# survey report on:

Property address Heatherview, Whitecairns, Aberdeen, AB23 8XA	
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Customer	The Executors of the late S Wilson
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Customer address	Lynor, 3a Station Road, Newmachar, AB21 0PW
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Prepared by	ALLIED SURVEYORS SCOTLAND PLC

Date of inspection	31st January 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 Property<sup>1</sup>.

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.

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



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.<sup>2</sup>

# 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

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

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;

- 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 <u>Category 3:</u> 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	The property comprises: (i) a detached bungalow with an integral double garage / workshop, (ii) three adjoining outbuildings and a polytunnel and (iii) grounds extending to approximately 3.8 acres.
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Accommodation	Vestibule, hall with store off, sitting room/dining area/bar, kitchen/dining room/living area, utility room, bathroom, master
	bedroom with en suite shower room, 3 bedrooms.

	e gross internal floor area of the house extends to approximately 2 square metres. This excludes the integral garage.
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Neighbourhood and location	The property lies in a rural setting. It is adjoined: on its south side by a minor public road between Newmachar and Whitecairns; on its west side by the grounds of two residential properties and an area of woodland; on its north side by a mix of rough ground and open woodland; on its east side by a commercial yard, which is in the same ownership as the property but is to be marketed as a separate lot.
	The property is located 2.5 miles from Newmachar (population 2, 500), which has a primary school and a convenience store, and 5 miles from Dyce, a significant suburb at the north-west edge of Aberdeen, which has the secondary school for the area, a wide range of shops and community facilities, a major regional employment centre and Aberdeen Airport. The A90 Aberdeen Western Peripheral Road is 3.5 miles away and Aberdeen City Centre 9 miles to the south.

Age	The house is 41 years old (built 1983).
Weather	The weather was dry and overcast during the inspection. The content of this report should be read in the context of these weather conditions.

Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	There is an external chimney stack adjoining the west side of the house. It is built with concrete blocks, is faced externally with decorative precast blocks, has lead flashing along its junctions with the house roof tiles, precast concrete coping and a clay pot.
	There is a steel flue through the rear roof face from the boiler, which has metal flashing around its base.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.	
	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.	
	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.	
	The roof is pitched and clad with concrete interlocking tiles.	
	Roof detail includes concrete ridge section bed in cement, plastic verge sections, lead lined valley gutters and timber facias and soffits. There are vent slits in some of the soffits to provide roof space ventilation. The east end of the roof is hipped, with its hip ridges lined with concrete ridge sections.	
	A partial inspection of the roof space was made from a hatch in the store ceiling, which is fitted with a fold-down aluminium ladder. The roof is formed with timber trusses overlaid with fibreboard sarking sheets. The central sections of the roof space have a chipboard floor, there is approximately 300mm of mineral wool insulation laid between and over the joists, there are two fitted fluorescent lights fitted and in the upper part of the north gable wall are two vent holes.	
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.	
	The rainwater fittings are black plastic. Gutters are half round and fixed to the facias and the downpipes are round.	
Main walls	Visually inspected with the aid of binoculars where appropriate.	
	Foundations and concealed parts were not exposed or inspected.	
	The house is built with timber frame cavity construction with a load- bearing timber frame inner leaf and concrete block outer leaf. Externally the base of the walls are faced with decorative precast concrete blocks on two sides and cement rendered on two sides. Above this the majority of the walls are roughcast, except for the front gable which is faced with pointed decorative precast concrete blocks. The walls are approximately 270mm thick including the internal wall lining.	

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows are the original fittings and are timber framed double glazed casement windows. Opening casements are side hinged.
	There are four external doors: (i) front, into vestibule - timber panel door with a thin opaque coloured glass pane and at one side a timber framed glazed panel; (ii) rear door, into utility room - external grade plywood door with double glazed upper pane; (iii) kitchen/dining room patio door - aluminium framed double glazed sliding door, with fixed matching glazed panel at one side, surrounded externally by a timber frame; (iv) dining area patio door - similar door as (iii).
	In addition, the door from the integral garage into a bedroom is an external grade flush plywood door, fitted with a mortice lock.

External decorations	Visually inspected.
	The external joinery is painted/stained dark brown.

