

Single Survey

survey report on:

Property address	Woodhead Keig Alford AB33 8BD
Customer	Lord Forbes
Customer address	Estate Office Castle Forbes Keig Alford AB33 8BL
Prepared by	ALLIED SURVEYORS SCOTLAND PLC
Date of inspection	28th 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 Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The property comprises a 1.5 storey detached traditional cottage with a single storey side wing, an L shaped traditional steading building within grounds extending to approximately 0.4 acres.
Accommodation	Ground floor: utility room, kitchen / dining room, living room, hall, bathroom, sitting room / bedroom 3. First floor: landing, 2 bedrooms.
Gross internal floor area (m²)	88 square metres, split between the ground floor of 56 square metres and the first floor of 32 square metres. This excludes the front porch.
Neighbourhood and location	<p>The property lies on its own in a rural setting. It is adjoined on its north side by a public road between Montgarrie and Keig and is otherwise adjoined by agricultural land.</p> <p>The property is located 1.5 miles from the small village of Keig, which has a primary school and 2.5 miles from Alford (population 2,700), which has a range of local shops, a Medical Practice and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Other local centres of population and employment include: Inverurie (population 13,500) - 17 miles; Westhill (population 12,000) - 21 miles and Aberdeen City Centre - 26 miles.</p>
Age	The property is likely to be at least 100 years old.
Weather	The weather was dry and sunny during the inspection. The report should be read in context of these weather conditions.

<p>Chimney stacks</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are three chimney stacks, one above each gable wall of the 1.5 storey part of the house and one above the gable wall of the single storey wing. They are built with dressed stone blocks, are pointed externally, have a mix of lead and cement flashing around their bases and clay pots.</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 roofs are pitched and slated with Welsh slates, except for the rear face of the 1.5 storey part which has Scotch slates that descend in course size up to the ridge. Roof detail includes clay ridge sections bed in cement and stone lined skews with cement flashing. There are two front bay windows, with slated sides and roofs, uPVC fascias and facings, zinc ridges, valleys and side slips, and lead flashing below the windows. There is one front metal framed single glazed skylight (above the stairway).</p> <p>A limited head and shoulders inspection of the main roof was made from a small hatch in a bedroom ceiling. The roof is formed with timber trusses overlaid with timber sarking boards. There was 100mm of glass wool insulation between the joists of the flat part of the roof space.</p> <p>A head and shoulders inspection of the side wing roof space was made from a hatch in the utility room ceiling. The roof is of similar construction to the main roof, except that a layer of slate underfelt was visible between the sarking boards. There was 250mm of glass wool insulation laid between and over the joists.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are cast iron and metal.</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 main walls are built with solid stone and are pointed externally. They are approximately 650mm thick, including the internal wall lining.</p> <p>There are precast concrete window lintels and cills to the front windows, indicating that these openings have been widened at some point.</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 white uPVC double glazed casement windows that it is understood were installed 4-5 years ago. The first floor bay windows have tilt and turn opening casements. The ground floor windows have a mix of top hopper and side hinged opening casements.</p> <p>There are two external doors, both uPVC doors with double glazed upper panes, white internally and rosewood externally, fitted with 5 point locking mechanisms.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The main part of the house has no external joinery - windows frames, external doors and bay window details are plastic.</p>
<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>There is a dilapidated front porch, built with timber lined walls and a pitched tin roof.</p>
<p>Communal areas</p>	<p>There are no communal areas.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>There is a single garage at the rear of the house, built with a concrete floor, timber lined walls and a pitched felt covered roof. It has a pair of timber lined doors in one gable and a floor area of 15 square metres.</p> <p>At the rear of the house is an L shaped traditional steading, built with single storey pointed stone walls and a pitched slated roof (most Welsh slates, except for one side of Scotch slates). The majority of the building has an earth or hardcore floor and it has an internal floor area of 110 square metres.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The grounds extend to approximately 0.4 acres. They are bounded on their fieldside boundaries with post and wire fences and along most of the roadside with a stone wall. There are beech hedges along part of the north and east perimeters of the garden. A stone access road within the property is taken off the public road and runs to the rear of the house, where there is a stone / gravel parking and turning area. There is a vegetable and fruit garden at the front of the house and the majority of the remainder of the grounds are lawns.</p>

