

Single Survey

survey report on:

Property address	Dowmin Huntly AB54 4US
Customer	Mr J V Ellis
Customer address	Wilding Farm Cinder Hill South Chailey Lewes BN8 4HP
Prepared by	ALLIED SURVEYORS SCOTLAND PLC
Date of inspection	7th March 2018



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	1.5 storey detached house with single storey additions and range of traditional steading buildings.
Accommodation	Ground floor: front porch, hall, sitting room, dining room, bathroom, bedroom / hot tub room, living room, kitchen / dining room. First floor 2 front bedrooms and store off landing, rear attic room.
Gross internal floor area (m²)	155 square metres, excluding the front porch, including only floor area with a ceiling height of greater than 1.5 metres, split between the ground floor of 103 square metres and the first floor of 52 square metres.
Neighbourhood and location	The property lies on its own within a rural setting. Access to it is along approx. 1.4 miles of forest track through Dunbennan Hill Forest, which is owned by the Forestry Commission. The house is surrounded by agricultural land which is under within the same ownership and extends up to the River Deveron - this land is excluded from this report. The property is located 3.0 miles to the north-west of Huntly (population 4,500), which has primary and secondary schools, a good range of shops and amenities and is on the Aberdeen - Inverness railway line. Other local population centres include Inverurie and Elgin, both 25 miles away and Aberdeen 42 miles away.
Age	The original parts of the house are likely to be approx. 130 years old. A single storey rear extension (kitchen) may have been added 70-80 years ago and a small side single storey extension (bathroom) may have been added 50-60 years ago.
Weather	The weather was dry and sunny during the inspection, with a covering of snow over the ground. Our report should be read in the context of these weather conditions.

Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are 3 chimneys to the original part of the house, one above each gable wall. They are built with stone blocks, are pointed externally, have cement flashing around their bases and clay cans.</p> <p>There is a further chimney above the gable wall of the rear extension which is built mainly with precast concrete blocks, but incorporates some stone. It has cement flashing around its base.</p> <p>The owner advised that he has capped the majority of the chimneys cans.</p>
Roofing including roof space	<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 clay ridge sections.</p> <p>The roof of the original part of the house has stone lined skews with cement flashings. There are two front bay windows, with slated sides and roofs, zinc lined ridges, a mix of lead and zinc flashings and timber fascias and facings. There is a velux roof window in both faces of the front roof and two metal framed single glazed skylights in the south face of the attic room. The valley gutters are lined with zinc.</p> <p>No inspection was made of the roof space of the front part of the house, as no access hatch was found. The attic room in the rear wing is unlined - its roof is formed with timber trusses overlaid with timber sarking boards and 100mm of glass wool insulation has been installed between the rafters.</p> <p>The rear single storey extension roof has concrete lined skews and cement flashing along its junction with the gable wall of the rear wing. No inspection was made of this roof space, due to the inaccessibility of the roof hatch. The owner advised that the roof space has been lined with insulation.</p> <p>The mono-pitched slated roof of the bathroom extension has lead flashing along its ridge junction and cement flashing along its side junction with the stone walls of the original part of the house.</p> <p>Some roof snow limited the inspection of parts of the north side of the house roof and to parts of the valley gutters.</p>

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Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The majority of the gutters and downpipes are cast iron.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls of the original part of the house and the rear extensions are solid stone and are between 550-600mm thick, including the internal wall lining. The majority are pointed externally with lime pointing. The upper part of the gable of the rear wing has been repointed with cement pointing.</p> <p>The walls of the bathroom extension are built with concrete block or brick and harled externally - they are approx. 250mm thick, including the internal wall lining.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The majority of windows are aluminium framed double glazed casement windows, with opening hopper casements. They have timber cills and surrounds.</p> <p>Two windows were renewed approx. 5 years ago with timber framed double glazed casement windows (the bathroom and kitchen windows).</p> <p>There are three external doors: (i) front door into porch - timber linings door and inner door from porch into hall a timber panel door with single glazed upper panes; (ii) from living room, a pair of timber framed double glazed patio doors; (iii) from kitchen, a timber framed double glazed door. Both the rear doors were installed around 5 years ago.</p>
External decorations	<p>Visually inspected.</p> <p>The external timberwork is either painted or stained.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>There is a small front porch, with a concrete floor, timber lined walls and a pitched slated roof. It has a floor area of 3 square metres,</p>

