Single Survey

survey report on:

Property address	Inver Fowlis, Muir Of Fowlis, Alford, AB33 8NT
Customer	Ms A Tindall
Customer address	Inver Fowlis, Muir of Alford, Alford, AB33 8NT
Prepared by	Allied Surveyors Scotland Ltd
Date of inspection	13th July 2026

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[1].

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. X

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.

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

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 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* *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: (1) a single storey plus attic traditional cottage, with a front single storey extension; (2) 2 outbuildings and (3) approximately 11.9 acres of land, of which 0.6 acres are the cottage, buildings and their grounds, 8.7 acres are pasture and 2.6 acres are woodland.

Accommodation	Ground floor: lobby and utility area, bathroom, kitchen/dining area/living area, sitting room/bedroom 3. First floor: 2 bedrooms.

Gross internal floor area (m²)	The gross internal floor area of the cottage with a ceiling height of greater than 1.0 metre extends to approximately 77 square metres, split between the ground floor of 52 square metres and the first floor of 25 square metres.

Neighbourhood and location	The property lies in a rural setting on its own. It is adjoined on its north side by the Cushnie Burn, on its north-east side by the Leochel Burn and is otherwise adjoined by agricultural land and woodland. The A980 Alford - Lumphanan road runs through the property. The property is located 0.25 miles from the rural settlement of Muir of Fowlis and 4 miles from Alford (population 2,700), which has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Banchory (population 7, 500) - 17 miles; Inverurie (population 14,500) - 19 miles; Westhill (population 12,500) - 20 miles; Aberdeen City Centre - 27 miles.

Age	The original part of the cottage is likely to be around 125 years old. Its single storey front extension might have been added 40-50 years ago.

Weather	The weather was dry and sunny during the inspection. The report should be read in context of these weather conditions.

Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** 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 each has one clay pot bed in cement haunching. The pots are fitted with metal cowls.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **Roof spaces were visually inspected and were entered where 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 of the original part of the cottage is pitched and slated. External roof detail includes: clay ridge sections bed in cement; at each gable skews lined with dressed stone coping with cement flashing; within the front (east) face, three centre pivot velux roof windows. No inspection of its roof space was possible as there was no accessible hatch. The roof of the single storey extension is flat and appears to be covered with a single ply type membrane (possibly Sarnafil). There are uPVC facias and timber soffits. The owner advised that the roof was repaired and re-covered in 2016, incorporating insulation board.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings to the original roof are cast iron and those to the extension are black plastic. Gutters are half round with the cast iron sections supported by rafter brackets and the plastic sections supported with brackets attached to the facias. Downpipes are round.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The walls of the original part of the cottage are built with solid stone and are approximately 600- 625mm thick, including the internal wall lining. The front wall is pointed externally and the remaining three walls are roughcast. The three ground floor windows to the original part have been enlarged at some point and have precast concrete cills and lintels. The walls of the extension are built with concrete block and are roughcast externally. They are approximately 300mm 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 plastic framed double glazed casement windows, which are dated 1998. Opening casements are top hopper casements, except for the kitchen window which is a top hinged single casement. Glazing width is approximately 20mm. There is one external door, into the front lobby/utility area. This is a timber panel door with single glazed upper panes.

External decorations	**Visually inspected.** The external joinery is stained/painted dark brown (the external door and extension soffits). The window frames are plastic.

Conservatories / porches	There are no conservatories or porches.

Communal areas	There are no communal areas.

Garages and permanent outbuildings	**Visually inspected.** There is no purpose built garage. There are two outbuildings: (1) Former stable/store: part rough concrete and part cobbled floor, pointed stone walls, pitched slated roof (clay main ridge sections, zinc lined hips at both ends, 2 metal framed skylights), 3 timber lined external doors, light, internal floor area 36 square metres. (2) Former smiddy/workshop: sub-divided into two parts (a) larger part - earth floor, timber frame, corrugated metal wall and roof cladding, sliding vehicle door and 2 windows, electricity (taken overhead from the house) with consumer unit lights and sockets, small wood/coal store off, internal floor area 60 square metres; (2) smaller part - concrete floor, mostly stone walls with part concrete block, pitched corrugated metal roof on timber trusses, pair of old

Garages and permanent outbuildings	timber linings doors, internal floor area 31 square metres.