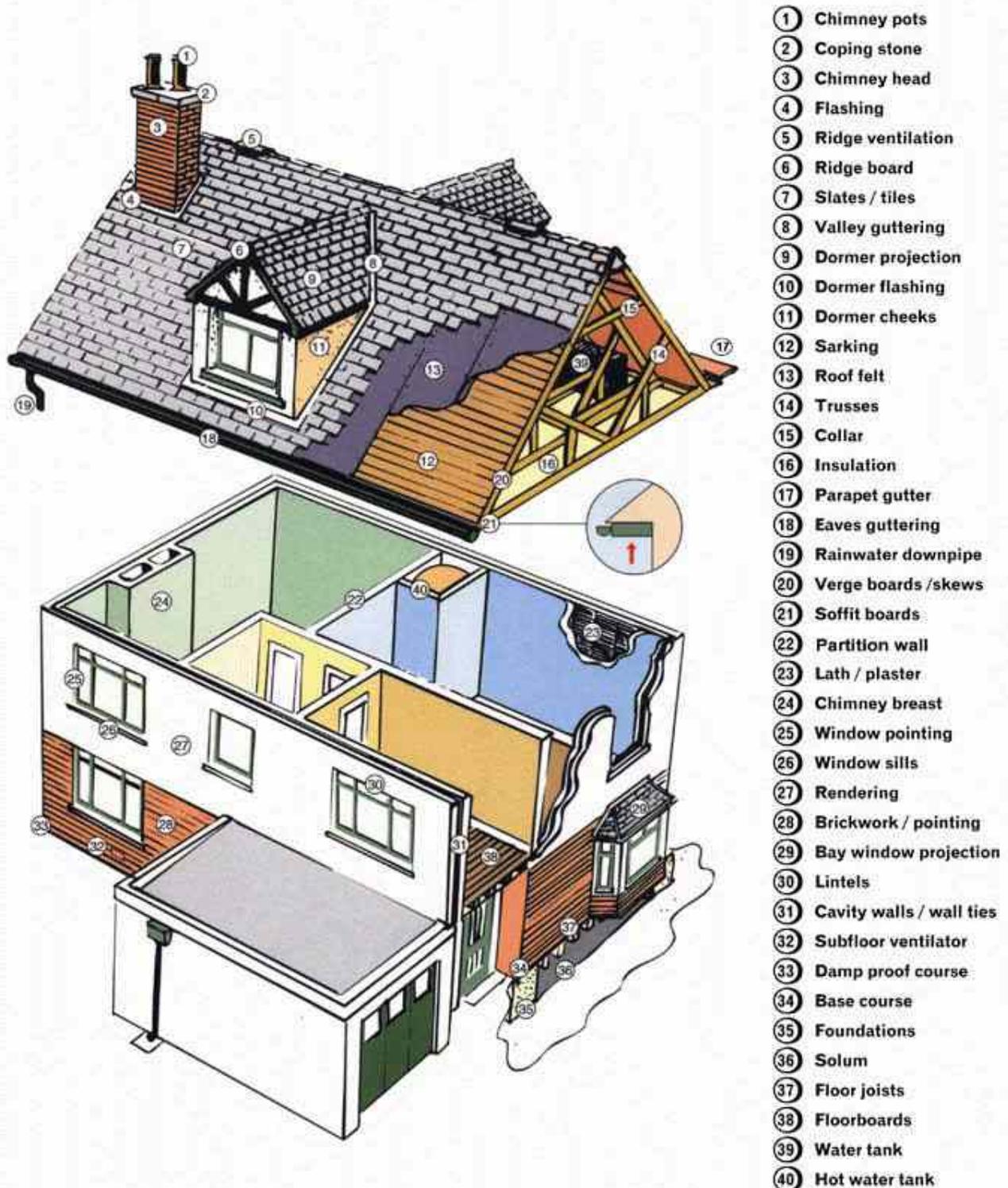
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings are lined with plasterboard. Some of those in the main part of the house are likely to be fixed onto original timber linings.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The majority of the internal walls are lined with plasterboard. Some of those in the main part of the house are likely to be fixed onto original timber linings.</p>
<p>Floors including sub floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The ground floor is a mix of suspended timber and solid floors (the sitting room and side wing). The first floor has suspended timber floors. The suspended timber floors are covered with floorboards. One front and one rear sub-floor vent through the external wall of the main part of the house was noted. No sub-floor inspection was made, as no access hatches were found.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a limited range of old floor and wall units. These have light patterned unit doors with timber trimming and wood effect worktops. There are 3 built-in shelved cupboards along the rear wall of the kitchen.</p> <p>The majority of the internal doors are timber plywood doors.</p>
<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are two open fires: in the living room a brown patterned tiled fireplace fitted with a back-boiler; in the sitting room a brown tiled fireplace whose opening has been boarded up.</p>

