

Single Survey

survey report on:

Property address	Bo Dhachaigh, Kingsford Steadings, Alford, AB33 8HN
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Customer	Mr N Sims
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Customer address	Bo Dhachaigh, Kingsford, Alford, AB33 8HN
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	5th August 2024
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's 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.

Prior to 1 December 2008, 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 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.

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.

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

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The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

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

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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.

1.1 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;

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- 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" *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*

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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 an end terrace steading conversion that includes one wing of a U shaped former farm building and is part 1.5 storey, part single storey plus attic and part single storey, with an attached double garage and a garden office cabin.
Accommodation	Ground floor: vestibule, reception hall / living area, kitchen / dining room, utility room, bedroom, living room / dining room, bathroom, 2 bedrooms. First floor: 1.5 storey part - principal bedroom with en suite shower room; single storey plus attic part - games room, shower room.
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 205 square metres , split between the ground floor of 142 square metres and the first floor of 63 square metres.
Neighbourhood and location	<p>The property lies in a semi-rural setting and is one of a cluster of around 15 houses, most of which were formerly farm buildings and converted into residential use 20-25 years ago. This property is at the eastern edge of the cluster. Access to the property is off a minor public road between Alford and Muir of Fowls along 350 metres of private tarred road shared with the other Kingsford properties.</p> <p>The property is located 1 mile from Alford Community Campus and 1.1 miles from its village centre. Alford (population 2,700) has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Inverurie (population 14, 500) - 18 miles; Westhill (population 12,500) - 20 miles and Aberdeen City Centre - 26 miles.</p>

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Age	<p>The building was converted from a farm building to a residential property 28 years ago (1996). It is understood that the attic (playroom and shower room) was converted around 16 years ago (2008).</p>
Weather	<p>The weather was dry and overcast during the inspection. The report should be read in context of these weather conditions.</p>
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There is one chimney stack above the dividing wall between the living room and garage. It is built with concrete blocks, is roughcast externally, has lead flashing around its base, stone coping and a clay pot fitted with a pepper pot ventilated cap.</p> <p>There is a steel flue through the roof from the living room stove, which has metal flashing around its base.</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.</p> <p>Roof detail includes: clay ridge sections bed in cement, with ventilated sections at intervals; slate vents along the base of the roofs; stone gable skews with lead and cement flashings, except for the roughcast gable which has overhanging slates and a cement filled verge; lead lined valley gutters at roof junctions; around 7 centre pivot velux roof windows.</p> <p>A limited inspection of the single storey wing roof space was made from a wall hatch off the playroom. The roof is formed with timber trusses overlaid with timber sarking boards and a layer of underfelt was visible between the sarking boards. Parts of the roof space have a chipboard floor, there was an average of 150mm of mineral wool insulation between the joists, 75mm of insulation board was visible behind the playroom wall lining and there is a pendant light fitted.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater goods are plastic. Gutters are half round and appear to be fixed to the wall with brackets and downpipes are round.</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 majority of the walls are built with solid stone and are pointed externally. These walls are approximately 700mm thick, including the internal wall lining. Window lintels and cills are a mix of granite and precast concrete.</p> <p>Parts of the single storey wing and the vestibule addition are built with concrete blocks and their external faces are roughcast. These sections are approximately 350mm thick, including the internal wall lining.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are the original fittings and are timber framed double glazed casement windows. The majority of opening casements are top hinged and have press release mechanisms.</p> <p>There are two external doors: (i) front, into vestibule - a solid timber door; (ii) rear into reception hall - a timber framed double glazed door with a multi-locking mechanism.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is painted.</p>
<p>Conservatories / porches</p>	<p>There are no conservatories or porches.</p>
<p>Communal areas</p>	<p>Circulation areas visually inspected.</p> <p>The access road and parts of the surfaced courtyard are shared with the other Kingsford properties.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>Attached to the house are a row of 4 garages, the first 2 of which are a double garage belonging to the property. They are within a wing that has concrete block walls roughcast externally except for the front wall which is faced with pointed stone and a pitched slated roof. Internally the floor is concrete, the walls are unlined, part of the roof space is floored and accessed from a fold-down timber ladder, it has lighting and sockets, internal floor area 35 square metres.</p> <p>Within the rear garden is a home office cabin. Externally it has timber clad walls, a shallow pitched aluminium clad roof, uPVC framed double glazed windows and sliding door and an area of decking around it. Internally the walls and ceiling are plasterboard lined and insulated, it is supplied with electricity and has a consumer unit lights and sockets, internal floor area 12 square</p>

