

Single Survey

survey report on:

Property address	Humblecairn Farm Ardallie Peterhead AB42 5AL
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Customer	Mr Cormack
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Prepared by	ALLIED SURVEYORS SCOTLAND PLC
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Date of inspection	22nd August 2018
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	Detached bungalow, range of modern and traditional farm buildings and 25 acres of agricultural land.
Accommodation	Vestibule, hall, sitting room / dining area, kitchen / dining room / living room, utility room, w.c, master bedroom with en suite shower room, 3 bedrooms, bathroom.
Gross internal floor area (m²)	159 square metres, excluding the conservatory which is 11 square metres.
Neighbourhood and location	<p>The property adjoins a minor tarred public road, 0.5 miles from the Aberdeen - Fraserburgh A952. Apart from two adjoining residential properties, it is otherwise surrounded by agricultural land.</p> <p>The property is located 6 miles to the south of Mintlaw (population 2,800), which has a secondary school and range of local shops and community facilities, 8 miles from Ellon (population 11,000), which has an alternative secondary school and wide range of shops and community facilities and 11 miles from Peterhead (population 19,000). Aberdeen is 24 miles to the south.</p>
Age	21 years old, built in 1997. The conservatory was added around 2000.
Weather	The weather was dry and overcast with sunny spells during the inspection.
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There is one chimney stack, which rises through the roof ridge above the sitting room. The chimney is built with concrete blocks and is roughcast externally. It has lead flashing around its base and a clay can.</p>

<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof is pitched and clad with concrete tiles. It has a dry ventilated ridge, lead lined valley gutters, plastic verge sections along each gable end and timber fascias and soffits. Fascia roof space vents were noted along the rear side of the roof.</p> <p>A head and shoulders inspection was made of the roof space from a hatch in the passage ceiling. The roof is formed with timber trusses, overlaid with fibreboard sarking. There is approximately 250mm of mineral wool insulation laid between and over the roof joists.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes 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 are built with modern timber frame cavity construction with a load-bearing timber frame inner leaf and concrete block outer leaf, roughcast externally. Decorative precast blocks are incorporated up to ground floor level of each wall, either side of the front door and at the front corners. The walls are approximately 300mm thick, including the internal wall lining.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are timber framed, double glazed casement windows. They incorporate aluminum strips along the base of each casement and cill. The opening casements are bottom opening.</p> <p>There are three external doors: (i) front door into vestibule - solid timber door with panel effect bedding; (ii) rear door into utility room - solid timber door with double glazed frosted upper pane; (iii) from kitchen / dining room into conservatory, timber framed double glazed sliding patio door, with matching side panel.</p>

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External decorations	Visually inspected. The external joinery is painted brown.
Conservatories / porches	Visually inspected. A conservatory was added onto the west side of the house, accessed off the kitchen / dining room. It has a concrete floor, timber framed double glazed wall panels with top opening hopper casements, a pitched plastic roof on a timber frame and a pair of timber framed double glazed panel external doors. There is lead flashing along its junction with the main house wall.
Communal areas	Circulation areas visually inspected. There are no communal areas.
Garages and permanent outbuildings	Visually inspected. There is a detached double garage, built with a concrete floor, concrete block walls roughcast externally, a pitched tiled roof with timber fascias and soffits, plastic verge sections and a dry ventilated ridge. It is fitted with a metal up and over double door, a side timber framed glazed panel door, a timber framed double glazed window and electricity. It has an internal floor area of 32 square metres. There are a range of farm buildings which include: (i) former cattle court, built with a concrete floor, concrete block walls harled externally, a pitched roof clad with composite roof panels on timber trusses, divided between a lower court area and higher level feed passage along one end, 2 sliding front doors and 1 side sliding door, internal floor area 340 square metres; (ii) L shaped traditional stone wall and pitched slated building, formerly used as stabling, including a wing converted into 2 stables with a floored loft above and a former byre shed with 3 tied stables, a hay storage area and 6 loose box stables, part lofted, ground floor area 205 square metres; (iii) former chicken shed, with a concrete floor, concrete block walls and a pitched metal clad roof, divided internally into 18 stalls, floor area 105 square metres; (iv) a small detached stone wall and slated roof storage shed, floor area 15 square metres.
Outside areas and boundaries	Visually inspected. The property extends in total to 26.5 acres, divided between the house and its grounds of 0.5 acres, the steading and its surrounding area of 0.7 acres, 25.0 acres of agricultural land and a small wood of 0.3 acres. The house grounds are bounded along the front by a concrete block wall and otherwise by timber fences. There is a tarred drive and parking area, paved and gravelled paths around the house and gravelled areas adjoining the rear and west side of the house. The gardens include lawns bordered by shrub beds. The 25 acres of agricultural land comprises a single block of arable land that is currently in grass and comprises one large field and a small paddock. It is classified as grade 3(2) on the Macaulay

