



ALLIED
SURVEYORS
SCOTLAND

Home Report

Mathas Cottage

Ellon

AB41 8QX

Offices throughout Scotland

alliedsurveyorsscotland.com

Mathas Cottage
Ellon
AB41 8QX

Section 1

Single Survey and Mortgage Valuation Report



Single Survey

survey report on:

Property address	Mathas Cottage, Ellon, AB41 8QX
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Customer	Mrs C Watt and Mrs P Brennan
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Customer address	Commonty Farm, Ellon, AB41 8QX
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	14th March 2025
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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.

Terms and Conditions

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

Terms and Conditions

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;

Terms and Conditions

- 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*

Terms and Conditions

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	<p>The property comprises: (1) a 1.5 storey detached cottage with a single storey front extension, (2) a range of buildings which include a garage/workshop, garage, stone steading building, cattle shed and general purpose shed, and (3) approximately 27.8 acres of land, of which around 16 acres are pasture and 11.8 acres are woodland.</p> <p>Note: The remaining parts of Commonty Farm, which include Commonty Farm bungalow, a double garage and approximately 2.4 acres of agricultural land are under the same family ownership as the property included in this report. The Farm is to be marketed for sale either as a whole or as two separate lots; each lot is included in a separate home report.</p>
Accommodation	<p>Ground floor: hall, living room, utility room, kitchen/dining room, shower room, bedroom 3.</p> <p>First floor: 2 bedrooms.</p>
Gross internal floor area (m²)	<p>The gross internal floor area of the cottage with a ceiling height of greater than 1.0 metre extends to approximately 78 square metres, split between the ground floor of 57 square metres and the first floor of 21 square metres.</p>
Neighbourhood and location	<p>The property lies in a rural setting. It is adjoined on its north-west side by a public road between Ellon and Beresford and is otherwise adjoined by agricultural land. Within its boundary is Commonty Farm bungalow, which is 25 metres from Mathas Cottage. Access to the property is off this public road along approximately 350 metres of tarred private road.</p> <p>The property is located 2 miles from the centre of Ellon (population 10,500) which has primary and secondary schools, a wide range of shops and community facilities and a growing employment base. Other regional centres of population include: Peterhead (population 19,000) - 17 miles, Inverurie (population 14,500) - 16 miles and Aberdeen City Centre 18 miles.</p>

<p>Age</p>	<p>The original part of the cottage is likely to be around 125 years old. The owner advises that it was completely renovated around 28 years ago (1997) and that the front extension was added 15 years ago (2010).</p>
<p>Weather</p>	<p>The weather was mostly dry with a mix of sunny intervals and cloudy spells. 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 two chimney stacks, one above each gable wall of the original part of the cottage. They are built with dressed stone blocks, which are pointed, have cement flashing around their bases and clay pots bed in cement haunching.</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 (the main roof has three ventilated sections); at both gables of the original part of the cottage, the skews are lined with dressed stone coping with cement flashing; at the gable of the extension, there are overhanging slates with a cement filled verge; lead lined valley gutters at roof junctions; two front bay windows with slated sides and roofs, clay ridge sections, hipped ends with concrete hip ridges, zinc lined valley gutters, lead lined side slips and front flashings, plastic facias soffits and window facings; 1 front and 1 rear velux roof window.</p> <p>A limited head and shoulders inspection of the extension roofspace was made from a hatch in the utility room ceiling. The roof is formed with timber trusses overlaid with timber sarking boards and a breathable under-slate membrane was visible between the gaps of the sarking boards. There was approximately 200mm of mineral wool insulation laid between the joists, though an area around the hatch had no insulation (probably stripped away by electrical/plumbing contractors).</p> <p>No inspection of the roof space of the original part of the cottage could be made, as there is no accessible hatch. From the extension hatch some polystyrene insulation was visible behind the rear first floor wall lining.</p>

