

Single Survey

survey report on:

Property address	Cobrigdale, Oyne, Insch, AB52 6QN
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Customer	Mr S Black and Mrs C Black
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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: (i) an E shaped detached single storey converted steading, (ii) buildings including two garages, log store and horse shelter and (iii) approximately 17 acres of land, of which 1 acre are the house grounds, 8.5 acres are pasture and 7.5 acres are rough open ground and woodland.
Accommodation	Summary of main accommodation: 4/5 bedrooms, 3/4 living rooms, 2 bathrooms. Vestibule, reception hall with w.c off, dining room, study, sitting room, bedroom 5/snug, kitchen/dining room, rear hall, utility room, 3 bedrooms, shower room, principle bedroom with ensuite bathroom.
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 231 square metres.
Neighbourhood and location	<p>The property lies on its own in a rural setting. It is adjoined on all sides by a mix of agricultural land and woodland. Access to the house is off an adopted road between Oyne and Auchleven along 500 metres of private road, which it is understood is wholly within the property.</p> <p>The property lies 1.5 miles from the small rural village of Oyne, which has a primary school and 2 miles from Insch (population 2, 600), which has a range of local shops and community facilities, an alternative primary school and a station on the Aberdeen-Inverness railway line. Local centres of population include: Inverurie (population 14,500) - 9.5 miles; Huntly (population 5,000) - 16 miles; Aberdeen City Centre - 25 miles. There is a choice of secondary schools between Huntly and Inverurie.</p>
Age	The majority of the building was a farm building which is likely to be at least 120 year old. It is understood that it was converted into a residential property during the mid 1990's.

<p>Weather</p>	<p>The weather was dry and sunny during the inspection. The report should be read in context of these weather conditions.</p>
<p>Chimney stacks</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are four chimney stacks: (i) east wing - faced with pointed stone, cement flashing around its base, 1 clay pot capped with ventilated pepper pot cap; (ii) centre wing - faced with pointed stone, lead flashing around its base, 1 pot fitted with metal cowl; (iii) centre wing - roughcast externally, lead flashing around its base, concrete coping, 1 pot (iv) east wing - same as (ii).</p> <p>There is a steel flue through the roof of the west wing from the sitting room stove. This has metal flashings around the point where it penetrates the roof slates, is supported to the roof by two steel braces and is fitted with a metal cap.</p>
<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roofs are pitched and slated.</p> <p>External roof detail includes: clay ridge sections bed in cement; at gables dressed stone skew coping with cement flashing, except for the vestibule gable which has an overhanging roof with timber fascias and soffits; a mix of lead and zinc lined valley gutters at roof junctions; 4 centre pivot velux roof windows; slate vents in most roof faces; hipped end to east wing with lead lined hip ridges; hipped end to centre wing lined with concrete hip ridges.</p> <p>A partial inspection of the roof spaces of the east and centre wings was made from a bedroom hatch fitted with a slide-down aluminium ladder. The east wing roof space is floored with chipboard, it appeared that there is around 100mm of mineral wool insulation laid between the joists below the flooring and the majority of the sides and ceiling have been lined with around 50mm of insulation board except for some sections which have mineral wool insulation between the rafters secured with polythene. There is a velux roof window and a small gable window in this section of roof space. Within the centre wing there are variable depths of mineral wool insulation between and over the joists averaging 250mm and to parts of the roof 70mm of insulation board has been fitted between the rafters. The roof is formed with timber trusses overlaid with timber sarking boards and a layer of slate underfelt was visible between the gaps of the sarking boards.</p> <p>An inspection of a part of the roof space of the west wing was made from a hinged hatch in the study ceiling via a fixed pine staircase. This part of the roof space has a laminate covered floor, plasterboard lined walls, pine lined ceiling, a velux roof window and a small gable window. It is fitted with a light and sockets and has a floor area of 9 square metres.</p>