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Internal decorations	Visually inspected. The majority of the internal linings are decorated with paper.
Cellars	There are no cellars.
Electricity	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. The property is supplied with mains electricity. An overhead mains cable is taken to the south gable chimney of the main part of the house, from where a cable runs down the slates and along the eaves to the porch. The meter and main switch are mounted on a wall of the porch. A circuit breaker consumer unit is mounted on a wall of the hall. The sockets within the house are 13 amp.
Gas	Mains gas is not available to the property.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. The property is supplied with private water from a system on New Keig Farm. It is likely that the property will be liable to contribute towards the operating costs, upkeep and repair of the common parts of the system on a user basis. The supply appears to enter the house in one of the built-in kitchen cupboards and rises to the roof space above, where there is the cold water tank, surrounded by an insulation jacket. The internal water pipework inspected was copper. The bathroom is fitted with an old white 3 piece suite. There is black panelling to the bath and hand basin and a black w.c cistern. There is a stainless steel sink in the kitchen.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. There is no central heating. There are two ground floor open fires, one in the living room and one in the sitting room. There is an old 700mm x 400mm copper hot water cylinder in a built-in kitchen cupboard, partially surrounded by foam insulation. It is understood that the hot water is heated by the living room open fire back-boiler and by electric immersion heater.

Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank, with waste water discharge taken to a soakaway and / or partial discharge. The owner advised that the septic tank and the waste water discharge system are located within the adjoining agricultural field.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>A battery operated smoke alarm was fitted on the first floor landing.</p>
Any additional limits to inspection	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The presence of floor coverings 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	2
Notes	There has been some structural movement to the north gable wall of the house, evident by some historic bulging to the wall and historic cracking to the pointing of the gable wall and adjoining sections of front and rear walls. It is recommended that this movement be inspected by either a builder experienced in traditional house construction or a structural engineer to determine whether any stabilising work is required; it is possible that some under-pinning of the gable wall and adjoining sections of the front and rear walls will be required.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Damp meter readings were taken at appropriate locations throughout the house. The house has been unoccupied for of late. Higher damp meter readings were found to parts of the sitting room gable wall and to parts of the first floor bedroom (S) gable wall. The causes of these dampness should be investigated - they may originate from defective chimney / skew pointing and / or chimney pots requiring capping.</p> <p>Some minor evidence of historic wood-boring insect activity was found in some of the main roof space timberwork inspected.</p> <p>Given the age and overall condition 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.</p>

 Chimney stacks	
Repair category	2
Notes	Pointing defects were noted to all three chimneys. In view of the dampness found in the gable walls of the main part of the house, these chimneys should be inspected to identify where damp ingress is occurring.

 Roofing including roof space	
Repair category	2
Notes	Defects noted included several slipping slates to the rear roof space (Scotch slates), some lifting and cracked sections of cement skew flashing and some missing sections of cement ridge bedding. The front metal framed skylight would best be upgraded. A roof of this age and type will require regular maintenance in the future.
 Rainwater fittings	
Repair category	2
Notes	The original sections of cast iron fittings are very rusty and appear uneven. It was noted that several section of rear gutter and downpipe have been replaced with metal fittings. No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.
 Main walls	
Repair category	2
Notes	The past structural movement to the north gable wall of the house has been described above in the Structural Movement section. Areas of defective pointing were noted to the upper section of south gable wall of the main part of the house. Minor pointing defects were noted to all walls.
 Windows, external doors and joinery	
Repair category	1
Notes	The windows and external doors have all been recently renewed. No significant defects were noted. A selection of window opening casements and both external doors were opened and found to operate effectively.
 External decorations	
Repair category	1
Notes	
 Conservatories/porches	
Repair category	2
Notes	The porch is old, of basic construction and in poor condition. It would best removed.

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Communal areas

Repair category	-
Notes	None



Garages and permanent outbuildings

Repair category	3
Notes	The east gable wall of the steading is bulging outwards significantly and requires to be dismantled and rebuilt. Some defects were noted to the slate-work, skylights, stonework pointing and external joinery of the steading building, which will require regular maintenance.



Outside areas and boundaries

Repair category	1
Notes	The driveways, yards and garden ground have been maintained to a basic standard and were found to be in a tidy condition. Given their size, the grounds will require considerable time and effort to maintain.



Ceilings

Repair category	1
Notes	There are fine cracks through the majority of ceilings, at the junctions between the plasterboard sections.



Internal walls

Repair category	1
Notes	No significant defects were noted to the internal walls. Dampness to parts of the sitting room gable wall and the first floor bedroom (S) gable wall have been described above in the Dampness, rot and infestation section.



Floors including sub-floors

Repair category	1
Notes	From a limited inspection made of the floors, no significant defects were noted. The inspection of structural timberwork of the house recommended above in the Dampness, rot and infestation section should include an inspection of floor joists and the sub-floor.

Single Survey



Internal joinery and kitchen fittings

Repair category	2
Notes	The kitchen fittings are old, dated and have suffered considerable wear and tear. A purchaser is likely to wish to completely re-fit the kitchen and utility room.



Chimney breasts and fireplaces

Repair category	1
Notes	There are some cracked tiles to the living room fireplace. No assessment has been made on the operation of the two open fires and whether their flues are adequately lined.



