

# Single Survey

survey report on:

<b>Property address</b>	Kingsford Auchterless Turriff AB53 8DA
<b>Customer</b>	Mr G Sim and Mrs I Sim
<b>Customer address</b>	Kingsford Auchterless Turriff AB53 8DA
<b>Prepared by</b>	ALLIED SURVEYORS SCOTLAND PLC
<b>Date of inspection</b>	20th October 2020



## 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>	The property comprises: (i) a 2.5 storey detached house with 1.5 storey rear wing, single storey front and rear extensions within grounds of approximately 1 acre, (ii) a dilapidated former agricultural steading within a footprint extending to approximately 1 acre and (iii) 4 acres of adjoining agricultural land.
<b>Accommodation</b>	<p>Main accommodation summary: 4/5 living rooms, 4/5 bedrooms, 2 bathrooms.</p> <p>Ground floor: within main part of house - garden room, sitting room, dining room / bedroom 5, bathroom, kitchen / dining room; within rear single storey addition - utility area / store, shower room, office.</p> <p>First floor: front - landing / study area, 2 bedroom; rear wing - living room.</p> <p>Second floor: 2 bedrooms.</p>
<b>Gross internal floor area (m<sup>2</sup>)</b>	The gross internal floor area of the house extends to approximately 308 square metres, split between the ground floor of 157 square metres, the first floor of 101 square metres and the second floor of 50 square metres. Of the ground floor area, the main part of the house occupies 123 square metres and the rear single storey addition with ancillary accommodation occupies 34 square metres.
<b>Neighbourhood and location</b>	<p>The property lies on its own in a rural setting. It is adjoined on its east side by a minor public road between Turriff and Auchterless and is otherwise adjoined by agricultural land.</p> <p>The property is located 2 miles from the small village of Kirkton of Auchterless, which has a primary school and 4 miles to the south of Turriff (population 5,000), which has primary and secondary schools and a good range of shops and community facilities. Other major local centres of population and employment include: Inverurie (population 13,500) - 16 miles, the coastal towns of Banff and Macduff (both with a population of 4,000) - 17 miles, Dyce and Aberdeen City Centre 25 and 32 miles away respectively.</p>

# Single Survey

<b>Age</b>	<p>The original parts of the house are at least 150 years old. Around 1970, the single storey front extension was added (the garden room). In 1996, the rear wing was completely renovated and heightened to 1.5 storey and the adjoining single storey addition built (with ancillary accommodation).</p>
<b>Weather</b>	<p>The weather was wet and overcast for the majority of the inspection. The report should be read in context of these weather conditions.</p>
<b>Chimney stacks</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>There are three chimney stacks, one above each gable wall. They are built with dressed red sandstone blocks, are pointed externally, have a mix of lead and cement flashings around their bases and clay pots.</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 roofs are pitched and slated.</p> <p>The roof of the front part of the house is clad with Scotch slates, which descend in course size up to the ridge. Roof detail includes clay ridge sections bed in cement, sandstone skew stones with cement flashing, and lead lined valley gutters along its junctions with the rear wing roof. Within the front roof face are two bay windows, which have slated sides and roofs, lead lined roof ridges with hipped ends, a mix of timber and plastic facias and facings, lead and zinc flashings. There is a metal framed single glazed skylight in both the front and rear faces.</p> <p>A limited head and shoulders inspection was made of the front roof space, from a small hatch in the landing ceiling. The roof is formed with timber trusses, overlaid with timber sarking boards. There was no insulation in this roof space.</p> <p>The roof of the rear wing was renewed and heightened in 1996. It is clad with Welsh slates and has clay ridge sections bed in cement, raised concrete block skews with sandstone coping and lead flashings, and lead flashing along its junctions with the wall of the front part of the house. Within its east face there are two bay windows, with mono-pitched slated roofs, slated sides, plastic facias and facings, and lead flashings, side slips and valley gutters. No inspection was possible of its roof space, as the first floor room has a vaulted ceiling and there are no access hatches; the owners advised that glass wool insulation was incorporated within this roof.</p> <p>The roof of the front extension is a mono-pitched slated roof, with cement flashing along its junction with the front wall of the house</p>