Outside areas and boundaries	**Visually inspected.** The property extends to approximately 11.9 acres of which 0.6 acres are the house, buildings and their grounds, 8.7 acres are pasture and 2.6 acres are mature deciduous woodland. There are two entrances into the grounds from the A920, at either end of a access loop. The garden has an attractive cottage style appearance on different levels, with a patio at the front, though has only had a basic level of maintenance in recent times. Within the garden there is an aluminium framed greenhouse (approx. 8' x 6'), adjoining the north gable wall of the house a second small greenhouse (approx. 6' x 2') and a tin clad garden shed (1.65m x 2.5m). The pasture is divided between two enclosures, one on either side of the A980 - one of approximately 4.6 acres above (south) of the road around the cottage grounds, which is north facing between 180-195 metres ASL and one of approximately 4.1 acres below the road, which is a long thin field adjoining the Cushnie and Leochel Burns. All the land is graded 3.2 on the Macaulay Institute for Soil Research Land Capability for Agriculture Maps; grade 3 land is described as land capable of producing good yields of a narrow range of crops, principally cereals and grass and moderate yields of a wider range of crops including potatoes, some vegetable crops and oil seed rape.

Ceilings	**Visually inspected from floor level.** The majority of ceilings in the original part of the cottage appear to be timber lined, with those in the ground floor having plasterboard fixed directly onto the linings. The ceilings in the extension are lined with plasterboard. The owner advised that the extension ceilings were renewed around 2016, following leakage from the flat roof above.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The majority of internal walls in the original part of the cottage appear to be timber lined. Most of the ground floor linings appear to have plasterboard fixed directly onto these linings. The first floor internal linings are wholly timber linings apart from a gable wall that is faced with plasterboard. The internal walls in the extension are lined with plasterboard. The owner advised that the extension internal walls were relined around 2016, following leakage from the flat roof above and incorporate glass wool insulation.

Floors including sub floors	The ground floor of the original part of the cottage is part solid and part suspended timber. At the time of the inspection, most of the ground floor was covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited. It was not possible to gain access to the sub-floor area as there was no apparent means of access.

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 area is fitted with a limited range of basic modern fitted floor and wall units, with laminate worktops. The bathroom door is a timber panel door and the first floor doors are timber linings doors.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** Wood-burning stoves are fitted in both the living area and sitting room. That in the living area is a Yeoman CL8 wood-burning stove, which is set on a slate hearth within a fireboard lined recess. This is linked to the central heating and hot water systems. That in the sitting room is a Yeoman CL5 wood-burning stove, set on a slate hearth within a fireboard lined recess.

Internal decorations	**Visually inspected.** The internal linings are mostly painted timber linings and painted plasterboard.

Cellars	There are no cellars.

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. From an overhead line which passes through the property, an underground cable is taken to an external meter box mounted on the south gable wall of the cottage. From this box, a cable is taken up and through the gable wall. The consumer unit is mounted on a wall of the living area; this includes the main switch and fuses (which have a fuse wire running between two screws which will melt if there is a faulty circuit).

Electricity	Sockets within the house are 13 amp rectangular pinned sockets.

Gas	Mains gas is not available to the property.

Water, plumbing, bathroom fittings	**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 property is supplied with private water. The source of the water supply is a well within the garden approximately 3 meters from the south gable wall of the cottage. The owner advised that there is a pump fitted within the well. There is a plastic cold water tank within a first floor bedroom cupboard, which is mounted on a timber platform and fitted with a lid. The water pipework inspected within the house was copper. The bathroom is fitted with a grey hand basin and w.c. There is no bath or shower, though water and waste pipework to serve one has been fitted. In the kitchen is a 1.5 bowl stainless steel sink.