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	Institute for Soil Research Land Capability Maps.
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings are lined with plasterboard.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are lined with plasterboard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The floors are suspended timber covered with chipboard. Sub-floor vents through the external wall were noted through each external wall.</p> <p>A limited head and shoulders inspection of the sub-floor was made from a hatch at the rear door. The sub-floor depth at that point was 350mm, there was a concrete solum floor and 100mm of mineral wool insulation was laid between the floor joists.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a range of floor and wall units, including wood effect panel style unit doors and green patterned worktops. There is a built-in electric oven and hob.</p> <p>The utility room is fitted with floor and wall units, including wood effect flush unit doors and the same green patterned worktop as the kitchen.</p> <p>The majority of the internal doors are flush plywood doors. There are several timber framed glazed panel doors off the hall.</p> <p>There are built-in wardrobes with sliding doors in each of the four bedrooms - those in the master bedroom have mirror doors, the remainder have flush plywood doors.</p>

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<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 an open fireplace in the sitting room. It has a slate hearth and surround and a timber mantlepiece.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the internal plasterboard linings are painted. Several rooms are decorated with wall-paper, the bottom parts of the bathroom walls are tiled and there is an area of splash tiling above the kitchen worktops.</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. There are separate supplies to the house and the buildings.</p> <p>An underground mains cable is taken to an external meter box inset into the east side wall of the house. From this a cable is taken to a circuit breaker consumer unit within one of the wardrobes of the master bedroom. All sockets within the house were 13 amp.</p>
<p>Gas</p>	<p>Mains gas is not available to the property.</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 owner advised that the property is supplied with private water, that this supply serves 2 other residential properties and a farm, that water is pumped from the source to a concrete cistern and then falls to the house, that the water pipework to the house is plastic and that the water source and the cistern lie outwith the property.</p> <p>Water enters the house below the kitchen sink, where there is a stop-cock. There is a plastic cold water tank, surrounded by insulation, mounted on a wooden frame in the roof space. The water pipework inspected in the house was copper.</p> <p>There are two bathrooms: (i) main bathroom includes a white 3 piece suite, timber bath panelling and a ceiling mechanical extract fan; (ii) en suite shower room includes a tiled cubicle with an electric shower unit and folding glazed door, a white hand basin and w.c and a ceiling mechanical vent. There is a small w.c off the utility room.</p>

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	<p>There are stainless steel sinks in the kitchen and utility room.</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 an oil fired Worcester Danesmoor 15/19 boiler, which is floor mounted in the utility room and has an open flue taken through the roof. There is a circular bunded plastic oil tank behind the garage, surrounded by a 1 metre high concrete block wall. The system is controlled by a programmer, mounted on a wall of the utility room and by thermostatically controlled valves fitted to the panel radiators.</p> <p>There is a 900mm x 450mm foam insulated hot water cylinder in a cupboard off the hall. The hot water is primarily heated by the central heating boiler with electric immersion heater back-up.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a plastic septic tank and soakaway, which the owner advised is located within the property.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>A mains operated smoke alarm is fitted to the passage ceiling.</p>
<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The presence of floor coverings, 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.


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2. Condition


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


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

 Structural movement	
Repair category	1
Notes	No significant signs of structural movement to the house 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 visible timbers inspected.

 Chimney stacks	
Repair category	1
Notes	No significant defects were noted to the chimney stacks.

 Roofing including roof space	
Repair category	1
Notes	No significant defects were noted to the roof and roof space. The owner advised that to date, he has only had to replace one tile during the 21 year life of the house.

 Rainwater fittings	
Repair category	1
Notes	No significant defects were noted to the gutters and downpipes. Several downpipe fittings were a little loose. No assessment has been made on the operation and effectiveness of the rainwater system, including the drains from the

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	base of the downpipes.
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Main walls

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



Windows, external doors and joinery

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



External decorations

Repair category	1
Notes	The external decoration was in satisfactory decoration, with only minor wear noted. Regular repainting of the external joinery will be required in the future.



Conservatories/porches

Repair category	2
Notes	Some deterioration was noted to the base of some of the timber window frames and to the bottom parts of the pair of external doors. One of the window panes had some internal condensation.



Communal areas

Repair category	-
Notes	None



Garages and permanent outbuildings

Repair category	2
Notes	<p>Some minor wear was noted to the timber frames of the garage window and side door.</p> <p>To the L shaped traditional building, repairs are required to the stonework pointing, the roof slates and the external joinery.</p>

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Outside areas and boundaries

Repair category	1
Notes	The house grounds, its drive and paths have been maintained in a tidy condition. Some sections of harling over the walls on either side of the drive entrance bellmouth are either loose or missing. It might be beneficial to cut back some of the shrub vegetation at the wets side of the house near the conservatory.



Ceilings

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



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 made of the floors and sub-floor, no significant defects were noted.



Internal joinery and kitchen fittings

Repair category	1
Notes	The kitchen and utility room fittings are the original and 21 years old. Some minor wear and tear, commensurate with their age, was noted to the units and worktops. No assessment has been made on the condition of the built-in electrical appliances.