Conservatories / porches	There are no conservatories or porches.
Communal areas	<b>T</b> L
Communal areas	There are no communal areas.

Garages and permanent outbuildings	Viewelly increased
Garages and permanent outbuildings	Visually inspected.
	At the east side of the house is an integral double garage/workshop, which is built with a concrete floor, concrete block walls roughcast externally and an extension of the tiled house roof. It is fitted with an electronically operated metal up and over vehicle door (not working), a rear flush plywood door and timber framed single glazed window and has a main switch, lights and sockets. It has an internal floor area of 45 square metres.
	Adjoining the rear of the house is a car port for 1 car, which has a metal frame and a mono- pitched Perspex clad roof on timber purlins.
	At the rear of the house is a portacabin with a mono-pitched metal clad roof and a timber workshop (6 metres x 3.5 metres approximately) with a felt covered roof.
	Within ground to the rear of the house are a group of three adjoining buildings: (1) centre shed - concrete floor, steel frame, metal wall and shallow pitched roof cladding, 2 plastic framed double glazed windows in one gable, sheet metal pedestrian door in the other gable, internal floor area 60 square metres; (2) adjoining its north side is an open ended storage shed - hardcore floor, steel frame, 2 metal clad external sides and shallow mono- pitched roof, 80 square metres; (3) adjoining its south side is a garage / workshop (not inspected internally) - concrete floor, timber clad walls with plastic framed double glazed windows in 2 sides and a metal sectional up and over vehicle door in one end,

Garages and permanent outbuildings	mono-pitched metal clad roof, 75 square metres.
	There is the frame of a large polytunnel measuring approximately
	30 metres x 7 metres; the polythene covering is missing.
Outside areas and boundaries	Visually inspected.
	The grounds with the house extend to approximately 3.8 acres, most of which is flat and level.
	At the front of the house is an extensive tarred driveway and parking area, with gravelled beds and an empty concrete lined pond. There are concrete slabbed, tarred and gravelled areas around the remainder of the house.
	Along the west side of the grounds is a thin shaped pond occupying around 0.7 acres, which is supplied with water from the adjoining stream and has an octagonal timber summer house with a felt covered roof at one side. There is a vertical outflow pipe at the southern end of the pond and it is understood that water is taken from the pond via a drain to feed further ponds created on the south side of the public road (outwith the property but currently under the same ownership), with 2 inspection chambers on the route of this drain within the property.
	At the rear of the grounds is a sand school, though this is somewhat overgrown and hasn't been used for many years. The majority of the remainder of the grounds are mown grass areas.
Ceilings	Visually inspected from floor level.
	The ceilings are lined with plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are lined with plasterboard.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	The floors are suspended timber covered with chipboard.
	Sub-floor vents were noted through both the front and rear walls.
	A limited head and shoulders inspection of the sub-floor was made from a hatch at the front door. The sub-floor depth at that point was 500mm, the solum is lined with concrete with the edges of a damp-proof membrane visible and there was no insulation below

Floors including sub floors	the floor.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The kitchen is fitted with a range of floor and wall units, which have dark wooden unit doors and drawer fronts, wood-effect laminate facings, light patterned laminate worktops with wall splash tiling above. There is an peninsula, which has base units on one side and an overhanging worktop on the other to form a breakfast bar. Built-in appliances included a ceramic hob with extractor hood above, oven, oven / grill and dishwasher.
	Along one side of the utility room is a sink unit with green unit doors and sections of laminate worktop on either side, with splash tiling above.
	The majority of the internal doors are flush plywood doors. Off the hall are two timber framed glazed doors, with matching glazed side panels.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is an open fire in the siting room. This has a polished pink granite hearth and the fire inset into a pointed pink brick faced chimney breast. On either side are display shelves, built with matching materials to the fireplace.

Internal decorations	Visually inspected.
	The majority of the internal walls are papered and the majority of the ceilings have a textured finish.
	The bathroom walls are wholly tiled.

Cellars     There are no cellars.
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Electricity	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.
	The property is supplied with mains electricity.
	The meter and consumer unit are within a cupboard off the hall; the consumer unit includes a main switch and fuses (which have a fuse wire running between two screws which will melt if there is a faulty circuit).
	Sockets within the house are 13 amp rectangular pinned sockets. Some of the light switch faces are brass coloured.
	Mounted next to the consumer unit is a generator switch.