<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are plastic. Gutters are half round and gutters 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. The walls incorporate dressed granite blocks at corners and around openings including cills, facings and lintels. They vary in thickness between 650-750mm, including the internal wall lining.</p> <p>The external wall of the rear hall is a low roughcast wall with concrete window cills. The large dining room window lintel is precast concrete.</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 all double glazed and are a mix of timber framed and uPVC framed windows. It is understood that the timber framed windows are the original fittings and the uPVC windows (which are the majority) were installed in 2008/09. Opening casements are top hinged.</p> <p>There are six external doors: (i) main door, into vestibule - solid timber door, with above an arched timber framed double glazed fanlight; (ii) 5 uPVC framed double glazed doors into sitting room (in one side are a pair of doors, in one side is a single door), dining room, rear hall and a bedroom.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is painted. The majority of window frames and doors are uPVC.</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 first 400 metres of the access road is shared with the adjoining property Todswell.</p> <p>The access road includes a bridge over the Gadie Burn, which has a sleeper surface and is supported by large steel RSJ's.</p>

<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>Building include: (1) double garage - concrete floor, walls clad externally with horizontal timber boarding and internally with OSB boarding, pitched box-profile metal clad roof incorporating 2 velux windows, double up and over metal vehicle door, window in each side, electrics with consumer unit sockets and lights, 38 square metres, concrete apron to the front; (2) garage/workshop - similar construction to double garage, pair of timber linings doors in gable, section of perspex cladding in roof, 36 square metres, concrete apron to the front; (3) log store - earth floor, stone walls, timber clad gables, 1 gable open, pitched corrugated tin clad roof, 31 square metres; (4) small store adjoining east wing - stone walls, mono-pitched slated roof, timber linings door, 2.5 metres x 1.4 metres; (5) timber single garage with timber floor, plywood clad sides, pitched roof covered with felt, electrics with consumer unit light and socket; (6) timber horse shelter (not inspected).</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The property extends to approximately 17 acres of which the house grounds include approximately 1 acre, there are approximately 8.5 acres of pasture and 7.5 acres of open rough ground and woodland.</p> <p>The house grounds include at the south side of the house a stone flagged patio, a precast concrete flagged patio and an area of raised decking within which is a hot tub.</p> <p>The land is north facing between 130 metres and 170 metres ASL. The majority is graded 3(2) on the Macaulay Institute for Soil Research Land Capability for Agriculture Maps. Grade 3 land is described as land capable of producing good yields of a narrow range of crops, principally cereals and grass and moderate yields of a wider range of crops including potatoes, some vegetable crops and oil seed rape. The higher margin of the land (rough ground and woodland) is graded 4(2), which is land of poorer agricultural quality.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings are lined with plasterboard. The exceptions are pine lined ceilings in the sitting room (which is vaulted), vestibule and principal bedroom ensuite.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The majority of the internal walls are lined with plasterboard. Exceptions include a plaster on hard wall in the principal bedroom and an unlined pointed stone wall in the rear hall.</p>