	<p>and plastic facias. No inspection of its roof space was possible, as there was no access hatch.</p> <p>The roof of the rear single storey rear addition, with ancillary accommodation, has a mono-pitched roof clad with metal roof panelling which has built-in insulation, on timber beams.</p>
<p><b>Rainwater fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The gutters and downpipes to the original (front) part of the house are cast iron. Those to the rear wing and extension are metal along the east side and plastic along the west side. Those to the front extension are plastic.</p>
<p><b>Main walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The walls of the front part of the house are built with solid stone and are roughcast externally. They are approximately 800mm thick, including the internal wall lining. There are dressed red sandstone facings around window openings and at each corner. Above the three first floor front windows are stone cornices.</p> <p>The majority of the walls of the rear wing are of similar construction to the front walls, except their thickness is approximately 650mm. They have been heightened by approximately 1 metre, as part of the 1996 renovation of the rear wing, with concrete blocks that have been roughcast externally.</p> <p>The walls of the front extension have been built with concrete block to a height of approximately 650mm above ground level and roughcast externally. They are approximately 300mm thick.</p> <p>The walls of the addition to the rear wing (ancillary accommodation) have been built with concrete blocks and are roughcast externally.</p>
<p><b>Windows, external doors and joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The majority of the windows are plastic framed double glazed casement windows. The owners advised that 3 of these windows were installed around 30 years ago (2 kitchen and the bathroom windows), that the remainder of those in the front part and rear wing were installed around 25 years ago by Everest and those in the front extension were installed around 15 years ago. The majority of opening casements are top hinged hopped casements, with the bay windows having tilt and turn opening casements and the front extension having side hinged opening casements.</p> <p>There is a timber framed single glazed window from the stairwell, which has some stained panes.</p>

# Single Survey

	<p>The windows in the rear wing addition (ancillary accommodation) are timber framed double glazed casement windows, installed in 1996 when it was erected.</p> <p>There are three external doors: (1) front door - white uPVC panel style door with a double glazed upper pane; (2) rear wing - light oak uPVC panel style door with a double glazed upper pane and glazed fanlight above; (3) from ancillary accommodation - a solid timber door with a double glazed upper pane.</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 porches or conservatories.</p>
<b>Communal areas</b>	<p>There are no communal areas.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is a detached double garage, built with a concrete floor, 3 concrete block walls roughcast externally, a timber lined front wall, a pitched roof covered with felt tiles and two vehicle doorways, one of which is fitted with a metal up and over door.</p> <p>Adjoining the gable of the rear wing is a fuel store, built with concrete block walls roughcast externally and a mono-pitched roof clad with asbestos sheets on a metal frame. It is fitted with a sliding metal door and has a floor area of 17.5 square metres.</p> <p>On a site to the north of the house are a dilapidated range of former farm buildings, occupying a footprint of around 1 acre. It is understood that this site has received the following planning permissions for residential use: (i) APP/2008/2227 - planning permission granted to convert the buildings into 3 residential units and a holiday let; (ii) APP/2018/1134 - planning permission granted in principle to demolish part of the steading buildings and erect a new house at plot 3, granted 13/07/2018. Two further planning applications made in 2018, APP/2018/1131 and APP/2018/1133 to demolish parts of the steading and erect a new house at plots 1 and 2 were refused.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>The property extends in total to approximately 6 acres. Of this the house grounds extend to around 1 acre, the steading and its yard areas occupy a footprint of around 1 acre and the remaining 4 acres include agricultural land and a narrow belt of mature trees adjoining the public road.</p> <p>The house grounds are bounded by a considerable number of mature deciduous trees and there is a surfaced driveway which extends along the front and east sides of the house.</p>