Single Survey

Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are black plastic. Gutters are half round and appear to be secured by rafter brackets. Downpipes are round.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls of the original parts of the cottage are built with solid stone and are pointed externally. They are approximately 650mm thick, including the internal wall lining.</p> <p>The walls of the rear single storey extension are built with concrete block and are roughcast externally. They are approximately 380mm thick, including the internal wall lining.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are uPVC framed double glazed casement windows, those in the original part of the cottage appear to be dated 2010 and those in the extension were installed in 2017. The majority of opening casements are top hinged casements or hoppers, except for a side hinged casement in the shower room.</p> <p>There are two external doors, both into the extension: (i) main entrance, into hall - uPVC panel style door with opaque double glazed upper panel; (ii) living room patio doors - a pair of uPVC framed double glazed doors.</p>
External decorations	<p>Visually inspected.</p> <p>There is no external joinery. The external doors, window frames and bay window detail are uPVC.</p>
Conservatories / porches	<p>There are no conservatories or porches.</p>
Communal areas	<p>Circulation areas visually inspected.</p> <p>The tarred private access road from the public road to the property is understood to lie wholly within the property. It is shared with Commonly Farm bungalow and it is understood that a part of it is shared with a neighbour.</p>

<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>Garages/car ports: (1) Adjoining the west gable of the cottage is (a) a car port for 2 cars - rough concrete floor, steel frame at both ends, box profile metal roof on timber joists, open front and rear, 5.3 metres x 5.0 metres and (b) garage/workshop - split level concrete floor, concrete block walls (un-rendered externally), pitched box-profile metal clad roof on timber trusses, sliding timber door in one side, electronically operated metal roll-up door in gable with timber wall cladding above, electricity supply, internal floor area 77 square metres (2) Garage (joined to steading building): concrete floor, concrete block external walls, pitched roof clad with box profile metal cladding, electronically operated metal roll-up door in gable, internal floor area 26 square metres.</p> <p>Permanent outbuildings include:</p> <p>(1) General purpose shed: erected around 2010; concrete floor, steel portal frame, concrete block walls to 1.5 metres and metal upper wall cladding above, pitched roof with fibre cement cladding on timber purlins; fitted with pairs of sliding metal framed and clad doors in one gable and in one side, timber and glazed pedestrian door and timber mezzanine floor in one corner for extra storage; electricity with consumer unit, lights and sockets; internal floor area 214 square metres.</p> <p>(2) Steading building: stone walls, timber lined upper gable at one end; pitched roof clad with box- profile metal cladding, divided into 3 parts, internal floor area 78 square metres.</p> <p>(3) Cattle building (adjoining steading building): concrete floor, narrow feed pass along one side, concrete block walls, pitched roof clad with corrugated composite sheets on timber trusses and purlins, no door fitted to gable opening, internal floor area 98 square metres.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The cottage has a small garden area, which has not been tended of late.</p> <p>Around the house and buildings is a block of approximately 27.8 acres of land, split between 16 acres of pasture divided into fenced paddocks and 11.8 acres of woodland. The majority of the land is graded 3(1) on the Macaulay Institute for Soil Research Land Capability for Agriculture Maps, which is described as land capable of producing consistently high yields of a narrow range of crops and/ or moderate yields of a wider range, short grass leys are common. The remaining land is 3(2) and is generally of slightly lower productivity.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The ceilings are lined with 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>The internal walls are lined with plasterboard.</p> <p>Polystyrene insulation was visible at several points behind the linings of the original part of the house and insulation boarding was visible behind an internal lining of the extension (inspected behind a socket).</p>
<p>Floors including sub floors</p>	<p>The ground floor of the original part of the cottage is suspended timber. That in the extension is 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>It was not possible to gain access to the sub-floor area as there was no apparent means of access.</p> <p>Fixed floor coverings included: tiled floors in the hall, passage and utility room; laminate flooring in the living room and two bedrooms.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a range of floor and wall units, which have wood-effect unit doors, drawer fronts and facings, and dark grey laminate worktops with wall splash tiling above. They includes a tall larder cupboard. Built-in kitchen appliances include an fridge/freezer, oven and calor gas hob, with extractor hood above.</p> <p>Internal doors are timber panel doors. The stairway appears to have been renewed as part of the renovation and has solid plaster sides.</p>
<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are no fireplaces within the cottage.</p> <p>A number of former fireplaces have been removed and their openings boarded over/bricked up in the original part of the cottage.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the internal linings are painted plasterboard. There are areas of wall tiling in the shower room and kitchen.</p>