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Garages and permanent outbuildings	metres.
Outside areas and boundaries	<p>Visually inspected.</p> <p>There is a fenced garden at the rear, which includes gravelled paths, areas of lawn and shrub beds. On a concrete flagged area at the rear is a small pentagonal timber garden shed with a flat felt roof.</p> <p>The owner advised that ownership of the area of adjoining woodland at the rear is held in common by the Kingsford development properties.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings are lined with plasterboard.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are lined with plasterboard.</p>
Floors including sub floors	<p>The ground floor is concrete and the first floors are suspended timber.</p> <p>No sub-floor inspection was possible as no access points were found.</p> <p>Fixed floor coverings include: tiled floors in the reception hall / living area, kitchen / dining room, passages, utility room, vestibule and 3 bathrooms; engineered oak flooring in the playroom.</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 owner advised that the kitchen fittings were installed around 2004 by Drumoak Kitchens. The fittings include cream unit doors, drawer fronts and facings and wooden worktops with mosaic splash tiling above. Built-in electric appliances include a cooker with extractor hood above, fridge and combination microwave and small oven.</p> <p>The utility room is split into two parts, each with built-in floor and wall units that have white unit doors, drawer fronts and facings and light coloured laminate worktops, which in one part have splash wall tiling above. The room is fitted with a ceiling mechanical extract fan.</p> <p>The internal doors are pine panel doors and there are pine skirtings and facings.</p> <p>There are two stairways, each of which has painted timber balustrades.</p>

<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>It is understood that at conversion, the living room had an open fire and that this was removed and the opening boarded over or blocked up and covered with plasterboard.</p> <p>There is a wood-burning oval Hwam Mozart 4.5kW stove in the living room, mounted on an oval slate hearth and with a steel flue taken through the roof above.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the internal linings are painted plasterboard. There are areas of internal wall covered with tiling or laminate sheeting in the bathrooms, kitchen and utility room.</p>
<p>Cellars</p>	<p>There are no cellars.</p>
<p>Electricity</p>	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is supplied with mains electricity.</p> <p>The smart meter and consumer unit is located within the garage; the consumer unit is a Memera 2000 and includes a main switch, a residual current devise (a switch that trips a circuit under dangerous conditions and disconnect the electricity) and circuit breakers (which switch off a circuit if they detect a fault).</p> <p>Sockets within the house are 13 amp rectangular pinned sockets.</p>
<p>Gas</p>	<p>Mains gas is not available to the property.</p>
<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is supplied with mains water.</p> <p>The owner advised that the water enters the house in the kitchen and that there is a stop-cock below the sink. The water system within the house is pressurised and there is no cold water storage tank. The water pipework inspected within the house was copper and that inspected in the garage and roof space was lagged.</p> <p>There are three bathrooms: (i) ground floor bathroom - 3 piece suite including shower bath with laminate sheeted walls above, a mixer shower with two heads and a glazed screen along the bath edge, the w.c and hand basin are built into a wood-effect unit, chrome towel radiator, ceiling mechanical extract fan and electric underfloor heating; (ii) principal bedroom en suite shower room -</p>