<p><b>Ceilings</b></p>	<p><b>Visually inspected from floor level.</b></p> <p>The majority of the ceilings in the original parts of the house are lined with lathe and plaster. Some of the front rooms have cornices, including ornate deep cornices in one of the first floor bedrooms.</p> <p>Where accommodation has been modified or added, ceilings have been lined with plasterboard. The ceiling of the rear wing first floor living room is vaulted and lined with pine.</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 in the original parts of the house are lined with lathe and plaster.</p> <p>Where accommodation has been modified or added, internal walls have been lined with plasterboard. In the rear wing first floor living room the internal walls are lined with pine linings, except for the gable, which is an unlined pointed sandstone wall. In the kitchen, the internal walls are lined with pine linings, except for the stairway wall which is an unlined pointed stone wall.</p> <p>The external walls of the ancillary rear wing are cement rendered internally, with timber stud internal partitions erected within the space to form the office and shower room.</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 of the front part of the house and the front extension are suspended timber and covered with floorboards. Sub-floor vents were noted through the external wall of the front extension.</p> <p>The ground floor of the rear wing and its addition are concrete and the first floor is suspended timber.</p> <p>No sub-floor inspection was made, as no access points were found.</p> <p>Fixed floor coverings include slate tiled floors in the kitchen / dining room and bathroom, a laminate American oak floor covering in the rear wing first floor living room and a laminate covering to one of the second floor bedrooms.</p>

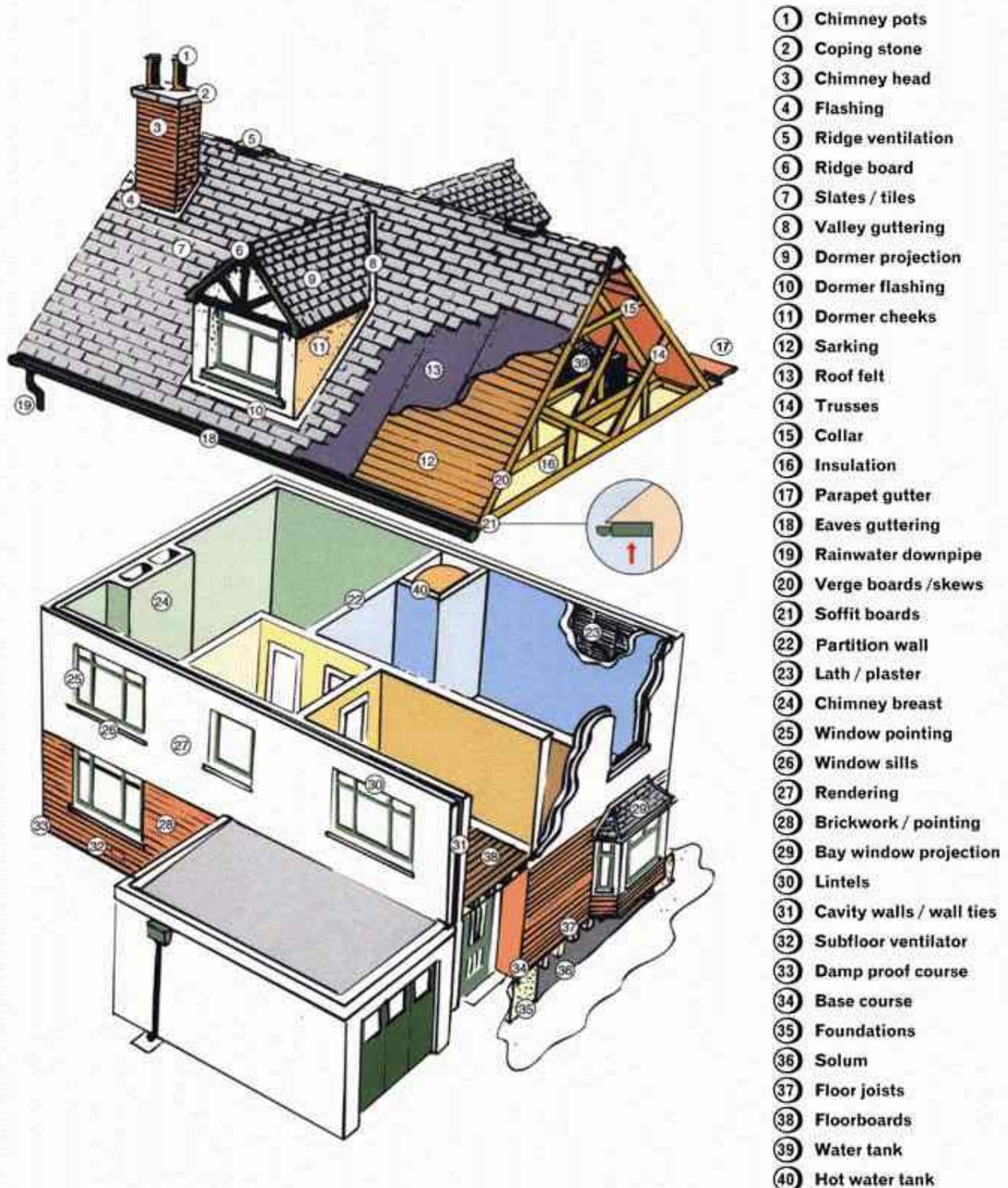
<p><b>Internal joinery and kitchen fittings</b></p>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The owners advised that the kitchen was substantially re-fitted in 1997. It comprises a range of floor units with pine doors and polished granite worktops. There are small sections of timber worktop on either side of the porcelain sink. Along one wall are three large built-in shelved cupboards, each with pairs of pine doors. Built-in appliances include a cream coloured oil fired Alpha 80 cooking range.</p> <p>The majority of the internal doors are timber panel doors. Those within the rear wing are made of pine. There are three timber framed glazed panel doors into the garden room.</p> <p>There are two stairways: the main stairway has timber balustrades and handrails, the rear wing stairway is an open staircase in the kitchen and is built with pine.</p> <p>There are built-in wardrobes / cupboards in both first floor bedrooms, which the owners advised are made with Iroko wood. In both the second floor bedrooms there are two built-in storage cupboards and on the landing is a storage cupboard and set of drawers.</p>
<p><b>Chimney breasts and fireplaces</b></p>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is an open fire in the sitting room, with a black tiled hearth, cast iron surround with patterned tiled insets and a timber mantelpiece.</p> <p>There are tiled fireplaces in both the first floor bedrooms.</p> <p>In the rear wing first floor living room, there is a mock fireplace with an ornate cast iron surround with patterned tiled insets (fitted with an electric heater).</p>
<p><b>Internal decorations</b></p>	<p><b>Visually inspected.</b></p> <p>The plaster linings are decorated with a mix of wallpaper and paint.</p> <p>There are areas of wall tiling in the kitchen, above worktops and in the shower room.</p>
<p><b>Cellars</b></p>	<p>There are no cellars.</p>
<p><b>Electricity</b></p>	<p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b></p> <p>The property is supplied with mains electricity. An underground</p>

