

Single Survey

survey report on:

Property address	CAIRNFOLD COTTAGE SAUCHEN INVERURIE AB51 7RQ
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Customer	Mr Ritchie Baron
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Customer address	Cairnfold Cottage Sauchen AB51 7RQ
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Prepared by	DM Hall LLP
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Date of inspection	27th July 2016
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

- 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.

Single Survey

1. Information and scope of inspection

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

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

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

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

Description	DETACHED ONE AND A HALF STOREY COTTAGE.
Accommodation	GROUND FLOOR - ENTRANCE HALLWAY, DINING KITCHEN, UTILITY ROOM, WC, STUDY AREA, FOUR BEDROOMS, AND SHOWER ROOM. FIRST FLOOR - LOUNGE.
Gross internal floor area (m²)	Approximately 169 sqm.
Neighbourhood and location	The property is located in a rural locality near the village of Sauchen, where surrounding properties are in agricultural use. Although facilities are limited in the immediate vicinity, a limited range of amenities are available within the village of Sauchen, with a wider range of amenities available in the nearby town of Inverurie and the city of Aberdeen.
Age	The original cottage would have been built in approximately 1900, with a number of subsequent extensions.
Weather	Dry and bright.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Chimney stacks are of pointed stone work, incorporating cement flashings.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where

	<p>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>Roofs are pitched and clad in slates. Ridges are tiled, hips are formed in cement, and valleys are formed in lead.</p> <p>The utility and WC extension roof to the front elevation incorporates a flat platform upper section, clad in fibreglass.</p> <p>Access to the roof spaces was gained via ceiling hatches in the family room, study, and utility room. Roofs comprise timber trusses, timber sarking, roofing felt, and slates. Insulation has been installed within the roof spaces. The main roof space above the original cottage has been floored and lined out for storage purposes, and access in this area was restricted.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Gutters are of PVC half round design, with round PVC downpipes.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of traditional solid stone construction, pointed externally. The older extensions appear to be of traditional concrete blockwork construction, rendered externally. The modern extensions are of cavity construction, with a load bearing inner leaf of timber frame, and an outer leaf of rendered concrete blockwork.</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>Windows are generally of double glazed timber casement types, with double glazed timber casement skylights incorporated in the study and rear bedroom. There is a remaining single glazed timber casement window in the boiler cupboard.</p> <p>The entrance door is of timber with double glazed insert. There are double glazed timber framed patio doors in the family room.</p> <p>Where fitted, soffits and fascias are formed in timber.</p>

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<p>External decorations</p>	<p>Visually inspected.</p> <p>Painted.</p>
<p>Conservatories / porches</p>	<p>There are no conservatories or porches.</p>
<p>Communal areas</p>	<p>There are no communal areas.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>There is a detached L shaped stable block of timber construction, under a corrugated roof. The stable block incorporates a loose box, tack room, and hay store.</p> <p>There is a metal frame container which has been converted into a timber summerhouse, with timber cladding, under a lean to style roof, clad in felt.</p> <p>There are no other permanent outbuildings.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The property occupies a large site, with garden ground available on all sides. The seller has advised that the garden extends to approximately 0.2 of an acre, with an additional half acre paddock to the front of the site. Garden ground is mainly laid in lawn, with on site parking to the front and gable elevation.</p> <p>Boundaries to the site are defined by a mixture of timber post and panel fencing, post and wire fencing, and stone and blockwork walls.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>Ceilings are formed in plasterboard.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls are formed in plasterboard.</p>
<p>Floors including sub floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p>

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	<p>Floors are a mixture of suspended timber joist design, overlaid with timber and chipboard flooring, and solid concrete.</p> <p>The seller has advised that there are hatch access points to sub floor areas, however these were covered by fitted floor coverings, and were not accessed at the time of inspection.</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>Internal joinery finishings are of timber. Interior doors are of an oak panel design, with a number incorporating decorative glazed inserts.</p> <p>The stair is of a timber tread design, with timber banister.</p> <p>Kitchen and utility fittings consist of a range of modern fitted floor and wall mounted units.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Any original fireplaces have been removed and plastered over.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decoration is generally painted throughout. Tiling has been incorporated around utility and sanitary fittings, and there is splash back panelling in the bathroom.</p>
Cellars	<p>There are no cellars.</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>Mains supply, with the meter and consumer unit located in an upper level wall hatch in the study area. Visible wiring is of PVC coated cabling.</p>
Gas	<p>There is no gas supply.</p>