Cellars	There are no cellars.
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is supplied with mains electricity.</p> <p>An underground mains cable is taken to an external meter box mounted on the east gable wall of the cottage.</p> <p>The consumer units are located within a box on the first floor landing; the main unit includes the main switch and circuit breakers (which switch off a circuit if they detect a fault). There is a second smaller unit with a main switch and 2 circuit breakers, which is marked shed supply.</p> <p>Sockets within the house are 13 amp rectangular pinned sockets. Some of the socket face plates are metal.</p> <p>There are 16 PV panels mounted on the south roof face of the garage/workshop, which have a maximum electricity output of 3.6kW. The inverter (which converts DC electricity to AC) is located within the garage/workshop. It is understood that the electricity generated by the panels can supply the property, with the surplus exported to the National Grid, for which feed-in tariff payments are made by an electricity supplier.</p>
Gas	<p>Accessible parts of the system 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 gas is not available to the property.</p> <p>Calor gas supplies the kitchen hob and there are two external gas bottles mounted on a concrete base adjoining the east gable wall of the cottage.</p>
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 owners advised that the property is supplied with mains water, though they do not know where the point of connection onto the water main is.</p> <p>A valve chamber with a stop-cock was noted at the rear of the cottage. Water appears to enter the cottage in the under-stair cupboard (off the shower room), where a blue plastic pipe enters, there is a stop-valve fitted and the pipe changes to copper. The majority of the pipework inspected within the cottage was copper,</p>

Single Survey

Water, plumbing, bathroom fittings	<p>with that in the roof space lagged. The water system within the cottage is pressurised, with the pressure vessel in the understair cupboard - there is no cold water storage tank.</p> <p>There is one shower room, which has a large tiled and glazed cubicle with a bar mixer shower, a w.c with a concealed cistern and a hand basin with a white vanity unit.</p> <p>There is a stainless steel sink in the kitchen.</p> <p>The owners advised that the current mains water pressure to the property is relatively low.</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 boiler, which is wall mounted in a kitchen alcove and fitted with a flue through the external wall; the casing was missing from the boiler and the make and model could not be determined. Oil is supplied from a 1,200 litre single skin plastic tank mounted on a concrete base close to the east gable of the cottage.</p> <p>The heating system is a wet system, via modern panel radiators, including a vertical radiator in the ground floor bedroom and a column radiator in the shower room. The system is controlled by a programmer in the kitchen and thermostatically controlled valves fitted to the radiators.</p> <p>There is a 170 litre unvented hot water cylinder in the understair cupboard. The water is primarily heated by the central heating boiler, controlled by its programmer 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, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch. It is understood that the tank and drainage system are located within the property. The septic tank was not located.</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>Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms in the hall, passage, living room and landing; a heat detector in the kitchen; a carbon monoxide 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> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p>
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Sectional Diagram showing elements of a typical house



- ① Chimney pots
- ② Coping stone
- ③ Chimney head
- ④ Flashing
- ⑤ Ridge ventilation
- ⑥ Ridge board
- ⑦ Slates / tiles
- ⑧ Valley guttering
- ⑨ Dormer projection
- ⑩ Dormer flashing
- ⑪ Dormer cheeks
- ⑫ Sarking
- ⑬ Roof felt
- ⑭ Trusses
- ⑮ Collar
- ⑯ Insulation
- ⑰ Parapet gutter
- ⑱ Eaves guttering
- ⑲ Rainwater downpipe
- ⑳ Verge boards /skews
- ㉑ Soffit boards
- ㉒ Partition wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank


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 original part of the cottage, 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	<p>Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered, except for dampness to parts of the gable wall of the ground floor bedroom where a former fireplace would have been located. The cause of this dampness (likely to be from the chimney above) should be investigated and remedied.</p> <p>From a limited inspection that was possible of the structural timberwork within the house, no sign of decay or infestation was noted. The roof timberwork of the original part of the cottage could not be inspected.</p>

 Chimney stacks	
Repair category	2
Notes	<p>Defects were noted to the pointing, cement flashings and haunchings of both chimneys.</p> <p>Dampness to a part of the gable wall of the ground floor bedroom has been described above in the Dampness, rot and infestation section. The cause of this ingress should be investigated and repaired.</p>

 Roofing including roof space	
Repair category	2
Notes	Defects noted included: some missing and cracked sections of cement ridge



Roofing including roof space

Repair category	2
Notes	<p>bedding; some deterioration and lifting to the cement skew flashing; a small number of slates that are significantly chipped.</p> <p>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.</p>



Rainwater fittings

Repair category	2
Notes	The rear gutter appeared to be uneven; its fall should be assessed and corrected as necessary.