Internal decorations

Repair category	2
Notes	The majority of the decoration is old and has suffered wear and tear commensurate with its age.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	<p>The meter and main switch are mounted on a wall of the porch; as the porch is in poor repair, if it is to be removed and not replaced, consideration would have to be given to their relocation.</p> <p>Whilst a circuit breaker consumer unit has been installed, much of the electrical installation would appear to be relatively old and there are an inadequate number of sockets in most rooms for modern living standards. It is recommended that the installation 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 be fitted at ground and first floor levels.</p>

Single Survey



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>It is understood that the water supply is taken from the New Keig Farm private supply. It is recommended that this supply be tested chemically and bacterially at the property to assess whether any water treatment plant should be installed.</p> <p>The bathroom fittings are old and in basic condition. There is no fixed shower. A purchaser is likely to wish to upgrade the plumbing system and re-fit the bathroom.</p>



Heating and hot water

Repair category	2
Notes	<p>There is no central heating system within the house.</p> <p>The hot water cylinder is small, old and has much of its foam insulation missing. It should be upgraded.</p>



Drainage

Repair category	1
Notes	<p>No problems with the drainage were visible during our inspection. The septic tank was not inspected and is understood to be located in the adjoining agricultural field. It is recommended that the tank be found and inspected to assess its construction and condition.</p> <p>It is possible that the septic tank will require periodic emptying in the future.</p>

Single Survey

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

Structural movement	2
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	2
Communal areas	-
Garages and permanent outbuildings	3
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	2
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground
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.

In respect of the private water supply, it is assumed that: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; the supply is adequate in all respects and that a recent certificate confirming satisfactory testing of the water quality is available; in the event of shared use, that repair/maintenance responsibilities of the common parts of the system are on an equitable shared basis.

In respect of the private drainage system, it is assumed that: the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

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.

£450,000 (Four Hundred and Fifty 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:

£215,000 (Two Hundred and Fifteen Thousand Pounds)

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

Signed

Security Print Code [388410 = 7208]
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	10th November 2020

Mortgage Valuation Report



Property Address

Address Woodhead, Keig, Alford, AB33 8BD
Seller's Name Lord Forbes
Date of Inspection 28th 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) 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:

At the rear of the house is an L shaped traditional steading, built with single storey pointed stone walls and a pitched slated roof (most Welsh slates, except for one side of Scotch slates). The majority of the building has an earth or hardcore floor and it has an internal floor area of 110 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:

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.

There has been some structural movement to the north gable wall of the house, evident by some historic bulging to the wall and historic cracking to the pointing of the gable wall and adjoining sections of front and rear walls. It is recommended that this movement be inspected by either a builder experienced in traditional house construction or a structural engineer to determine whether any stabilising work is required; it is possible that the under-pinning of the gable wall and adjoining sections of the front and rear walls will be required.

Damp meter readings were taken at appropriate locations throughout the house. The house has been unoccupied of late. Higher damp meter readings were found to parts of the sitting room gable wall and to parts of the first floor bedroom (S) gable wall. The causes of these dampness should be investigated - they are likely to originate from defective chimney / skew pointing and / or chimney pots requiring capping. Some minor evidence of historic wood-boring insect activity was found in some of the main roof space timberwork inspected. Given the age and overall condition 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 property lies on its own in a rural setting. It is adjoined on its north side by a public road between Montgarrie and Keig and is otherwise adjoined by agricultural land.

The property is located 1.5 miles from the small village of Keig, which has a primary school and 2.5 miles from Alford (population 2,700), which has a range of local shops, a Medical Practice and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Other local centres of population and employment include: Inverurie (population 13,500) - 17 miles; Westhill (population 12,000) - 21 miles and Aberdeen City Centre - 26 miles.

In respect of the private water supply, it is assumed that: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; the supply is adequate in all respects and that a recent certificate confirming satisfactory testing of the water quality is available; in the event of shared use, that repair/maintenance responsibilities of the common parts of the system are on an equitable shared basis.

In respect of the private drainage system, it is assumed that: the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

The east gable wall of the steading is bulging outwards significantly and requires to be dismantled and rebuilt. Defects were noted to the slatework, skylights, stonework pointing and external joinery of the steading building, which will require regular maintenance.

The property is accessible adjoining a public road, is located 2.5 miles from Alford, lies on its own in an attractive setting, has good sized grounds and the house is an attractive traditional cottage. These factors should generate good interest in the present market. The house requires some repair and considerable internal upgrading. It includes a traditional L shaped steading building close to the rear of the house, which could be put to a variety of purposes, although one gable requires to be re-built and some general repair work is required to the building.

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 and into 2021. 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.

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

Valuations

Market value in present condition £ 215,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 450,000
(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 [388410 = 7208]
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 10th November 2020