Electricity	There are 16 photovoltaic panels mounted on the south facing front roof, which have a maximum electricity output of 4.0kW. These were installed in 2012. The inverter (which converts DC electricity to AC) is located with the roof space. It is understood that from the owners 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.
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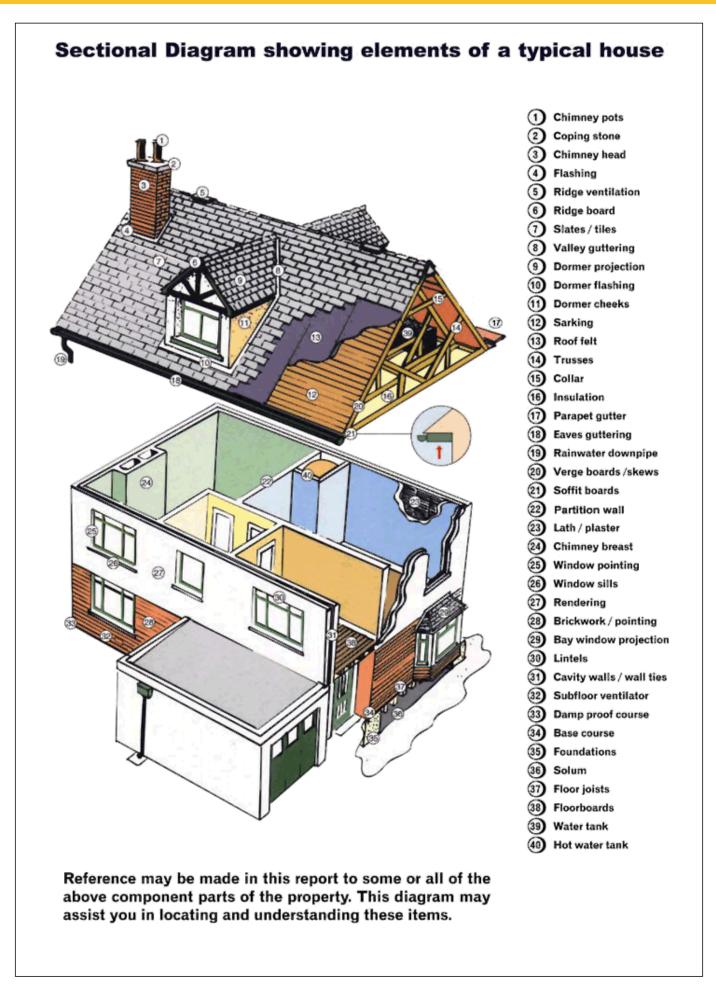
Gas	Mains gas is not available to the property.
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Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
No tests whatsoever were carried out to the system or appliances.
The owners advised that the property is supplied with mains water and that the connection onto the water main is outwith the property.
The water enters the house through the sub-floor below the front door via a black plastic pipe, on which a stop-cock and pump are fitted. There are two plastic cold water storage tanks in the roof space, mounted on a timber platform; they are surrounded by insulation jackets and one has a wooden lid. The water pipework inspected within the house was copper, with that in the roof space and sub-floor lagged.
There are two bathrooms: (i) main bathroom - 3 piece burgundy suite, including a corner bath inset into a carpeted stepped unit, with above tiled walls, a mixer shower and a curtain around the bath edge; (ii) en suite shower room - cubicle with 3 laminate sheeted sides, glazed door and mixer shower, w.c and hand basin built into wood-effect unit, white towel radiator.
There is a 1.5 bowl composite sink in the kitchen and a stainless steel sink in the utility room.
Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
No tests whatsoever were carried out to the system or appliances.
The house is heated by an oil central heating system from a Worcester Danesmoor 20/25 boiler, floor mounted in a corner of the garage and fitted with a steel flue which is taken up through the roof. There is a plastic oil tank within a concrete block bund at the rear of the house.
The heating system is a wet system, via panel radiators. The system is controlled by a programmer mounted on a wall of the
garage and by thermostatically controlled valves fitted to the radiators.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is to a septic tank located within the grounds, with wastewater discharge taken to a stone soakaway and/or partial discharge to a drain or ditch.
	Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke alarms have been fitted in the hall and living room and a heat detector has been fitted in the kitchen/dining room.