# Single Survey

	<p>mains cable is taken to an external meter box mounted on the east gable wall of the house.</p> <p>The owners advised that the whole house was re-wired around 1996. The main switch and circuit breaker consumer unit are within a box in the kitchen, above the doorway into the hall. The sockets within the house are 13 amp.</p>
<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. The owners advised that the connection onto the water main is within the property and the supply enters the house within the kitchen.</p> <p>There is a plastic cold water tank within a pine lined compartment within the vaulted ceiling of the first floor living room, in which there is a stop-cock on the feed pipe. There is a further stop-cock within the ancillary wing.</p> <p>There is a main ground floor bathroom in the front part of the house and a shower room within the ancillary wing: (1) bathroom, re-fitted around 12 years ago, with a jacuzzi bath, a w.c and hand basin built into a white unit with a grey worktop, a laminate lined quadrant shower cubicle with oval sliding glazed doors and an electric shower, and a chrome towel radiator; (2) shower room in ancillary wing - tiled wet room style shower with an electric shower, drainage point within the tiled floor, wall mounted mechanical extract fan, w.c and wash hand basin.</p> <p>There is a large deep Shanks porcelain sink in the kitchen and a stainless steel work unit with a large deep sink in the utility room.</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 partially central heated from an oil fired Alpha 80 cooker range in the kitchen, which utilises the rear chimney as its flue. There is no central heating to the garden room, sitting room and second floor. The radiators are traditional column radiators, except for a panel radiator in one of the first floor bedrooms and a chrome towel radiator in the bathroom. The system is controlled by a programmer mounted on a kitchen wall and by thermostatic controlled valves fitted to the majority of radiators.</p> <p>There is a 900mm x 450mm foam insulated hot water cylinder within a kitchen cupboard built into the gable wall, which is fitted with a cylinder thermostat. 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>Drainage from the house is to a septic tank, with waste water discharge taken to a soakaway. The owners advised that the tank is located within the house grounds, that it is of concrete block construction and that they have never had to empty it during their ownership of the property.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Several battery operate smoke alarms are fitted.</p>
<b>Any additional limits to inspection</b>	<p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p><b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</b></p> <p><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></p> <p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>No detailed inspection of the grounds or neighbouring land has been undertaken but it has been assumed, for the purposes of this report, that neither contaminative nor dangerous or invasive species, for instance, Japanese Knotweed exist</p>