Main walls

Repair category	2
Notes	Missing, cracked and loose sections of stonework pointing were noted to the east gable wall.



Windows, external doors and joinery

Repair category	1
Notes	No significant defects were noted to the windows and external doors. A selection of opening window casements and the main door were opened and found to operate effectively.



External decorations

Repair category	1
Notes	The external doors and window frames are low maintenance uPVC.



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	1
Notes	The shared tarred access road from the public road to the property was re-surfaced in 2017 and was found to be in good condition. Gorse growth from the adjoining field boundary is encroaching into the road.



Garages and permanent outbuildings

Repair category	2
Notes	<p>The modern general purpose shed, erected around 2010 was found to be in good condition (though the glazing in the pedestrian side door is badly cracked).</p> <p>The remaining garages and buildings require some repair including: garage/workshop - deterioration to the sliding timber side door, no flashings at one gable, several vertical cracks in the side walls, walls not rendered externally, no rainwater fittings; garage - block walls not rendered externally; steading building - defects to stonework pointing and timberwork (both external and internal); cattle building - damage noted (likely to be past storm damage) to roof and wall cladding, trusses look weak, timber gable cladding missing, gable end opening has no door fitted.</p>



Outside areas and boundaries

Repair category	2
Notes	The garden ground around the house has not been tended of late.



Ceilings

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



Internal walls

Repair category	1
Notes	<p>Dampness was noted to parts of the gable wall of the ground floor bedroom, the cause of which needs to be addressed. Otherwise no significant defects were noted to the internal wall linings.</p> <p>Rodent activity was evident in the understair cupboard, with considerable polystyrene insulation debris on the floor.</p>



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	The kitchen fittings were found to be in satisfactory condition. Although likely to be fitted when the cottage was renovated around 28 years ago, relatively minor wear and tear damage was noted. No assessment has been made on the condition of the built-in kitchen appliances.



Chimney breasts and fireplaces

Repair category	2
Notes	Whilst there are no fireplaces in the cottage, dampness was noted at the location of a former fireplace in the ground floor bedroom.



Internal decorations

Repair category	2
Notes	Parts of the internal decoration (painted plasterboard) have significant wear and tear to them and it is likely that a purchaser will wish to redecorate the cottage.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	<p>No significant defects were noted to the visible parts of the electrical installation that were inspected. A sticker on the consumer unit states that the installation was last inspected on 25/11/2013.</p> <p>It is recommended that a new owner have the installation checked over and tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.</p> <p>The owners advised that the PV panels are not currently operational and require a</p>



Electricity

Repair category	2
Notes	<p>specialist engineer to inspect and repair as necessary.</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	1
Notes	The Calor gas kitchen hob should be checked on an annual basis by a Gas Safe registered contractor.



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. In the extension roof space, there is rodent damage to the pipe lagging.</p> <p>The sanitary fittings in the shower room were found to be in good condition.</p>



Heating and hot water

Repair category	2
Notes	<p>The boiler is relatively old, its casing was missing and the owners advise is not currently working. Its external balanced flue fitting was missing.</p> <p>The oil tank is located close to the house; an oil tank should be a minimum of 1.8 metres away from any part of a building or construction that isn't fire resistant, such as doors, windows, eaves, cladding and outbuildings, and flue outlets. In this regard, a concrete base has been installed nearby to relocate the oil tank further away from the cottage.</p> <p>The central heating boiler and system (including the oil tank), should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation.</p>



Drainage

Repair category	1
Notes	No problems with the drainage were visible during the inspection.



Drainage

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

The single storey front extension was added around 2010; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private drainage system, it is assumed that the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA.