Chimney breasts and fireplaces

Repair category	1
Notes	No defects were noted to the sitting room fireplace. No assessment has been made on whether the chimney flue is adequately lined.

Single Survey



Internal decorations

Repair category	1
Notes	The internal decoration was found to be in satisfactory condition, with only minor wear and tear noted.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	1
Notes	No significant defects were noted to the electrical fittings inspected. The installation is 21 years old and it would be advisable to have the installation tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings


Repair category	1
Notes	<p>The owner advised that the water was last tested around 10 years ago. It is recommended that the water be tested again chemically and bacterially. It is understood that no filtration plant or chemical treatment is fitted to the water system. The water supply infrastructure outwith the property has not been inspected.</p> <p>The bathroom fittings are the original and were found to be in satisfactory condition. There was blue staining to the shower cubicle tiling and tray, likely to be caused by the acidity of the water on the copper pipes. There is no shower in the main bathroom.</p>



Heating and hot water

Repair category	1
Notes	The owner advised that the boiler was last serviced approximately 18 months ago. It is due a service and will require annual servicing in the future. The boiler is over 20 years old and is likely to be less efficient than a modern condensing boiler.

Single Survey

 Drainage	
Repair category	1
Notes	No problems with the drainage were visible during our inspection. The owner advised that the septic tank was last emptied 5/6 years ago; it is likely that it will require periodic emptying in the future.

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	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	2
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 checked="" type="checkbox"/> No <input type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

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

It should be confirmed that the property has adequate servitude rights to use the shared private water supply and what liability it has towards its upkeep, maintenance and repair.

The house was built approximately 21 years ago and the conservatory added 18 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 all works.

Estimated reinstatement cost for insurance purposes

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussion with your insurers is advised.

£600,000 (Six Hundred 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 £370,000 (Three Hundred and Seventy Thousand Pounds)

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

Signed

Security Print Code [495195 = 5435]
Electronically signed

Report author

David Silcocks

Company name

ALLIED SURVEYORS SCOTLAND PLC

Single Survey

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	1st November 2018

Mortgage Valuation Report



Property Address

Address Humblecairn Farm, Ardallie, Peterhead, AB42 5AL
Seller's Name Mr Cormack
Date of Inspection 22nd August 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:

There are a range of farm buildings which include: (i) former cattle court, built with a concrete floor, concrete block walls harled externally, a pitched roof clad with composite roof panels on timber trusses, divided between a lower court area and higher feed passage along one end, 2 sliding front doors and 1 side sliding door, internal floor area 340 square metres; (ii) L shaped traditional stone wall and pitched slated building, formerly used as stabling, including a wing converted into 2 stables with a floored loft above and a former byre shed with 3 tied stables, a hay storage area and 6 loose box stables, part lofted, ground floor area 205 square metres; (iii) former chicken shed, with a concrete floor, concrete block walls and a pitched metal clad roof, divided internally into 18 stalls, floor area 105 square metres; (iv) a small detached stone wall and slated roof storage shed, floor area 15 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
Electricity Mains Private None
Central Heating Yes Partial None
Water Mains Private None
Gas Mains Private None

Brief description of Central Heating:

Full oil central heating. The system is controlled by a programmer and radiator thermostatically controlled valves.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

Other accommodation includes a utility room and conservatory.

The floor areas stated exclude the conservatory, which has an internal floor area of 11 square metres.

The property adjoins a minor tarred public road, 0.5 miles from the Aberdeen - Fraserburgh A952. Apart from two adjoining residential properties, it is otherwise surrounded by agricultural land.

The property is located 6 miles to the south of Mintlaw (population 2,800), which has a secondary school and range of local shops and community facilities, 8 miles from Ellon (population 11,000), which has an alternative secondary school and wide range of shops and community facilities and 11 miles from Peterhead (population 19,000). Aberdeen is 24 miles to the south.

The house was built approximately 21 years ago and the conservatory added 18 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 all works.

Parts of the private water supply system are located on land owned by thirds party(s), including the source, concrete cistern and some of the pipework. It should be confirmed that the property has adequate servitude rights to use the shared private water supply and what liability it has towards its upkeep, maintenance and repair.

The property extends in total to 26.5 acres, divided between the house and its grounds of 0.5 acres, the steading and its surrounding area of 0.7 acres, 25.0 acres of agricultural land and a small wood of 0.3 acres. The agricultural land is arable ground and classified as grade 3 (2) on the Macaulay Institute for Soil Research Land Capability Maps.

The house is 21 years old and in generally good external and internal condition. The majority of its fittings are the original and a purchaser may wish to upgrade some of these on entry. Some deterioration was noted to the window and door frames of the conservatory. Some repair to the stonework pointing, slates and external joinery are required to the traditional outbuildings.

The insurance reinstatement value stated in this report includes for the reinstatement of the buildings 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 £

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 [495195 = 5435]
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 1st November 2018