## Sectional Diagram showing elements of a typical house



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

# Single Survey

## 2. Condition

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

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

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

 Dampness, rot and infestation	
Repair category	1
Notes	<p>Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. The floor board nails in the dining room / bedroom floor were noted as being rusty, though no significant dampness was detected at the inspection.</p> <p>Signs of historic wood-boring insect activity were found in some of the visible timbers inspected, including in the front roof space and in the ground floor under stair cupboard, though no sign of a recent attack was evident. It is understood that no recent timber specialist treatment has been carried out.</p> <p>Given the age of the property, it would be prudent to have the structural timberwork of the house inspected by a reputable Timber and Damp Specialist Firm at a change of ownership and that any defects found in respect of possible penetrating dampness, timber decay or timber infestation should be treated and / or repaired without delay, including their cause(s) to prevent further deterioration of the fabric of the building. The valuation stated in this report assumes that no significant expenditure is required to the structural timberwork; should this be found not to be the case we would reserve the right to alter our valuation accordingly.</p>

 Chimney stacks	
Repair category	2
Notes	Some pointing defects were noted to the north gable chimney stack and one of its cans has a piece missing, understood to be from a falling tree branch.

	Some pointing defects were noted to the rear wing chimney stack and there has been some surface deterioration to the sandstone blocks.
--	--



## Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	<p>Defects noted included: 3 missing slates to the rear face of the main roof and several slipping slates; some missing and loose sections of pointing between the skew stones and some lifting and cracked cement skew flashing; some missing sections of cement ridge section bedding.</p> <p>The roof will require regular maintenance in the future, particularly the main roof, which is of a considerable age and clad with Scotch slates.</p>



## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>Parts of the guttering are choked with leaves and some vegetation growing in them. Due to the number of nearby deciduous trees, the rainwater fittings will require regular clearing, particularly in the autumn. There has been some damage to the front cast iron downpipe, which does not discharge into a gully. A stain down the front wall roughcast indicates there may have been a long standing gutter leak.</p> <p>No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.</p>



## Main walls

<b>Repair category</b>	1
<b>Notes</b>	<p>From a ground level inspection, no significant defects were apparent to the main walls. Some small areas of bossed roughcast were detected, though no cracking was apparent through these areas. Several fine cracks through the roughcast were noted from window openings. A close inspection of the upper sections of roughcast was not possible.</p>



## Windows, external doors and joinery

<b>Repair category</b>	2
<b>Notes</b>	<p>The windows to the main parts of the house are plastic framed double glazed windows of varying ages. Three are around 30 years old and the majority are around 25 years old. Windows have a limited life and future window maintenance / renewal should be allowed for.</p> <p>There was some deterioration to the base of the timber door frame into the rear single storey wing and, due to the lack of recent decoration, it is likely that the repair of the window joinery to this wing will be required in the future. The frame of the half landing single glazed window should be checked.</p>

# Single Survey



## External decorations

<b>Repair category</b>	2
<b>Notes</b>	The two main doors and the window frames to the main parts of the house are low maintenance plastic. What external joinery there is - parts of the front bay fascias, the joinery to the rear single storey wing and the half landing single glazed window, requires re-decoration.



