.



## Conservatories/porches

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



## Communal areas

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



## Garages and permanent outbuildings

<b>Repair category</b>	2
<b>Notes</b>	<p>From an external inspection of the single garage, no significant defects were noted.</p> <p>The workshop building is a considerable age and has been generally well maintained. It has been internally upgraded and fitted to a good standard for workshop use. Minor defects were noted to its slate work and external wall pointing and rendering. Extensive signs of wood-boring insect activity were noted in the old roof timbers inspected and there has been some outward movement to the side wall adjoining the lane, though this movement does not appear to have been recent. This building will require regular maintenance in the future.</p>



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	<p>The garden ground around the house has been maintained to a good standard and was in a neat and tidy condition. Its boundary walls and fences appeared to be in satisfactory condition.</p> <p>The surfaced areas around the workshop were in good condition. Parts of its boundaries with the adjoining yard are undefined with fences or walls.</p>



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the ceilings. Some ridges were noted to several of the ceilings in the original part of the house.</p>



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the internal wall linings. Some minor cracking was noted to the walls of the bathroom near the top right hand corner of its window.</p>



## Floors including sub-floors

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



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	The kitchen units are at least 10 years old and were in a reasonable condition for their age. Some minor wear and tear was noted to the worktops. No assessment has been made of the condition of the built-in kitchen appliances.



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	No defects were noted to the sitting room fireplace. The opening was covered at the inspection by a portable electric fire.



## Internal decorations

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



## Cellars

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



## Electricity

<b>Repair category</b>	1
<b>Notes</b>	Both consumer units have inspection stickers stating that they were last checked in 2014. A copy of the engineers report should be inspected. No significant defects were noted to the electrical fittings inspected.



## Gas

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



## Water, plumbing and bathroom fittings

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the plumbing system fittings that were inspected. The cold water tank is not protected by an insulation jacket.

# Single Survey

	The bathroom and shower fittings are of a basic standard and in good condition.
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## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the visible parts of the central heating and hot water system fittings. The central heating boiler is relatively old and is likely to be less efficient and economic than modern condensing boilers; it will require annual servicing in the future.



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	No problems with the drainage were visible during our inspection.

# Single Survey

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

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

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

# Single Survey

## 3. Accessibility information

### Guidance notes on accessibility information

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

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

*Unrestricted parking within 25 metres:*

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

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input 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 is understood that the owners of the adjoining 2 Hillview Cottages have servitude rights of access through the property - the extent of these rights should be confirmed.

The side extension was likely to have been added at least 15 years ago - it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of the work.

### 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.

£420,000 (Four Hundred and Twenty 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 £210,000 (Two Hundred and Ten Thousand Pounds)

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

**Signed**

Security Print Code [499959 = 7450 ]  
Electronically signed

**Report author**

David Silcocks

**Company name**

ALLIED SURVEYORS SCOTLAND PLC

# Single Survey

<b>Address</b>	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
<b>Date of report</b>	7th September 2018

# Mortgage Valuation Report



## Property Address

Address 1 Hillview Cottages, Hillview Cottages Road, Lumsden, Huntly, AB54 4JN  
Seller's Name Mr A McConnachie  
Date of Inspection 23rd July 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)  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:

There is a detached traditional building which is currently used as a workshop. It is built with stone walls that are part pointed and part rendered externally, a pitched slated roof with a bay window in its west face and three skylights in its east face, metal framed single glazed windows, a concrete floor that incorporates a vehicle inspection pit and a sliding timber frame and metal clad door in one gable. The building has a ground floor area of 92 square metres and approximately half is lofted, supported by steel RSJ's and with access from a fixed stairway. It is fitted with sockets and lighting.

Within the garden there is a small coal shed, built with concrete block walls that are roughcast externally and a pitched roof clad with asbestos. It has a floor area of 6 square metres.

# Mortgage Valuation Report

## Construction

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

## Special Risks

Has the property suffered structural movement?  Yes  No

If Yes, is this recent or progressive?  Yes  No

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

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

## Service Connections

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

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

Brief description of Central Heating:

Oil fired central heating. The system is controlled by a programmer and by radiator thermostatically controlled valves.

## Site

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

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

## Location

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

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

The side extension is built with concrete block walls and a pitched tiled roof.

The property lies at the edge of the village of Lumsden and adjoins a narrow residential street that runs parallel, 50 metres from Main Street, the A97 Alford - Huntly road. It is otherwise adjoined by the garden of 2 Hillview Cottages and by yard space which is currently under the same ownership as the property.

Lumsden has a primary school, village hall and garage. The property is located 9 miles from Alford (population 2,700), which has a secondary school and a good range of local shops and community facilities. Other nearby local centres include Huntly (population 4,800) 12 miles, Inverurie (population 13,000) 24 miles, Westhill 27 miles and Aberdeen 34 miles.

It is understood that the owners of the adjoining 2 Hillview Cottages have servitude rights of access through the property - the extent of these rights should be confirmed.

The side extension was likely to have been added at least 15 years ago - it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of the work.

The house has good views to the west, has well laid out and well maintained grounds, and has a recently added substantial single storey extension at one side. It is in generally good external and internal condition.

The traditional building, currently used as a workshop, offers the potential for a variety of uses.

Whilst Lumsden has a commuting population that travel to Aberdeen, Westhill and Inverurie, it lies outwith commuting distance for many, which is reflected in the level of residential values in the village.

The residential property market within the Aberdeen area has seen a fall in values during 2016 and 2017 as a consequence of the decline in the Region's oil economy. Whilst there has been a rise in market activity during 2018, this has not led as yet to an upturn in values.

## Essential Repairs

No essential repairs are required to the house.

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

# Mortgage Valuation Report

## Comment on Mortgageability

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

## Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) £

Is a reinspection necessary?  Yes  No

## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type?  Yes  No

## Declaration

Signed Security Print Code [499959 = 7450 ]  
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 September 2018