Floors including sub floors	<p>The floors are concrete.</p> <p>At the time of the inspection, most floors were covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited.</p> <p>Fixed floor coverings included wood-effect click flooring in the kitchen/dining room, rear hall and utility room; tiled floors in the shower room and w.c and a flagged stone floor in the vestibule.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with an extensive range of floor and wall units which have wooden panel doors and drawer fronts, wood-effect facings, dark coloured laminate worktops with wall splash tiling above. Built-in appliances include a dishwasher and extractor hood above the cooker. The owners advised that a free standing Rangemaster electric cooker will remain.</p> <p>The utility room is fitted with floor and wall units along one side, which have gloss white unit doors and wood-block worktops. There is also a shelved storage cupboard.</p> <p>The majority of the internal doors are timber panel doors.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The are stoves in the sitting room and dining room: (i) sitting room - an oval fronted stove in one corner, with a slate hearth and steel flue taken up through the room to the roof; (ii) dining room - polished stone tiled hearth and surround, set into a fibreboard lined recess, light coloured stone mantelpiece, the owners advise that they have installed a new steel flue up the chimney.</p> <p>In the snug is a fireplace which has a slate tiled hearth and surround and timber mantelpiece. An electric fire has been fitted in the fireplace and it is not known whether it is suitable for an open fire.</p>
Internal decorations	<p>Visually inspected.</p> <p>The majority of the internal linings are painted plasterboard. There are several papered walls, the bottom parts of the utility room are covered with laminate sheeting and there are sections of tiled wall in the ensuite bathroom, shower room and w.c.</p>
Cellars	<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>An underground mains cable is taken to an outside meter box, mounted on the east wing.</p> <p>There are two Hager consumer units within a fitted wardrobe in the principle bedroom; they includes a main switch, residual current devises (switches that trip a circuit under dangerous conditions and disconnect the electricity) and circuit breakers (which switch off a circuit if they detect a fault). There is also a separate small consumer unit for the hot tub.</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 owners advise that the property is supplied with mains water. It is not known where the connection onto the water main is.</p> <p>There is a plastic cold water tank in the roof space of the centre wing, mounted on a timber platform, fitted with a lid and largely surrounded by an insulation jacket. A pump was also noted in the roof space, it is assumed to increase water pressure. The water pipework inspected within the roof space was copper and that within the roof space was lagged.</p> <p>There are two bathrooms: (i) shower room - large cubicle with drying area, 3 tiled sides, glazed side and return, mixer shower with 2 heads (rain head and adjustable head), hand basin with timber vanity unit, w.c, chrome towel radiator, ceiling mechanical extract fan; (ii) principle bedroom ensuite bathroom - 3 piece suite, including shower bath with above tiled walls, electric shower and glazed screen along bath edge, hand basin in wooden vanity unit, white towel radiator, ceiling mechanical extract fan.</p> <p>The w.c, off the hall, has a w.c, small hand basin with wood-effect vanity unit, chrome towel radiator and ceiling mechanical extract fan.</p> <p>In the kitchen is a 1.5 bowl white ceramic sink, in the utility room is a Belfast sink and there is a wash hand basin in one of the bedrooms.</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>The house is heated by an oil central heating system from a Worcester Danesmoor 26/32 boiler, floor mounted in the utility room and fitted with a steel flue which is taken up through the roof space above. There is an 1,800 litre bunded plastic oil tank behind the log store, within a concrete block bay.</p> <p>The heating system is a wet system, via modern panel radiators. The system is controlled by two programmers in the utility room, which it is assumed control separate zones, a room thermostat in the hall and by thermostatically controlled valves fitted to the radiators.</p> <p>There is a horizontal foam insulated hot water cylinder in the centre wing roof space, which is fitted with a cylinder thermostat. The water is primarily heated by the central heating boiler, controlled by one of the programmers and is supplemented by an electric immersion heater.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank located within the grounds, 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>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are a number of smoke alarms fitted throughout the house and there is a heat detector in the kitchen</p>
Any additional limits to inspection	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p>

Single Survey

Any additional limits to inspection	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.
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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.


Single Survey


2. Condition


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

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

 Structural movement	
Repair category	1
Notes	Given the age and type of the building, there is likely to have been past movement to its 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	2
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered, with the exception of the plaster on hard wall in the principle bedroom parts of which recorded high damp levels. An unlined stone wall is likely to absorb some moisture and it is recommended that the chimney, skew and roof work above this wall be investigated to determine whether there is an obvious cause of damp ingress. From a limited inspection that was possible of the structural timberwork within the house, no sign of decay or infestation was noted.

 Chimney stacks	
Repair category	1
Notes	From a ground level inspection, no significant defects were noted to the chimney stacks.

 Roofing including roof space	
Repair category	2
Notes	Minor roof defects noted included some missing and loose sections of cement ridge bedding, a small number of significantly chipped slates and several base course slates which have slipped into the gutter of the centre wing hipped section of roof.



Roofing including roof space

Repair category	2
Notes	Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof slates, metal flashings/valleys, and roof cement work.