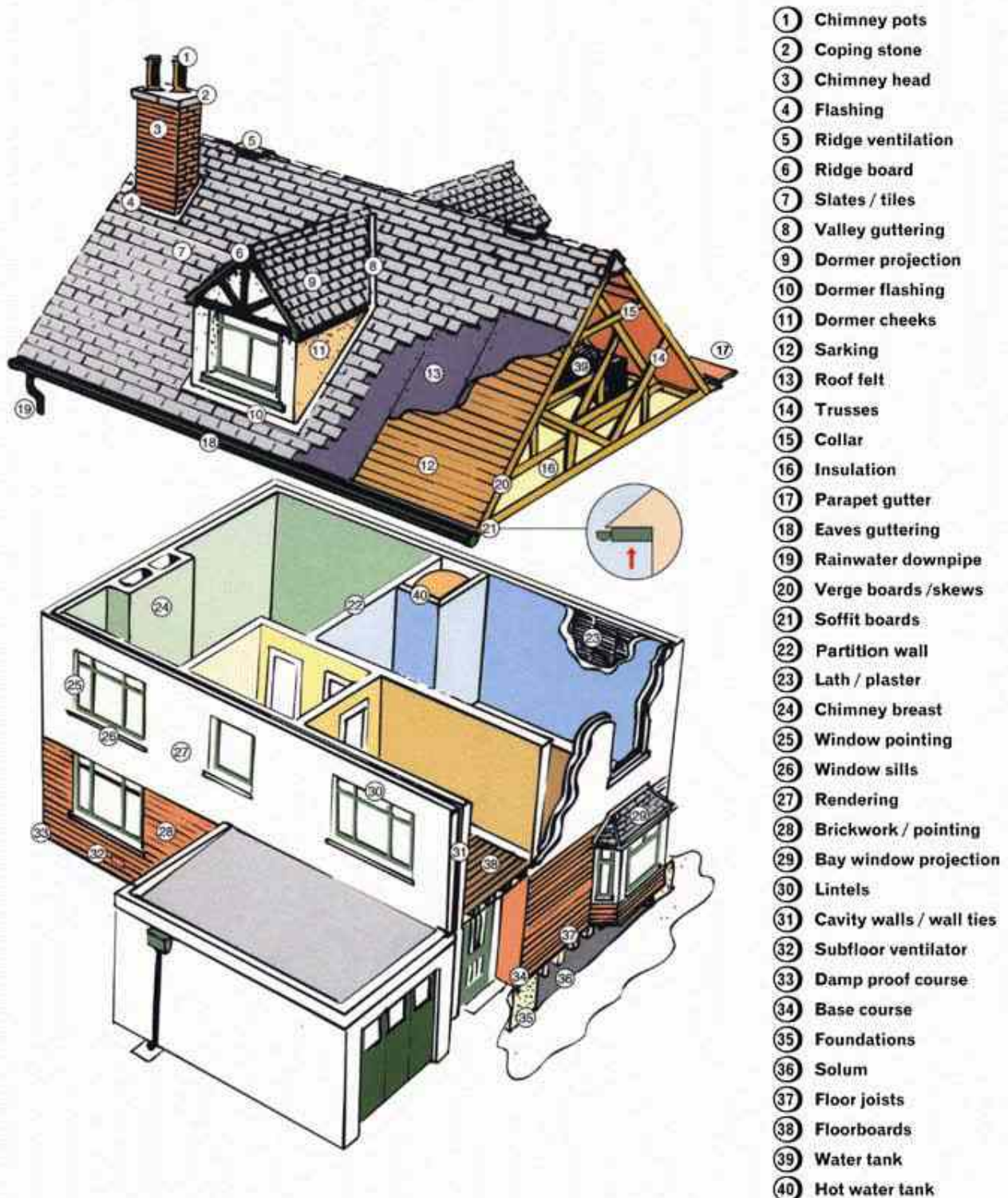
Single Survey

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 seller has advised that the property is served by a shared private water supply, which is located outwith the site. Sanitary fittings consist of WCs, wash hand basins, shower cubicles with mixer showers over, and a free standing bath. Visible pipe work appears to be formed in copper and PVC materials. There are standard stainless steel sink units in the kitchen and utility room.</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 a "Grant Vortex Eco Utility 21-26" oil fired boiler located within the boiler cupboard, which serves a series of steel panel radiators, which have thermostatic valves fitted, and also provides domestic hot water. There is a cased unvented hot water cylinder in the boiler cupboard, which has a single immersion heater fitted as an alternative source of domestic hot water.</p> <p>The bathroom and shower room incorporate electric underfloor heating.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>The seller has advised that drainage is connected to a private septic tank which is located within the site.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke alarms, a carbon monoxide detector, and a CCTV surveillance system are installed.</p>
Any additional limits to inspection	<p>The property was occupied, fully furnished, and all floors covered. Cupboards contained personal possessions.</p> <p>My inspection of the roof spaces was restricted as the main roof space is floored and lined out for storage purposes. Remaining roof spaces were restricted by the limited space, and the presence of insulation materials which have not been moved in accordance with health and safety guidelines.</p> <p>No access was available to any sub floor areas, due to fitted floor coverings throughout.</p> <p>The outbuildings contained stored items.</p>

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	An inspection for Japanese Knotweed has not been carried out, and unless otherwise stated, it is assumed that there is no Japanese Knotweed present within the boundaries of the property, or within neighbouring properties.
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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	Evidence of previous movement was noted to the property in the forms of cracking to sections of external fabric. However, I found no evidence to suggest that the movement appeared serious, or that there are obvious signs of recent movement having occurred.

 Dampness, rot and infestation	
Repair category	1
Notes	No evidence of dampness, rot or infestation.

 Chimney stacks	
Repair category	1
Notes	There is vegetation growth adjacent to one of the chimney stacks at the rear elevation.

 Roofing including roof space	
Repair category	1