Any additional limits to inspection	For flats / maisonettes
	Only the subject flat and internal communal areas giving access to the flat were inspected.
	If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.
	The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.
	The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.
	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.
	All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It not possible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.



# 2. Condition

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

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

Structural movement		
Repair category	1	
Notes	There are no significant signs of settlement/structural movement affecting the building.	

Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. No evidence of infestation or decay was found in the visible timberwork inspected within the house.

Chimney stacks	
Repair category	1
Notes	No significant defects were noted to the chimney stack.

Roofing including roof space		
Repair category	1	
Notes	No significant defects were noted to the roof and those parts of the roof space which were inspected.	
	Some small sections of cement ridge bedding were missing.	
	Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof tiles, cement skew pointing, flashings, ridge bedding and timber facias and soffits.	
	Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A roofing	

Roofing including roof space		
Repair category	1	
Notes	contractor will be able to advise on life expectancy and repair/replacement costs.	

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	2
Notes	A number of cracks were noted through the roughcast including from the master bedroom window, the left hand side of the chimney breast, from one of the rear bedroom windows and from the right hand side of the garage front door. These should be repaired, including any sections of adjoining bossed render. Some of the mastic filling to a front expansion joint is missing or loose. The tumble drier external vent cover outside the utility room was missing.

Windows, external doors and joinery	
Repair category	2
Notes	The windows and external doors are the original fittings and therefore 41 years old. Some minor deterioration was noted to the window frames and cills, and some of the double glazed panes have internal condensation.
	Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted.

External decorations	
Repair category	1
Notes	The external decoration was found to be in satisfactory condition.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	2
Notes	The owners representative advised that the electronically operated up and over garage door is not working.
	To the portacabin at the rear of the house, some deterioration was noted to the edge of the metal roof cladding and to the plywood facias (no internal inspection was made of this structure).
	The three adjoining outbuildings are built to a basic standard, but were found to be in a satisfactory external condition.
	The polythene covering of the polytunnel is missing.

Outside areas and boundaries	
Repair category	1
Notes	The surfaced areas around the house were found to be in a satisfactory and tidy condition.
	The eastern boundary of the property with the adjoining commercial yard is undefined.

Ceilings	
Repair category	1
Notes	Fine cracks were noted through several ceilings. The majority of ceilings have textured finishes and care should be taken when disturbing them; it would be prudent prior to carrying out ceiling work to seek prior advise on whether the finishes might contain asbestos and how the work should be undertaken. A narrow piece of plywood has been fixed across the hall ceiling, adjoining which there has been some historic staining.

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 made of the floor and sub-floor, no significant defects were noted.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The kitchen and utility room fittings are the original. Whilst they are in satisfactory condition for their age and perfectly functional, they have suffered some wear and tear and are of a dated style. No assessment has been made on the condition of the built-in electrical appliances. It should be confirmed that the glazing within the doors and side panels between the hall/sitting room and hall/vestibule is toughened safety glass; if it is not, then the glazing should be replaced.

Chimney breasts and fireplaces	
Repair category	1
Notes	No significant defects were noted to the living room chimney breast and fireplace. No assessment has been made on the operation of the fire and whether its flue is adequately lined.

Internal decorations	
Repair category	1
Notes	The majority of the internal decoration is relatively old and has suffered some wear and tear. Notwithstanding this, it is in satisfactory condition for its age.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	2
Notes	The electrical installation is an older system and does not incorporate miniature circuit breakers or a residual circuit breaker. Several of the rooms have an inadequate number of sockets for modern living standards. It is recommended that the installation be 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. 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.

Gas	
Repair category	-
Notes	None.

F Water, plumbing and bathroom fittings	
Repair category	2
Notes	One of the cold water tanks is covered by a loose fitting board - it would best be fitted with a purpose built lid.
	The base of one of the laminate sheeted sides of the en suite shower cubicle is buckled and additional sealant has been applied along its join with the tray; the refurbishment of this shower may be required and it is important that the sealant around the tray is maintained in a watertight condition.
	The sealant around the corner bath edge does not appear to be water-tight and several of the adjoining tiles have fine cracks through them.
	The sanitary fittings are the original and whilst they are perfectly functional, are of a dated style.