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Communal areas	There are no communal areas.
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There are a range of traditional former farm buildings. These include: (i) an L shaped building with single storey high stone walls and an internal floor area of 210 square metres; one wing has a wholly slated roof and one wing is part slated, part clad with tin and part clad with corrugated asbestos (ii) a bothy, garage and store, with stone walls and a pitched slated roof and an internal floor area of 65 square metres. There are two other dilapidated sheds.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>The drive and grounds around the house and steading were covered by snow at the inspection.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings are lined with lathe and plaster. Those in the extensions appear to be lined with plasterboard.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The majority of the walls in the original part of the house are lined with lathe and plaster. One wall of the living room has had its lining removed. The hot tub room walls are covered with plywood. Some alterations have taken place to the access from the half landing to the rear attic room, which are lined with plasterboard. The majority of the rear wing attic space is unlined.</p> <p>The walls in the extensions are part lined with plasterboard and part lined with plaster on hard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</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 front part of the house has a suspended timber ground floor. The majority of the rear of the house has a concrete ground floor. The first floors are suspended timber.</p> <p>No sub-floor inspection was possible as no access points to the sub-floor were found. Sub-floor vents were noted through the front wall and both external walls of the bathroom extension.</p>

Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a limited range of old kitchen units. This includes a row of wooden units along one wall and a sink unit along another. There is a cream coloured oil fired range placed against the rear wall.</p> <p>The majority of the doors to the original part of the house are timber panel doors. There are several timber linings doors and flush plywood doors within the rear accommodation.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are open fireplaces in the: (i) sitting room - a patterned brown fireplace; (ii) dining room - a cast iron fireplace with a tiled inset and painted mantle piece; (iii) in the living room, where a stone fireplace has been boarded up.</p>
Internal decorations	<p>Visually inspected.</p> <p>The majority of the internal linings have been covered with wall paper.</p>
Cellars	<p>There are no cellars. Note: the scullery floor level is lower than the ground floor and is accessed via a small stairway off the kitchen.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is supplied with mains electricity. An underground mains cable is taken to two external boxes mounted on a stone wall of a steading building. The owner advises that these accommodate 2 meters. From one of these boxes an underground cable is taken to the rear wing of the house, then up the wall within a conduit to gutter level, before entering the attic space, where the main switch is located. The main circuit breaker consumer unit was mounted on a wall of the attic passage. A further small circuit breaker unit was found in a cupboard off the rear passage, which serves the hot-tub. All sockets inspected within the house were 13 amp.</p>