Estimated reinstatement cost for insurance purposes

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

£650,000 (Six Hundred and Fifty Thousand Pounds)

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:

£390,000 (Three Hundred and Ninety Thousand Pounds)

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

Signed	Security Print Code [631638 = 5629] Electronically signed
Report author	David Silcocks
Company name	Allied Surveyors Scotland Ltd

Single Survey

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	19th March 2025

Mortgage Valuation Report



Property Address

Address Mathas Cottage, Ellon, AB41 8QX
Seller's Name Mrs C Watt and Mrs P Brennan
Date of Inspection 14th March 2025

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:

Garages include: (i) car port for 2 cars, (ii) garage workshop - concrete block walls, metal clad roof, internal floor area 77 square metres, requires some minor external repairs and (iii) garage - concrete block external walls, metal clad roof, 26 square metres.

Permanent outbuildings include: (i) general purpose shed - built around 2010, modern steel portal frame construction, in good condition, 214 square metres; (ii) steading building - divided into 3 parts, 78 square metres, requiring some repair and (iii) cattle building - 98 square metres, requires considerable repair.

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 a programmer and radiator thermostatically controlled valves.

Site

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

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 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: (1) a 1.5 storey detached cottage with a single storey front extension, (2) a range of buildings which include a garage/workshop, garage, stone steading building, cattle shed and general purpose shed, and (3) approximately 27.8 acres of land, of which around 16 acres are pasture and 11.8 acres are woodland.

The remaining parts of Commonty Farm, which include Commonty Farm bungalow, a double garage and approximately 2.4 acres of agricultural land are under the same family ownership as the property included in this report. The Farm is to be marketed for sale either as a whole or as two separate lots; each lot is included in a separate home report.

The original part of the cottage is likely to be around 125 years old. The owner advises that it was completely renovated around 28 years ago (1997) and that the front extension was added 15 years ago (2010), which is built with concrete block walls and a pitched slated roof.

Other accommodation referred to above includes a small utility room.

The property lies in a rural setting. It is adjoined on its north-west side by a public road between Ellon and Berefold and is otherwise adjoined by agricultural land. Within its boundary is Commonty Farm bungalow, which is 25 metres from Mathas Cottage. Access to the property is off this public road along approximately 350 metres of tarred private road.

The property is located 2 miles from the centre of Ellon (population 10,500) which has primary and secondary schools, a wide range of shops and community facilities and a growing employment base. Other regional centres of population include: Peterhead (population 19,000) - 17 miles, Inverurie (population 14,500) - 16 miles and Aberdeen City Centre 18 miles.

Given the age and type of the original part of the cottage, 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.

The single storey front extension was added around 2010; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private drainage system, it is assumed that the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA.

Significant factors which are likely to be relevant to its market value include: within commuting distance of Ellon, Inverurie, Peterhead and Aberdeen; pleasant rural setting; Commonty Farm bungalow sited 25 metres from cottage; small cottage with 5 habitable rooms, 1 bathroom and an internal floor area of approximately 78 square metres; original cottage renovated in 1997 and extended in 2010; externally some repairs required to pointing, roof and chimneys; internally the fittings are a mix of modern (bathroom) and older (kitchen, boiler); assumed that walls and roofs are insulated to the standards prevailing at the renovation and extension; good quality general purpose building and the other buildings provide useful space but are in need of varying amounts of repair; block of 27.8 acres of agricultural land and woodland, making the property an attractive rural package.

In the aftermath of the initial Covid-19 lock-down period from July 2020 onwards, local rural residential market activity increased significantly, with this leading to shorter marketing periods and an increase in values. However, from mid-2022 the residential property market generally experienced more difficult conditions caused by rising interest rates, inflation and the cost of living; these conditions largely extended through 2023 and 2024. During this period there has been little change in local residential property prices, though properties which have special features have fared better (such features might include location, view, setting, design and character, condition and repair, standard of fitting, size and quality of the grounds, its outbuildings).

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the cottage.