Heating and hot water	
Repair category	1
Notes	No significant defects were noted to the visible parts of the central heating and hot water systems that were inspected.
	The central heating boiler and system should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation.
	The central heating boiler is old, likely to have a limited life and to be considerably

Heating and hot water	
Repair category	1
Notes         less efficient than a modern condensing boiler.	

Drainage	
Repair category	1
Notes	No problems with the drainage were visible during our inspection.
	No assessment has been made on the size, capacity, condition and operation of the drainage system.
	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.

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
Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
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	2
Gas	-
Water, plumbing and bathroom fittings	2
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 X No
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes X No
5. Is there a toilet on the same level as the living room and kitchen?	Yes X No
6. Is there a toilet on the same level as a bedroom?	Yes X No
7. Are all rooms on the same level with no internal steps or stairs?	Yes X No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No

### 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

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

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

In respect of the mains water supply to the property, it should be established: where the connection onto the water main is and the route of the supply pipe to the property; where this route runs through land owned by third party(s), it should be confirmed that the property has adequate servitude rights for the pipe.

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.

£740,000 (Seven Hundred and Forty 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:

£350,000 (Three Hundred and Fifty Thousand Pounds)

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

Signed	Security Print Code [545145 = 2964 ]
	Electronically signed

Report author	David Silcocks

Company name	ALLIED SURVEYORS SCOTLAND PLC

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

Date of report	7th February 2024
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# Mortgage Valuation Report



Property Address				
Address Seller's Name Date of Inspection	Heatherview, Whitecairns, Aberdeen, AB23 8XA The Executors of the late S Wilson 31st January 2024			
Property Details				
Property Type	House       X Bungalow       Purpose built maisonette       Converted maisonette         Purpose built flat       Converted flat       Tenement flat       Flat over non-residential use         Other (specify in General Remarks)			
Property Style	X Detached       Semi detached       Mid terrace       End terrace         Back to back       High rise block       Low rise block       Other (specify in General Remarks)			
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, X Yes No ilitary, police?			
Flats/Maisonettes on				
Approximate Year of	No. of units in block Construction			
Tenure				
X Absolute Ownership	Leasehold     Ground rent £     Unexpired years			
Accommodation				
Number of Rooms	2       Living room(s)       4       Bedroom(s)       1       Kitchen(s)         2       Bathroom(s)       0       WC(s)       2       Other (Specify in General remarks)			
	cluding garages and outbuildings) 162 m <sup>2</sup> (Internal) 190 m <sup>2</sup> (External) greater than 40%) X Yes No			
Garage / Parking /	Outbuildings			
Single garage Available on site?	X Double garage       Parking space       No garage / garage space / parking space         X Yes       No			
Permanent outbuildin				
At the east side of the house is an integral double garage / workshop, which has an internal floor area of 45 square metres. Adjoining the rear of the house is a car port for 1 car.				
steel frame, metal w storage shed - hard (3) garage / worksho	e rear of the house are a group of three adjoining buildings: (1) centre shed - concrete floor, vall and shallow pitched roof cladding, internal floor area 60 square metres; (2) open ended core floor, steel frame, 2 metal clad sides and shallow mono-pitched roof, 80 square metres; op (not inspected internally) - concrete floor, timber clad walls, mono-pitched metal clad roof, here is the frame of a large polytunnel measuring approximately 30 metres x 7 metres (with ng).			