<p>Water, plumbing, bathroom fittings</p>	<p>tiled cubicle with folding glazed door and mixer shower with 2 heads, the w.c and hand basin are built into a wood-effect unit, chrome towel radiator, ceiling mechanical extract fan and electric underfloor heating; (iii) shower room off playroom - tiled cubicle with folding glazed door and mixer shower, w.c, hand basin, chrome towel radiator and ceiling mechanical extract fan.</p> <p>There is a deep porcelain sink in the kitchen and a stainless steel sink in the utility room.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The house is heated by an oil central heating system from a Camray Utility 60-90 boiler, floor mounted in the rear corner of the garage and fitted with a balanced flue through the external wall. There is a plastic oil tank to the rear of the garage, mounted on a concrete block platform.</p> <p>The heating system is a wet system, via modern panel radiators. It is controlled by a programmer mounted on a kitchen wall and by thermostatic controlled valves fitted to the radiators.</p> <p>There is a 1170mm x 550mm foam insulated unvented indirect copper hot water cylinder in a cupboard off the passage, which is dated 1996 and has a capacity of around 230 litres. The water is primarily heated by the central heating boiler, controlled by its programmer and is supplemented by an electric immersion heater.</p>
<p>Drainage</p>	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank which the owner advised is located within the area of woodland adjoining the property, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains operated smoke alarms are located on the ground and first floors.</p>

<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p>
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Sectional Diagram showing elements of a typical house




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


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2. Condition


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

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

 Structural movement	
Repair category	1
Notes	Given the age and type of the building, there is likely to have been past movement to the structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.

 Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. No evidence of infestation or decay was found to be affecting the visible timberwork inspected within the house and roof space. Signs of an old wasp byke were noted in a small area of the roof space adjoining the eaves.

 Chimney stacks	
Repair category	1
Notes	No significant defects were noted to the chimney stack and steel flue through the roof.

 Roofing including roof space	
Repair category	2
Notes	In 2023 the owner renewed the majority of the clay roof ridge sections due to surface deterioration. Those to the 1.5 storey section of roof were not renewed and minor surface deterioration was noted to these sections; at some point in the future, they too will need renewal. A broken slate was noted to the roof of the 1.5 storey part. Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof slates, skew pointing and



Roofing including roof space

Repair category	2
Notes	flashings and ridge bedding.



Rainwater fittings

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



Main walls

Repair category	1
Notes	<p>No significant defects were noted to the main walls. Some fine cracks were noted through the stonework pointing and one to the roughcast below the living room window, which are to be expected in a building of this age and construction.</p>



Windows, external doors and joinery

Repair category	1
Notes	<p>No significant defects were noted to the windows and external doors. A selection of window opening casements and both external doors were opened and found to operate effectively.</p> <p>The windows are the original fittings and 27 years old. The glazing should be monitored for internal condensation and the external joinery should be repaired when necessary and painted regularly to preserve its condition.</p>



External decorations

Repair category	1
Notes	The external joinery was painted in April 2023 and was found to be in good condition.



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	1
Notes	Some rough areas were noted to parts of the tarred common access road serving the Kingsford development; these will require repair in the near future.



Garages and permanent outbuildings

Repair category	1
Notes	No significant defects were noted to the garage and home office cabin.



Outside areas and boundaries

Repair category	1
Notes	The garden ground has been well maintained and was found to be in a neat and tidy condition.



Ceilings

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



Internal walls

Repair category	1
Notes	No significant defects were noted to the internal wall linings.



Floors including sub-floors

Repair category	1
Notes	From a limited inspection that was possible of the floors, no defects were noted.



Internal joinery and kitchen fittings

Repair category	1
Notes	The kitchen and utility room units were found to be in good condition with only



Internal joinery and kitchen fittings

Repair category	1
Notes	minor wear and tear markings noted. There was some staining and wear to the wooden worktop around the kitchen sink - the worktops will require regular maintenance, including sanding and oiling.



Chimney breasts and fireplaces

Repair category	1
Notes	No defects were noted to the living room stove. No assessment has been made on the operation of the stove and whether its flue is adequately lined.