Notes	<p>There are one or two missing sections of ridge pointing, and visible debris in valleys.</p> <p>The extension roof to the front elevation incorporates a flat platform upper clad in fibreglass. It must be accepted that such roof coverings have a limited life span.</p>

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Rainwater fittings

Repair category	1
Notes	No reportable defects. However, the adequacy of rainwater goods will become apparent during periods of heavy rainfall.



Main walls

Repair category	1
Notes	<p>There is an incomplete render finish to the extension at rear, where the former rear door has been removed.</p> <p>There is vegetation growth to the front elevation, which could be removed to prevent damage to the building fabric.</p> <p>There is cracking to pointing finishes, which is indicative of previous movement. See comments under "Structural Movement".</p>



Windows, external doors and joinery

Repair category	1
Notes	No reportable defects.



External decorations

Repair category	1
Notes	External decoration is weathered. Regular repainting of external joinery will be required to prolong its life span, and retain a maintained appearance.



Conservatories/porches

Repair category	-
Notes	There are no conservatories or porches.



Communal areas

Repair category	-
Notes	There are no communal areas.



Garages and permanent outbuildings

Repair category	1
Notes	<p>The stable block is generally in a condition consistent with its age and style of construction.</p> <p>The converted summerhouse is still under construction.</p>



Outside areas and boundaries

Repair category	1
Notes	<p>There is missing render to blockwork boundary walls.</p> <p>There are mature trees in close proximity to the property. General advice suggests that no trees should be planted any closer to a building than their mature height, and regular maintenance will be desirable.</p>



Ceilings

Repair category	1
Notes	No reportable defects.



Internal walls

Repair category	1
Notes	No reportable defects.



Floors including sub-floors

Repair category	1
Notes	No reportable defects.



Internal joinery and kitchen fittings


Repair category	1
Notes	No reportable defects.





Chimney breasts and fireplaces


Repair category	1
Notes	Any original fireplaces have been removed and plastered over. It is assumed that these are adequately capped and ventilated.


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 Internal decorations	
Repair category	1
Notes	No reportable defects.

 Cellars	
Repair category	-
Notes	There are no cellars.

 Electricity	
Repair category	1
Notes	The Electrical Safety Council recommends that a periodic inspection of all electrical installations is carried out every ten years for owner occupied property (every five years for rented property) or upon taking occupation.