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 [631638 = 5629] 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	19th March 2025

Mathas Cottage
Ellon
AB41 8QX

Section 2

Energy Report



Energy Performance Certificate (EPC)

Scotland

Dwellings

MATHAS COTTAGE, ELLON, AB41 8QX

Dwelling type: Detached house
Date of assessment: 14 March 2025
Date of certificate: 17 March 2025
Total floor area: 78 m²
Primary Energy Indicator: 163 kWh/m²/year

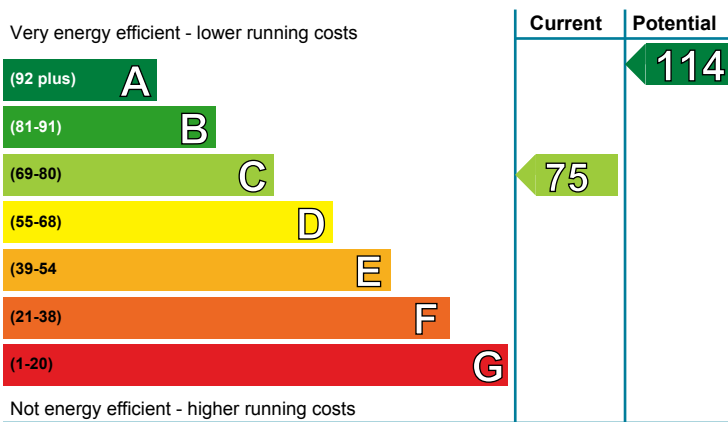
Reference number: 2400-3549-0222-3197-1753
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,735	See your recommendations report for more information
Over 3 years you could save*	£1,308	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

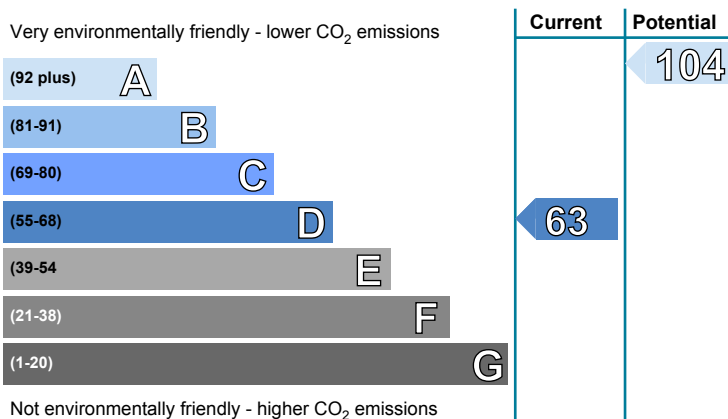


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band C (75)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (63)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£153.00
2 Heating controls (room thermostat)	£350 - £450	£270.00
3 Condensing boiler	£2,200 - £3,000	£690.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, insulated (assumed)	★★★★☆	★★★★☆
	Solid brick, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, insulated (assumed)	★★★★☆	★★★★☆
	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Roof room(s), insulated (assumed)	★★★★☆	★★★★☆
Floor	Suspended, limited insulation (assumed)	—	—
	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★☆☆☆	★★☆☆☆
Main heating controls	Programmer, TRVs and bypass	★★☆☆☆	★★☆☆☆
Secondary heating	None	—	—
Hot water	From main system	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in 83% of fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 53 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.1 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.











Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,607 over 3 years	£1,809 over 3 years	
Hot water	£834 over 3 years	£324 over 3 years	
Lighting	£294 over 3 years	£294 over 3 years	
Totals	£3,735	£2,427	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Floor insulation (suspended floor)	£800 - £1,200	£51		
2 Upgrade heating controls	£350 - £450	£90		
3 Replace boiler with new condensing boiler	£2,200 - £3,000	£230		
4 Solar water heating	£4,000 - £6,000	£65		
5 Wind turbine	£15,000 - £25,000	£865		

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

2 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

3 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

4 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

5 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present:

- Solar photovoltaics

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,728	(99)	N/A	N/A
Water heating (kWh per year)	2,778			

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Mr. David Silcocks
Assessor membership number: EES/008466
Company name/trading name: Allied Surveyors Scotland Ltd
Address: Marywell House 29-31 Marywell Street
Aberdeen
AB11 6JE
Phone number: 01224 571163
Email address: aberdeen@alliedsurveyorsscotland.com
Related party disclosure: No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Mathas Cottage
Ellon
AB41 8QX

Section 3

Property Questionnaire



Property Questionnaire

PROPERTY ADDRESS:	MATHAS COTTAGE ELLON ABERDEENSHIRE AB41 8QX
SELLER(S):	PAT BRENNAN CAROLINE WATT
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	12 . 3 . 25

PROPERTY QUESTIONNAIRE

NOTE FOR SELLERS

- **Please complete this form carefully. It is important that your answers are correct.**
- **The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.**
- **If anything changes after you fill in this questionnaire but before the Date of Entry for the sale of your house, tell your solicitor or estate agent immediately.**

PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

1. Length of ownership

How long have you owned the property? 30 + years

2. Council Tax

Which Council Tax band is your property in?