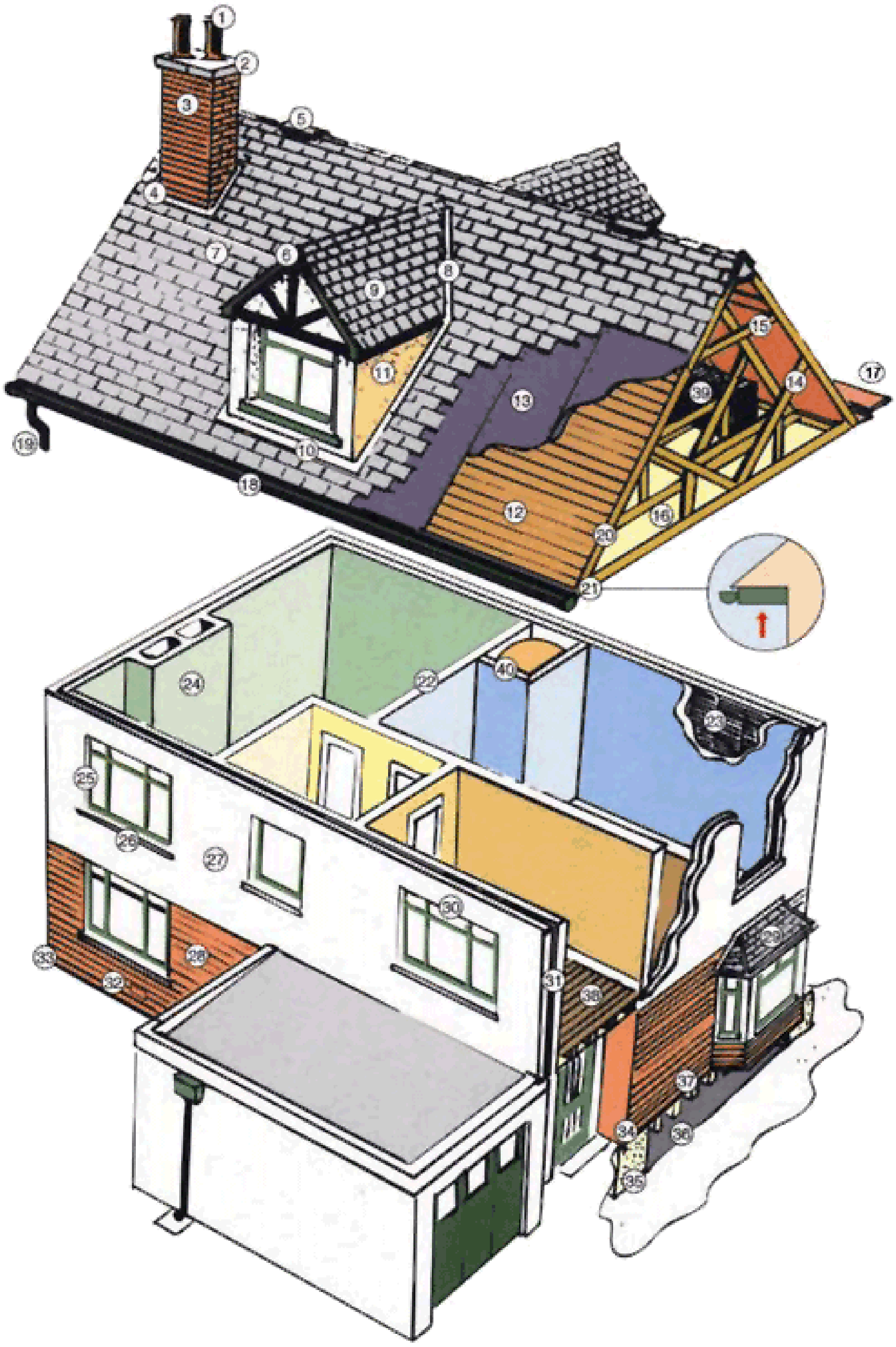
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The cottage can either be heated by an oil boiler or by the living room stove that is fitted with a back-boiler. The oil boiler is a Grant Vortex Eco Utility 21-26 boiler, floor mounted in the kitchen, below a worktop and fitted with a balanced flue through the external wall. The boiler is dated 2016. Oil is supplied from a plastic tank mounted on concrete flags at the rear of the cottage. There is a Dunsley Baker neutraliser within the first floor bedroom cupboard, which links the two boilers. The heating system is a wet system, via modern panel radiators. The oil boiler is controlled by a programmer mounted on a wall of the kitchen area. The majority of radiators are fitted with thermostatically controlled valves. There is a 900mm x 450mm foam insulated indirect copper hot water cylinder in first floor bedroom cupboard, which has a capacity of 117 litres and is fitted with a cylinder thermostat. The water can heated by both central heating boilers and can be supplemented by an electric immersion heater.

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 from the tank to a stone soakaway and/or partial discharge to a drain or ditch. The tank has concrete covers. 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.** A portable carbon monoxide detector was found in the kitchen.

Any additional limits to inspection	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.

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.

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 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	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. Signs of historic wood-boring insect activity were found to be affecting some of the visible timberwork though no sign of a recent attack was evident. Floor joists and roof trusses could not be inspected. Given the age of the property, it is recommended that a new owner have the structural timberwork of the cottage inspected by a reputable Timber and Damp Specialist Firm at a change of ownership and that any defects found in respect of possible penetrating dampness, timber decay and active timber infestation be treated and/or repaired.

Chimney stacks

Repair category	1
Notes	No significant defects were noted to the two chimneys. The owner advised that pointing and flashing repairs were undertaken to the chimneys in 2023.

Roofing including roof space

Repair category	2
Notes	No significant defects were noted to the roof exterior.