Rainwater fittings

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



Main walls

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




Windows, external doors and joinery


Repair category	2
Notes	No significant defects were noted to the windows and external doors. A selection of window opening casements and the front door were opened and found to operate effectively. The timber framed windows are of an age where ongoing maintenance should be anticipated and they should be monitored closely for any sign of deterioration to their external joinery and internal condensation. There appeared to be internal condensation within two of the velux roof windows.





External decorations

Repair category	1
Notes	The decoration of the external joinery was found to be in satisfactory condition.

 Conservatories/porches	
Repair category	-
Notes	None.

 Communal areas	
Repair category	2
Notes	<p>There is a relatively steep drop in the access road from the public road down to the Gadie Burn Bridge, which can scrape a low front bumper. The sleeper surface of the bridge is relatively old and may require future maintenance.</p> <p>The majority of the access road is tarred. Whilst its surface is relatively level and without potholes, there is surface deterioration to parts of the tarred surface, which will require re-surfacing in the near future to preserve its integrity.</p>

 Garages and permanent outbuildings	
Repair category	2
Notes	<p>The double garage is partially enveloped with ivy and vegetation, and a tree limb has fallen onto the garage/workshop roof; both buildings should be cleared of vegetation. A glazed pane in one of the double garage windows is missing.</p> <p>The log store is of relatively basic construction, with the timber gable cladding needing some maintenance. The single garage felt roof is in poor condition and its plywood wall cladding is beginning to deteriorate.</p>

 Outside areas and boundaries	
Repair category	1
Notes	<p>The garden ground has been maintained in a reasonably tidy condition. As mentioned in the Garages section above, the two garages would benefit from vegetation being cleared around them.</p> <p>A survey undertaken by the Health Protection Agency and British Geological Survey has identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Radon is a colourless and odourless gas, which comes naturally from the rocks and soil. The UK Health Security Agency (UKHSA) has the remit for providing advice on public health issues associated with radiation in Scotland - it has a Glasgow office and can be contacted on 0141 440 2201. It launched a new interactive radon map in 2022, whose link is: www.ukradon.org/information/ukmaps.</p>



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 significant defects were noted.



Internal joinery and kitchen fittings

Repair category	1
Notes	<p>The kitchen fittings were found to be in satisfactory condition, with relatively minor wear and tear markings noted. No assessment has been made on the condition of the built-in kitchen appliances.</p> <p>Minor wear and tear markings were noted to the utility room units and there are some stains/marks to its wooden worktop (which will require to be periodically maintained - sanded and oiled/varnished).</p>



Chimney breasts and fireplaces

Repair category	1
Notes	<p>No significant defects were noted to the two stoves and their fireplaces and fittings. No assessment has been made on the operation of the stoves and whether their flues are adequately lined.</p> <p>It is not known whether the fireplace in the snug, in which an electric fire is fitted, is an operational open fireplace.</p> <p>The chimney and stove flues should be regularly checked and swept.</p>



Internal decorations

Repair category	1
Notes	The internal decoration was found to be in satisfactory condition, with wear and tear marking consistent with family occupation.



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>It is recommended good practice that all electrical installations should be checked periodically, approximately every 10 years or when a property changes hands. This should be regarded as a routine safety and maintenance check.</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 two bathrooms and w.c 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 central heating boiler and system should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation.</p> <p>It should be clarified how the two utility room programmers operate and whether the heating system is divided into two zones.</p>



Drainage

Repair category	1
Notes	<p>No problems with the drainage were visible during the inspection.</p> <p>No assessment has been made on the size, capacity, condition and operation of the drainage system.</p> <p>It is likely that the septic 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	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	2
Garages and permanent outbuildings	2
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
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 checked="" type="checkbox"/> No <input 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.

It is understood that the building was converted into a residential property in the 1990's; 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.

It should be confirmed that the property has adequate servitude rights in respect of the water pipe from the point of connection onto the main to the property.

It should be confirmed that title to the access road is included with the property, which other users have rights of access over it and what is their liability towards the cost of its upkeep, maintenance and repair.

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

Estimated reinstatement cost for insurance purposes

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussion with your insurers is advised.