# Mortgage Valuation Report

Construction										
Walls	Brick	Stone		Concrete	X Timb	er frame		Other (	specify in Ger	neral Remarks)
Roof	X Tile	Slate	A	sphalt	Felt			Other (	specify in Ger	neral Remarks)
Special Risks										
Has the property s	suffered stru	ctural movem	ent?						Yes	X No
If Yes, is this rece	nt or progres	ssive?							Yes	No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the Yes X No immediate vicinity?										
If Yes to any of the	e above, pro	vide details in	General	Remarks	<b>.</b>					
Service Connec	tion									
Based on visual ir of the supply in Ge			ices appea	ar to be r	non-mair	ns, pleas	se comm	nent on	the type a	nd location
Drainage	Mains	X Private	None			Water	X Mai	ns	Private	None
Electricity	X Mains	Private	None			Gas	Mai	ns	Private	X None
Central Heating	X Yes	Partial	None							
Brief description o	f Central He	ating:								
radiator thermos										
Site										
Apparent legal iss	ues to be ve	vrified by the c		or Place		lo a brio	f descrir	tion in	General P	omarke
Rights of way		ives / access		e or other a				_	d service coni	
X III-defined boundar		_	Itural land in			in ocparat		-		neral Remarks)
Location		_						-		
Residential suburb		esidential within t	own / city		l residentia	al / comme	ercial	Mainly	commercial	
Commuter village		emote village			ed rural pr		X	_ `		neral Remarks)
Planning Issues	5									
Has the property b	been extend	ed / converted	d / altered	? 🗌 Y	es 🛛 No	)				
If Yes provide deta	ails in Gener	ral Remarks.								
Roads										
X Made up road	Unmade ro	ad Partly	/ completed	new road	P	edestrian a	access on	ly [	Adopted	Unadopted

### General Remarks

The property comprises: (i) a detached bungalow with an integral double garage / workshop, (ii) three adjoining outbuildings and a polytunnel and (iii) grounds extending to approximately 3.8 acres.

Other accommodation within the house includes a utility room and a storage room (off the hall). The eastern boundary of the property with the adjoining commercial yard is undefined.

The property lies in a rural setting. It is adjoined: on its south side by a minor public road between Newmachar and Whitecairns; on its west side by the grounds of two residential properties and an area of woodland; on its north side by a mix of rough ground and open woodland; on its east side by a commercial yard, which is in the same ownership as the property but is to be marketed as a separate lot.

The property is located 2.5 miles from Newmachar (population 2,500), which has a primary school and a convenience store, and 5 miles from Dyce, a significant suburb at the north-west edge of Aberdeen, which has the secondary school for the area, a wide range of shops and community facilities, a major regional employment centre and Aberdeen Airport. The A90 Aberdeen Western Peripheral Road is 3.5 miles away and Aberdeen City Centre 9 miles to the south.

In respect of the mains water supply to the property, it should be established: where the connection onto the water main is and the route of the supply pipe to the property; where this route runs through land owned by third party(s), it should be confirmed that the property has adequate servitude rights for the pipe.

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.

Relevant valuation factors: location close to Dyce, Aberdeen and the A90; rural setting with pleasant southerly outlook; large 3.8 acre grounds with attractive pond, extensive garden ground around the house and land to the rear with outbuildings which have the potential for a variety of uses; adjoining the east side of the property is land currently used as a commercial yard with several sheds (under the same ownership as the property, but to marketed as a separate lot); 1980's bungalow of basic timber frame construction with a floor area of 162 square metres and 6 habitable rooms, including 2 good sized living rooms; the majority of the house fittings are the original, including windows, external doors, plumbing wiring and heating, kitchen and bathroom fittings - most prospective purchasers will wish to undertake some upgrading / modernisation to the bungalow, the cost of which requires to be allowed for in the valuation of the property in its present condition.

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 extended through 2023.

### **Essential Repairs**

No essential repairs are required to the property.			
Estimated cost of essential repairs £	Retention recommended?	X No Am	ount £
Comment on Mortgageability The property is considered to be suitable security the mortgage provider. It should be noted that some lenders have restrict and on property that will be occupied in full or part	ions on the land area they will accept	ot for mortgag	-
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 Is a reinspection necessary?	e, professional fees, ancillary charge	es plus VAT)	£ 350,000 £ £ 740,000 Yes X No
Buy To Let Cases			
What is the reasonable range of monthly rental incomonth Short Assured Tenancy basis?	ome for the property assuming a lett	ing on a 6	£

Is the property in an area where there is a steady demand for rented accommodation of this type?

Heatherview, Whitecairns, Aberdeen, AB23 8XA 31st January 2024 DBS/XP052368 Yes No

# Mortgage Valuation Report

### Declaration

Signed	Security Print Code [545145 = 2964 ] Electronically signed by:-
Surveyor's name	David Silcocks
Professional qualifications	BSc MRICS
Company name	ALLIED SURVEYORS SCOTLAND PLC
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Telephone	01224 571163
Fax	01224 589042
Report date	7th February 2024