A B C **D** E F G H

3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Garage
- Allocated parking space
- Driveway ✓
- Shared parking
- On street
- Resident permit
- Metered parking
- Other (please specify): ✓
outbuildings - sheds

4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?

Yes/
No/
Don't know

5. Listed Buildings

Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?

Yes/No

6. Alterations / additions / extensions

- a. (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

Yes/No

If you have answered yes, please describe the changes which you have made:

Fully renovated approx 1997
Extension approx

- (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

Yes/No

If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.

If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.

WITH RAEBURN CHRISTIE

b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes/No

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced?

Yes/No

(ii) Did this work involve any changes to the window or door openings?

Yes/No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

approx 1997

Please give any guarantees which you received for this work to your solicitor or estate agent.

7. Central heating

- a. Is there a central heating system in your property?
(Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).

Yes/No/Partial

If you have answered yes/partial – what kind of central heating is there?

(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)

OIL - currently does not work

If you have answered yes, please answer the 3 questions below:

- b. When was your central heating system or partial central heating system installed?

1997 approx

- c. Do you have a maintenance contract for the central heating system?

Yes/No

If you have answered yes, please give details of the company with which you have a maintenance agreement:

- d. When was your maintenance agreement last renewed?
(Please provide the month and year).

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

Yes/No

9. Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have

Yes/No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

Yes/No

b. Are you aware of the existence of asbestos in your property?

Yes/No

If you have answered yes, please give details:

10 Services

a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas / liquid petroleum gas		
Water mains / private water supply	✓	Scottish water
Electricity	✓	octopus
Mains drainage		
Telephone	✓	BT
Cable TV / satellite		

Broadband		
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b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	<p>Yes/No</p>
c.	<p>Do you have appropriate consents for the discharge from your septic tank?</p>	<p>Yes/No/Don't Know</p>
d.	<p>Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes/No</p>

11 Responsibilities for Shared or Common Areas

a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes</u>, please give details:</p> <p>maintenance of driveway also used by neighbour</p>	<p>Yes/No/Don't Know</p>
----	---	--------------------------

b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No/ Not applicabl e</p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes/No</p>
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p> <p>Shared driveway</p>	<p>Yes/No</p>
f.	<p>As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>

12. Charges associated with your property

- | | | |
|----|---|--|
| a. | <p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address and give details of any deposit held and approximate charges:</p> | Yes/No |
| b. | <p>Is there a common buildings insurance policy?</p> <p><u>if you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p> | Yes/No/
Don't know

Yes/No/
Don't know |
| c. | <p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.</p> | |

13. Specialist Works

<p>a.</p>	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property</p>	<p>Yes/No</p>
<p>b.</p>	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details</p>	<p>Yes/No</p>
<p>c.</p>	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<p>Yes/No</p>
<p>14. Guarantees</p>		

a. Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't Know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(ii)	Roofing	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't Know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(iii)	Central heating	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(iv)	NHBC	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(v)	Damp course	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Don't know	<input type="radio"/> With title deeds	<input type="radio"/> Lost

b. If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

c. Are there any outstanding claims under any of the guarantees listed above?

Yes/ No

If you have answered yes, please give details:

So far as you are aware, has any boundary of your property been moved in the last 10 years?

Yes/No/
Don't
Know

If you have answered yes, please give details:

Farm split into two plots/homes
in 2017 approx

16. Notices that affect your property

In the past 3 years have you ever received a notice:

- | | | |
|----|---|--------------------------|
| a. | advising that the owner of a neighbouring property has made a planning application? | Yes/No/
Don't
know |
| b. | that affects your property in some other way? | Yes/No/
Don't
know |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | Yes/No/
Don't
know |

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.

Declaration by the seller(s)/or other authorised body or person(s):

I / We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s) :

..... C.G. Watt (POA for P BRENNAN)

.....

Date: 12.3.25