 Gas	
Repair category	-
Notes	There is no gas supply.

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	It is assumed that the private water supply will prove adequate both in terms of quality and quantity for normal domestic purposes. Sealant and grouting around sanitary fittings will require frequent replacement.

 Heating and hot water	
Repair category	1
Notes	It is assumed the central heating system functions satisfactorily, and was installed in accordance with guidance in force at the time of installation. It is considered prudent to have central heating systems serviced annually, and upon taking occupation to ensure they run efficiently and safely. There is surface corrosion to the radiator in the WC.

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Drainage

Repair category	1
Notes	It is assumed that the septic tank is in good working order, and suitable for modern day requirements.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
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.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The property has been altered and extended, a number of times in the past. It is assumed that all necessary Local Authority and other consents were obtained, and the appropriate documentation, including building warrants and completion certificates issued. Copies of all relevant documents could be sought and obtained, and lodged with the title deeds for safe keeping.

The property is accessed over a shared driveway from the nearest publicly maintained road, and it is assumed that all necessary maintenance liabilities and rights of way will be retained within the title deeds.

The seller has advised that the additional half acre paddock to the front of the site was purchased separately, and is presently held on a separate title deed. For the avoidance of doubt, this additional area of land has been included in our valuation. The extent of the site, ownership and maintenance liabilities for all boundaries, the tenure, and any rights of way can be confirmed by the Conveyancer.

The seller has advised that a guarantee was obtained for the construction of the most recent extension to the gable elevation. Copies of all relevant guarantees could be obtained.

Estimated reinstatement cost for insurance purposes

£420,000 (FOUR HUNDRED AND TWENTY THOUSAND POUNDS).

Valuation and market comments

In my opinion, the market value as at the date of inspection could be fairly stated at £385,000 (THREE HUNDRED AND EIGHTY FIVE THOUSAND POUNDS).

The property market has been performing adequately, although a downwards trend has emerged.

Signed	Security Print Code [578331 = 7764] Electronically signed
Report author	F FORBES-DAVIDSON
Company name	DM Hall LLP
Address	64 Market Place, Inverurie, Aberdeenshire, AB51 3XN

Single Survey

Date of report	15th August 2016
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Mortgage Valuation Report



Property Address

Address CAIRNFOLD COTTAGE SAUCHEN, INVERURIE, AB51 7RQ
Seller's Name Mr Ritchie Baron
Date of Inspection 27th July 2016

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:

L shaped stable block and converted summerhouse.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None
Electricity Mains Private None
Central Heating Yes Partial None
Water Mains Private None
Gas Mains Private None

Brief description of Central Heating:

Oil fired radiator heating system.

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 - utility room.

The property is located in a rural locality near the village of Sauchen, where surrounding properties are in agricultural use. Although facilities are limited in the immediate vicinity, a limited range of amenities are available within the village of Sauchen, with a wider range of amenities available in the nearby town of Inverurie and the city of Aberdeen.

The property has been altered and extended, a number of times in the past. It is assumed that all necessary Local Authority and other consents were obtained, and the appropriate documentation, including building warrants and completion certificates issued. Copies of all relevant documents could be sought and obtained, and lodged with the title deeds for safe keeping.

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The seller has advised that a guarantee was obtained for the construction of the most recent extension to the gable elevation. Copies of all relevant guarantees could be obtained.

Generally, the property was found to be in a well presented condition considering its age and type, having been substantially renovated and refurbished throughout. However, there are items of ongoing maintenance which can be anticipated, in particular to items of external fabric.

Evidence of previous movement was noted to the property in the forms of cracking to sections of external fabric. However, I found no evidence to suggest that the movement appeared serious, or that there are obvious signs of recent movement having occurred.

Mortgage Valuation Report

Essential Repairs

None apparent.

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

Mortgage Valuation Report

Comment on Mortgageability

Subject to our comments contained within this report, and individual lending requirements, the property forms suitable security for mortgage purposes.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [578331 = 7764]
Electronically signed by:-

Surveyor's name F FORBES-DAVIDSON

Professional qualifications MA (Hons) MRICS

Company name DM Hall LLP

Address 64 Market Place, Inverurie, Aberdeenshire, AB51 3XN

Telephone 01467 624393

Fax 01467 622742

Report date 15th August 2016