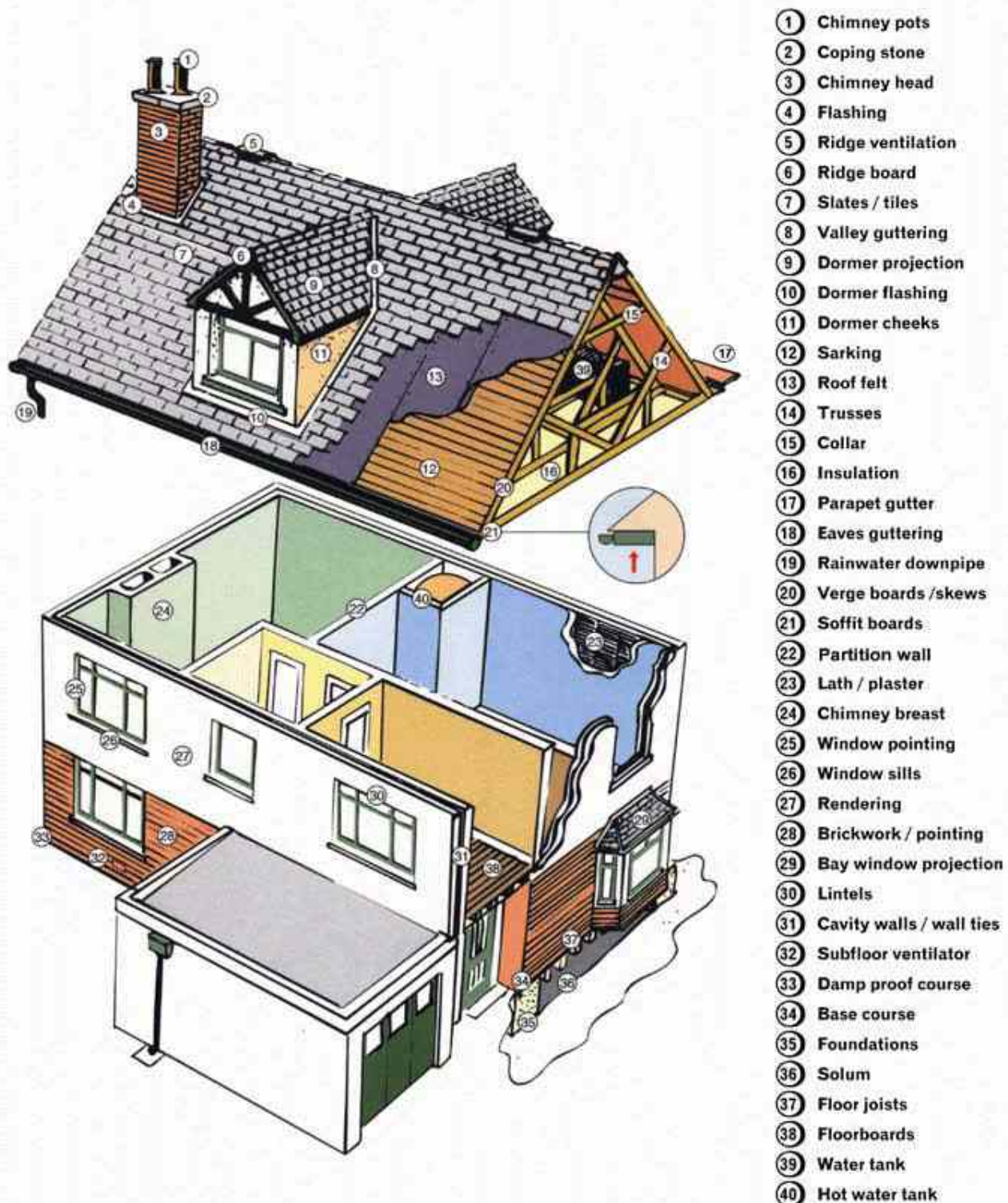
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Gas	Mains gas is not available to the property.
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is supplied with private water, from an exclusive well located within Forestry Commission land a short distance from where the access road enters Dowmin Farm. The well is rectangular and appears to be built with concrete blocks. Approx. 4 years ago, the pipe from the well to the property was renewed with a 32mm alkathene pipe and a new pump installed in the steading. The owner advised that the supply was tested approx. 4 years ago and met EC chemical and bacterial standards.</p> <p>There is a plastic cold water tank in the rear attic space, mounted on a timber frame. The pipework inspected within the house was copper.</p> <p>The bathroom is fitted with a 3 piece white suite. Above the bath there is a mixer shower, the walls are tiled and there is a curtain along the edge of the bath.</p> <p>Within one of the ground floor rooms of the rear wing a Hot Tub Company Spa Form hot tub has been fitted. This occupies most of the room.</p> <p>There is a stainless steel sink in the kitchen.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is no central heating.</p> <p>Heating is currently provided by 2 open fires (sitting room and dining room), 2 electric storage heaters (sitting room and bathroom) and an oil fired range in the kitchen, fed by a steel oil tank mounted on a sleeper frame.</p> <p>There is an old copper hot water tank, mounted on the rear wall of the kitchen and covered by an insulation jacket. The hot water is primarily heated by the kitchen range, with electric immersion heater back-up.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>The owner advised that drainage is to a concrete block septic tank located within the property. It is assumed that waste water discharge from the tank is then taken to a soakaway.</p>

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Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. No mains operated smoke alarms were observed.
Any additional limits to inspection	For flats / maisonettes Only the subject flat and internal communal areas giving access to the flat were inspected. 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. 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. The presence of floor coverings, furniture and personal belongings significantly restricted the internal inspection of the property.

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.