## 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>The double garage is in poor repair - there is leakage through parts of the felt tiled roof, which may have affected some of the roof timbers, there is some deterioration to the exterior joinery and one of the up and over opening doors is missing.</p> <p>The fuel store adjoining the rear wing has an old asbestos clad roof, which has a hole in it. Material containing asbestos is not normally considered to be a health hazard provided that it is not damaged or disturbed. If it is to be removed, it will require to be bagged and taken to a licensed tip.</p> <p>The steading buildings on a site to the north of the farmhouse have been partially demolished and those that remain are in a poor state of repair. There is some asbestos roof cladding within the steading, which will require to be removed to a licensed tip, which will be charged on the weight delivered.</p>



## Outside areas and boundaries

<b>Repair category</b>	2
<b>Notes</b>	<p>There are a considerable number of mature deciduous trees around the perimeter of the grounds, some relatively close to the west side of the house. It would be prudent to undertake some management of these trees, including the removal of some and crown trimming of some.</p> <p>A section of stone wall alongside the driveway at the east side of the house has collapsed.</p>

# Single Survey



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	Cracks were noted through a number of the old lathe and plaster ceilings. Due to the age of the linings, it is likely that there will be further cracks and loose areas of plaster behind the decoration. All lathe and plaster ceilings should be inspected to check they are structurally intact.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the internal wall linings. Due to the age of the linings, it is likely that there will be cracks and loose areas of plaster behind the decoration



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	From a limited inspection that was possible of the floors, no significant defects were noted. The inspection of the structural timberwork recommended above in the Dampness, rot and infestation section, should include an inspection of floor joists and the sub-floor areas.



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	The kitchen fittings are around 23 years old. They are in satisfactory condition for their age, through some wear and tear commensurate with their age was noted.



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the chimney breasts and fireplaces. No assessment has been made on the operation of the fires and whether their flues are adequately lined.



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	The interior decoration was found to be in satisfactory condition, though some is relatively old and would benefit from being freshened up.

# Single Survey

 Cellars	
Repair category	-
Notes	None.

 Electricity	
Repair category	1
Notes	<p>No significant defects were noted to the visible electrical fittings inspected. The majority of the installation is around 24 years old and it is recommended that it be tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.</p> <p>It is recommended that mains operated smoke alarms are fitted on each floor.</p>

 Gas	
Repair category	-
Notes	None

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the water and plumbing system inspected.</p> <p>The fittings in the main bathroom and rear wing shower room were in satisfactory condition.</p>

 Heating and hot water	
Repair category	1
Notes	<p>The central heating boiler has been recently serviced and will require annual servicing in the future. The boiler is likely to be less efficient and economic than a modern condensing boiler.</p> <p>The central heating radiators are old column radiators, some of which are relatively small - these will be less efficient than modern panel style radiators. Parts of the house do not have central heating - the sitting room, garden room and second floor. It is recommended that at a change of ownership, a central heating engineer inspect the central heating and hot water systems to advise on their design and operation.</p>

# Single Survey

 Drainage	
<b>Repair category</b>	1
<b>Notes</b>	No problems with the drainage were visible during our inspection. It is possible that the septic tank 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	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	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 and first
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

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.

The rear wing was completely renovated and heightened around 1996. Its stone walls were heightened by approximately 1 meter with concrete blocks and a new slated roof was erected. The single storey rear wing, with ancillary accommodation, was also added around 1996. It should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

### Estimated reinstatement cost for insurance purposes

This figure is an opinion of an appropriate sum for which the house 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.

£960,000 (Nine Hundred and Sixty Thousand Pounds).

This does not include any sum for reinstating the dilapidated steading buildings.