Internal decorations

Repair category	1
Notes	The internal decoration was found to be in good condition.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the electrical installation that were inspected.</p> <p>Given that the majority of the installation will be the original, it is recommended that a new owner have the installation checked over and tested at a change in ownership 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>The new Fire and Smoke Alarm Standard came into force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.</p>



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the plumbing system that were inspected.</p> <p>The sanitary fittings in the three bathrooms were found to be in good condition.</p>



Heating and hot water

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the central heating and hot water systems that were inspected.</p> <p>The owner advised that the central heating boiler was last serviced in August 2023 and is will be serviced again within the next month. The boiler and the heating system should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation.</p> <p>The boiler is relatively old and is likely to be considerably less efficient than a modern condensing boiler.</p>



Drainage

Repair category	1
Notes	<p>No problems with the drainage were visible during our inspection.</p> <p>No assessment has been made on the size, capacity, condition and operation of the drainage system.</p> <p>The owner advised that the septic tank was last emptied around 3 years ago; it is likely that the tank will require to be periodically emptied in the future. The soakaway and discharge drain may require future maintenance in the event of blockage or a loss of permeability.</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	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground and first
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

The property was converted from an agricultural building into a residential property in 1996 and a part of the attic was converted around 2008; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

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.

It should be confirmed that the property has adequate servitude rights of access over the shared private road from the public road 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.

£750,000 (Seven Hundred and Fifty Thousand Pounds)

Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit, the Pandemic and the war in Ukraine. It is recommended that this figure be regularly updated to ensure that there is adequate cover or alternatively seek specialist advice from your insurer.

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:

£365,000 (Three Hundred and Sixty Five Thousand Pounds)

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

Signed

Security Print Code [473000 = 5697]
Electronically signed

Report author

David Silcocks

Single Survey

Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	9th August 2024

Mortgage Valuation Report



Property Address

Address Bo Dhachaigh, Kingsford Steadings, Alford, AB33 8HN
Seller's Name Mr N Sims
Date of Inspection 5th August 2024

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:

Within the rear garden is a home office cabin. Externally it has timber clad walls, a shallow pitched aluminium clad roof, uPVC framed double glazed windows and sliding door and an area of decking around it. Internally the walls and ceiling are plasterboard lined and insulated, it is supplied with electricity and has a consumer unit lights and sockets, internal floor area 12 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 Connection

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:

Full oil central heating via a wet radiator system, controlled by a programmer and radiator thermostatically controlled valves.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property comprises an end terrace steading conversion that includes one wing of a U shaped former farm building and is part 1.5 storey, part single storey plus attic and part single storey, with an attached double garage and a garden office cabin.

Other accommodation referred to above within the house includes a utility room.

The property lies in a semi-rural setting and is one of a cluster of around 15 houses, most of which were formerly farm buildings and converted into residential use 20-25 years ago. This property is at the eastern edge of the cluster. Access to the property is off a minor public road between Alford and Muir of Fowlis along 350 metres of private tarred road shared with the other Kingsford properties.

The property is located 1 mile from Alford Community Campus and 1.1 miles from its village centre. Alford (population 2,700) has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Inverurie (population 14,500) - 18 miles; Westhill (population 12,500) - 20 miles and Aberdeen City Centre - 26 miles.

Given the age and type of the building, there is likely to have been past movement to the structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.

The property was converted from an agricultural building into a residential property in 1996 and a part of the attic was converted around 2008; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

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.

It should be confirmed that the property has adequate servitude rights of access over the shared private road from the public road to the property.

Some relevant valuation factors include: pleasant semi-rural setting with an area of deciduous woodland at the back; located 1 mile from Alford and within commuting distance of Inverurie, Westhill and Aberdeen; although forming part of a cluster of houses, the rear garden is private; house well maintained externally and internally; fitted to a good standard internally.

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. From 2018 - 2020, the level of market activity 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 added uncertainty to the property market for the remainder of 2020 and throughout 2021/22. In the aftermath of the initial lock-down period from July 2020 onwards, local rural market activity increased significantly, with this leading to shorter marketing periods and an increase in values. From mid-2022 the residential property market generally has experienced more difficult conditions caused by rising interest rates, inflation and the cost of living; these conditions have extended throughout 2023/24.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the property.

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

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

Buy To Let Cases

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

Mortgage Valuation Report

Declaration

Signed	Security Print Code [473000 = 5697] Electronically signed by:-
Surveyor's name	David Silcocks
Professional qualifications	BSc MRICS
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Telephone	01224 571163
Fax	01224 589042
Report date	9th August 2024