2. Condition

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

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

 Structural movement	
Repair category	1
Notes	There is evidence of past movement within the property, 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	2
Notes	<p>Higher than average damp meter readings were recorded to the gable wall of the attic room, to the wall lining at the right hand side of the dining room fireplace and to the base of the ingoes of the hot tub room window.</p> <p>Signs of wood-boring insect activity were found in the attic roof timberwork inspected. The owner advised that he has treated these timbers in the past against woodworm.</p> <p>Our inspection was limited by the amount of furniture and personal belongings in some of the rooms.</p> <p>Given the above findings and the age of the property, it is recommended that the structural timberwork within the house be inspected by a reputable timber specialist and that any defects found and their causes are treated and / or repaired.</p>

 Chimney stacks	
Repair category	2
Notes	Minor pointing defects were noted to the chimneys. The dampness in the rear attic room may be caused by an uncapped chimney can - its cause should be investigated and remedied.



Roofing including roof space

Repair category	2
Notes	<p>Minor external defects noted to the roofs included several missing slates to the rear extension roof, a relatively small number of chipped slates and some cracked and missing sections of cement ridge bedding.</p> <p>There was some deterioration to the fascias & soffits around the two first floor bay windows.</p> <p>Internally, signs of wood-boring insect activity were found in the attic roof timberwork inspected, though the owner advised that he has treated these timbers in the past against woodworm.</p>



Rainwater fittings

Repair category	2
Notes	<p>The gutter to the scullery room has been patched and is leaking. Some of the cast iron fittings are rusty. No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from downpipes.</p>



Main walls

Repair category	2
Notes	<p>Some deterioration was noted to the lime pointing of the scullery extension walls and to the pointing of the rear extension gable. Elsewhere, in general only minor defects and cracks to the pointing were observed.</p>



Windows, external doors and joinery


Repair category	2
Notes	<p>The aluminium framed windows are old double glazed windows. The owner has covered the interior of many of them with cellophane to reduce draughts.</p> <p>There are 2 old metal framed single glazed skylights in the rear attic roof.</p> <p>There is some deterioration to the bay window external timberwork.</p>





External decorations


Repair category	2
Notes	<p>There is some wearing to the external paintwork and staining.</p>


Single Survey


 Conservatories/porches	
Repair category	1
Notes	No significant defects were noted to the front porch.

 Communal areas	
Repair category	-
Notes	None.

 Garages and permanent outbuildings	
Repair category	2
Notes	<p>The L shaped traditional building and the bothy / store are in reasonable condition for their age and type. Defects were noted to the stonework pointing, external joinery and slates - regular ongoing maintenance will be required to them.</p> <p>The tin roof of one of the two remaining sheds is in a poor condition and has partially collapsed.</p>

 Outside areas and boundaries	
Repair category	1
Notes	Although the grounds were covered with snow, it is understood that they have had only limited maintenance in recent years.

 Ceilings	
Repair category	2
Notes	A number of the ceilings have cracks through them. Given the age of the lathe & plaster linings, it is likely that there will be cracked and loose areas of plaster behind the decoration.

 Internal walls	
Repair category	2
Notes	<p>A number of wall linings require repair or renewal. This includes a wall of the living room whose lining has been removed and several locations where plaster work has not been completed. Given the age of the lathe and plaster linings, it is likely that there will be cracked and loose areas of plaster behind the decoration. Some damp areas of wall linings have been detailed in the Dampness section above.</p> <p>The hot tub room walls have been covered with plywood - the surface of some of the boards is beginning to lift and wrinkle.</p>



Floors including sub-floors

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



Internal joinery and kitchen fittings

Repair category	2
Notes	The kitchen is fitted with an inadequate amount of unit and worktop space and with units that are old, dated and in poor condition.



Chimney breasts and fireplaces

Repair category	2
Notes	Some minor damage was noted to the sitting room fire tilework. The dining room fireplace grate is broken and defective. The living room fireplace has been blocked up and in the attic space above the gable wall was damp, possibly indicating a can is not properly capped.



Internal decorations

Repair category	2
Notes	The decoration is generally old and has suffered some wear and tear. Some rooms are in an unfinished decorative state.



Cellars

Repair category	-
Notes	None.





Electricity


Repair category	1
Notes	Given the age of parts of the electrical installation, it is recommended that the installation is tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out. No mains operated smoke alarms were observed.