### 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:

£400,000 (Four Hundred Thousand Pounds)

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

Some of the comparable evidence used for this valuation reflects transactions which took place prior and during the UK Coronavirus period of lockdown, which began on 24th March 2020. Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

**Signed**

Security Print Code [461512 = 8281 ]  
Electronically signed

**Report author**

David Silcocks

# Single Survey

<b>Company name</b>	ALLIED SURVEYORS SCOTLAND PLC
<b>Address</b>	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
<b>Date of report</b>	29th October 2020

# Mortgage Valuation Report



## Property Address

Address Kingsford, Auchterless, Turriff, AB53 8DA  
Seller's Name Mr G Sim and Mrs I Sim  
Date of Inspection 20th October 2020

## 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:

Adjoining the gable of the rear wing is a fuel store, built with concrete block walls roughcast externally and a mono-pitched roof clad with asbestos sheets on a metal frame. It is fitted with a sliding metal door and has a floor area of 17.5 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:

Central heating from an oil fired Alpha kitchen range. 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

Other accommodation includes a utility area / store, office, first floor landing study area.

The gross internal floor area of the house extends to approximately 308 square metres, split between the ground floor of 157 square metres, the first floor of 101 square metres and the second floor of 50 square metres. Of the ground floor area, the main part of the house occupies 123 square metres and the rear single storey addition with ancillary accommodation occupies 34 square metres.

The rear wing was completely renovated and heightened around 1996. Its stone walls were heightened by approximately 1 meter with concrete blocks and a new slated roof was erected. The single storey rear wing, with ancillary accommodation, was also added around 1996. It should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

The property lies on its own in a rural setting. It is adjoined on its east side by a minor public road between Turriff and Auchterless and is otherwise adjoined by agricultural land.

The property is located 2 miles from the small village of Kirkton of Auchterless, which has a primary school and 4 miles to the south of Turriff (population 5,000), which has primary and secondary schools and a good range of shops and community facilities. Other major local centres of population and employment include: Inverurie (population 13,500) - 16 miles, the coastal towns of Banff and Macduff (both with a population of 4,000) - 17 miles, Dyce and Aberdeen City Centre 25 and 32 miles away respectively.

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

The house is an impressive building, within large well sheltered grounds. The grounds might benefit from some of the mature deciduous trees being removed and / or crown trimmed, particularly those close to the house. The house has good sized, well proportioned accommodation, with 9 habitable rooms, including the rear first floor living room that has been fitted to a high standard. It would though benefit at a change of ownership from a further phase of upgrading and modernisation, a provision for which is accounted for in our valuation of the property. Its garage and rear storage shed require considerable repair.

On a site to the north of the house are a dilapidated range of former farm buildings, occupying a footprint of around 1 acre. It is understood that this site has received the following planning permissions for residential use:  
(i) APP/2008/2227 - planning permission granted to convert the buildings into 3 residential units and a holiday let;  
(ii) APP/2018/1134 - planning permission granted in principle to demolish part of the steading buildings and erect a new house at plot 3, granted 13/07/2018. Two further planning applications made in 2018, APP/2018/1131 and APP/2018/1133 to demolish parts of the steading and erect a new house at plots 1 and 2 were refused.

The property extends in total to approximately 6 acres. Of this the house grounds extend to around 1 acre, the steading and its yard areas occupy a footprint of around 1 acre and the remaining 4 acres include agricultural land and a narrow belt of mature trees adjoining the public road.

The insurance reinstatement value stated below does not include any sum for reinstating the dilapidated steading buildings.

The residential property market within the North-east of Scotland suffered a fall in values during 2016 and 2017 as a result in the decline in the Region's oil related economy. Since 2018, the level of market activity has remained fairly static, there was no significant upturn in values, marketing periods could be lengthy and a realistic asking price was required. The Covid-19 pandemic and the associated fall in the oil price has added short term uncertainty to the current property market for the remainder of 2020. In the immediate aftermath of the lock-down period, market activity has increased significantly, though in general values have remained static or at best shown a small increase.

Some of the comparable evidence used for this valuation reflects transactions which took place prior and during the UK Coronavirus period of lockdown, which began on 24th March 2020. Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation

# Mortgage Valuation Report

uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

## 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, subject to the specific lending criteria of the mortgage provider.

## Valuations

Market value in present condition £ 400,000  
Market value on completion of essential repairs £   
Insurance reinstatement value £ 960,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary?  Yes  No

## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £   
Is the property in an area where there is a steady demand for rented accommodation of this type?  Yes  No

## Declaration

Signed Security Print Code [461512 = 8281 ]  
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 29th October 2020