£900,000 (Nine Hundred 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:

£590,000 (Five Hundred and Ninety Thousand Pounds)

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

Signed

Security Print Code [608804 = 8595]
Electronically signed

Single Survey

Report author	David Silcocks
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	23rd August 2024

Mortgage Valuation Report



Property Address

Address Cobrigdale, Oyne, Inch, AB52 6QN
Seller's Name Mr S Black and Mrs C Black
Date of Inspection 5th August 2024

Property Details

Property Type House Bungalow Chalet Purpose built maisonette
 Coach Studio 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:

Permanent outbuildings include: (1) double garage - concrete floor, timber clad walls, pitched metal roof, 38 square metres; (2) garage/workshop - similar to double garage, 36 square metres; (3) log store - earth floor, stone walls, tin roof, 31 square metres; (4) small stone/slatted storage shed adjoining east wing; (5) timber single garage in poor repair; (6) timber horse shelter.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame
 Solid Cavity Steel frame Concrete block Other (specify in General Remarks)

Roof Tile Slate Asphalt Felt
 Lead Zinc Artificial slate Flat glass fibre 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
Electricity Mains Private None
Central Heating Yes Partial None

Water Mains Private None
Gas Mains Private None

Brief description of Central Heating:

Full oil central heating via a wet radiator system, controlled by two programmers, a room thermostat 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
 Agricultural land included with property Ill-defined boundaries 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: (i) an E shaped detached single storey converted steading, (ii) buildings including two garages, log store and horse shelter and (iii) approximately 17 acres of land, of which 1 acre are house grounds, 8.5 acres are pasture and 7.5 acres are rough open ground and woodland.

Other accommodation referred to above includes a utility room and a study. In addition there is a small loft room of 9 square metres, accessed off a fixed stairway in the study via a hinged ceiling hatch.

The property lies on its own in a rural setting. It is adjoined on all sides by a mix of agricultural land and woodland. Access to the house is off an adopted road between Oyne and Auchleven along 500 metres of private road, which it is understood is wholly within the property.

The property lies 1.5 miles from the small rural village of Oyne, which has a primary school and 2 miles from Inch (population 2,600), which has a range of local shops and community facilities, an alternative primary school and a station on the Aberdeen-Inverness railway line. Local centres of population include: Inverurie (population 14,500) - 9.5 miles; Huntly (population 5,000) - 16 miles; Aberdeen City Centre - 25 miles. There is a choice of secondary schools between Huntly and Inverurie.

A survey undertaken by the Health Protection Agency and British Geological Survey has identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Radon is a colourless and odourless gas, which comes naturally from the rocks and soil. The UK Health Security Agency (UKHSA) has the remit for providing advice on public health issues associated with radiation in Scotland - it has a Glasgow office and can be contacted on 0141 440 2201. It launched a new interactive radon map in 2022, whose link is: www.ukradon.org/information/ukmaps.

It is understood that the building was converted into a residential property in the 1990's; 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.

It should be confirmed that the property has adequate servitude rights in respect of the water pipe from the point of connection onto the main to the property.

It should be confirmed that title to the access road is included with the property, which other users have rights of access over it and what is their liability towards the cost of its upkeep, maintenance and repair.

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.

Factors which may be relevant to the value of the property include: within commuting distance of Inverurie and Aberdeen; very attractive rural setting on its own, close to Bennachie Forest; substantial single storey house with 8 habitable rooms, 2 bathrooms and an internal floor area of approximately 231 square metres; layout has living accommodation in one half of the house and bedroom accommodation in the other half; house in generally good condition, no significant defects were noted to it and it is fitted internally to a modern standard; has 2 timber garages and several small outbuildings, which would benefit from some repair and maintenance; 17 acres of land, with a mix of pasture, rough ground and woodland; shared 500 metre long surfaced access road with bridge, which will require maintenance in the near future to preserve its integrity.

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 through 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.

It should be noted that some lenders have restrictions on the land area they will accept for mortgage valuations and on property that will be occupied in full or part for business or commercial 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

Mortgage Valuation Report

Declaration

Signed	Security Print Code [608804 = 8595] 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	23rd August 2024