Single Survey

	In some of the rooms it was not possible to determine whether there are an adequate number of sockets for modern living standards, due to the amount of furniture and personal belongings.
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 Gas	
Repair category	-
Notes	None

 Water, plumbing and bathroom fittings	
Repair category	2
Notes	<p>The well is not protected by a well fitting tight lid and should be upgraded.</p> <p>The internal plumbing system and fittings appeared to be of a basic standard and design.</p> <p>It is recommended that the water supply is tested regularly in the future to assess whether any form of treatment is required.</p>

 Heating and hot water	
Repair category	2
Notes	<p>There is no central heating system within the house.</p> <p>The hot water system is inadequate, with an old and small hot water cylinder, attached to a kitchen wall, heated by an inefficient oil fired kitchen range.</p>

 Drainage	
Repair category	1
Notes	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	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	1
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	2
Cellars	-
Electricity	1
Gas	-
Water, plumbing and bathroom fittings	2
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.

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

Access to the property is over a 1.3 mile long track through Forestry Commission land. It should be verified that the property has adequate servitude rights of access over this track and what liability it has towards its upkeep and repair.

The well supplying water to the property is located within land owned by the Forestry Commission; it should be confirmed that the property has adequate servitude rights in respect of this well and the supply pipe running from the well to 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.

£650,000 (Six 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 £180,000 (One Hundred and Eighty Thousand Pounds).

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

Signed

Security Print Code [552015 = 8823]
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	14th March 2018

Mortgage Valuation Report



Property Address

Address Dowmin, Huntly, AB54 4US
Seller's Name Mr J V Ellis
Date of Inspection 7th March 2018

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

There are a range of traditional former farm buildings. These include: (i) an L shaped building with single storey high stone walls and an internal floor area of 210 square metres; one wing has a wholly slated roof and one wing is part slated, part clad with tin and part clad with corrugated asbestos (ii) a bothy, garage and store, with stone walls and a pitched slated roof and an internal floor area of 65 square metres. There are two other dilapidated sheds.

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:

Heating is presently provided by an oil fired kitchen range, 2 open fires and 2 electric storage heaters.

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 front porch, scullery and attic room.

A small extension was added 50-60 years ago to accommodate a bathroom - it is built with concrete block or brick walls and a mono-pitched slated roof.

The property lies on its own within a rural setting. Access to it is along approx. 1.4 miles of forest track through Dunbennan Hill Forest, which is owned by the Forestry Commission. The house is surrounded by agricultural land which is under within the same ownership and extends up to the River Deveron - this land is excluded from this report.

The property is located 3.0 miles to the north-west of Huntly (population 4,500), which has primary and secondary schools, a good range of shops and amenities and is on the Aberdeen - Inverness railway line. Other local population centres include Inverurie and Elgin, both 25 miles away and Aberdeen 42 miles away.

There is evidence of past movement within the property, 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.

Signs of past wood boring insect activity to attic roof timbers and some damp areas to internal linings were found in the house. Given these findings and the age of the property, it is recommended that the structural timberwork within the house be inspected by a reputable timber specialist and that any defects found and their causes are treated and / or repaired. Our valuation assumes that the cost of timber treatment and repair will not be unduly onerous.

Access to the property is over a 1.4 mile long track through Forestry Commission land. It should be verified that the property has adequate servitude rights of access over this track and what liability it has towards its upkeep and repair.

The well supplying water to the property is located within land owned by the Forestry Commission; it should be confirmed that the property has adequate servitude rights in respect of this well and the supply pipe running from the well to the property.

The property is isolated and on its own in a rural setting near to the River Deveron. Whilst this may deter many, there will be others for whom these factors are considerable advantages. The long access road through Forestry Commission land will be an adverse factor to many.

The house requires considerable internal modernisation, the cost of which is allowed for in our valuation. Many of its windows are old aluminium framed double glazed windows.

No assessment has been made on the availability and strength of broadband to the property.

The insurance reinstatement value stated below includes for the replacement of the buildings on a like for like basis.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the property.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property is considered as suitable security for mortgage purposes.

Valuations

Market value in present condition £ 180,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 650,000
(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 [552015 = 8823]
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 14th March 2018