Roofing including roof space	
Repair category	2
Notes	Roof repairs were undertaken to the roof in 2023, including work to the cement skew flashings, ridge bedding and the replacement of several rear slates. Natural slates have a lifespan which is dependent upon the type and quality of the slate. Over the long term slates may deteriorate, their nail fixings may corrode, and the timber sarking boards may deteriorate particularly where exposed to penetrating moisture or condensation. 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. The flat roof was re-covered in 2016. No defects were noted to its covering, which should have a life in excess of 25 years. Notwithstanding this, flat roof coverings have a limited life and can fail without warning.

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. Plastic guttering can be susceptible to damage in periods of heavy snowfall or build up of ice in sub-zero temperatures.

Main walls	
Repair category	1
Notes	No significant defects were noted to the main walls. Some stone walls can absorb water during long periods of sustained driving rainfall, such as those that occurred in 2023 and 2026; this can result in some internal water ingress if the walls become saturated. No sign of internal water ingress was visible at the inspection.

Windows, external doors and joinery	
Repair category	2
Notes	No significant defects were noted to the windows and external door. A selection of window opening casements and the external door were opened and found to operate effectively. Several of the double glazed window panes had internal condensation (kitchen and sitting room windows). The windows are around 28 years old are of an age where future maintenance is likely to their sealed units and opening mechanisms.

External decorations

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

Conservatories/porches

Repair category	-
Notes	None.

Communal areas

Repair category	-
Notes	None.

Garages and permanent outbuildings

Repair category	2
Notes	Former stable/store: defects noted includes some vertical structural cracks in both its east and west stone walls, some pointing defects, extensive wood-worm holes in its timberwork, some deterioration to the timber linings doors, sub-standard wiring, rough floor. Former smiddy/workshop: defects noted included some deterioration to the external joinery, wood- worm holes in much of the timberwork, poor stonework pointing, some external surface deterioration to several concrete blocks, roof of small wood/coal store addition supported with props.

Outside areas and boundaries

Repair category	2
Notes	The garden ground has been maintained to a basic condition of late and requires some tidying up. No recent management appears to have taken place to the pasture. A survey undertaken by the Health Protection Agency and British Geological Survey has identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Radon is a colourless and odourless gas, which comes naturally from the rocks and soil. The UK Health Security Agency (UKHSA) has the remit for providing advice on public health issues associated with radiation in Scotland - it has a Glasgow office and can be contacted on 0141 440 2201. It launched a new interactive radon map in 2022, whose link is: www.ukradon.org/information/ukmaps.

Ceilings	
Repair category	2
Notes	In the living area a section of the ceiling has been patched and a thin strip lacks plaster where an internal partition has been removed.

Internal walls	
Repair category	2
Notes	No significant defects were noted to the internal wall linings. Notwithstanding this, a purchaser may wish to reline much, if not all, of the original part of the cottage, which is either bare timber linings or timber linings with plasterboard on top, as there is likely to be no insulation behind these linings.

Floors including sub-floors	
Repair category	1
Notes	From a limited inspection which could be made of the floors, no significant defects were noted. The timber inspection recommended above in the Dampness, rot and infestation section, should include where possible an inspection of floor joists and the sub-floor.

Internal joinery and kitchen fittings	
Repair category	2
Notes	The kitchen fittings provide an inadequate amount of storage space and are of a basic standard. The open side of the stairway, adjoining the hall, lacks a balustrade/safety railing. Some of the skirting boards and ground floor internal doors are not fitted.

Chimney breasts and fireplaces	
Repair category	1
Notes	No significant defects were noted to the two stoves and their fireplaces. No assessment has been made on the operation of the stoves and whether their flues are adequately lined. The stove flues should be regularly checked and cleaned.

Internal decorations	
Repair category	2
Notes	The internal decoration is old and has suffered wear and tear. The extension linings, which were renewed after roof leakage, require to be decorated.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	2
Notes	The electrical installation is an older system. It does not incorporate miniature circuit breakers or a residual circuit breaker and there are 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. It is likely that the cottage electrical installation will require to be completely renewed.

Gas	
Repair category	-
Notes	None.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	It is recommended that prior to purchase, documentation be obtained stating that the water supply has been analysed recently and is satisfactory in terms of purity and quantity; it is assumed that documentation to confirm this will be provided. The owner advised that the water level in the system went down significantly during one dry year. It is also recommended that the purchaser carry out some investigation into the adequacy of the supply, whether the existing well requires to be upgraded and, if necessary, the options for upgrading the supply (such as deepening the well, relocating the well or installing a borehole at a location where there is stronger seam of water, etc). No water treatment plant is currently installed. Depending on the results of water tests (chemical and bacterial), plant may be required. Some of the internal pipework is laid along the surface of walls. The bathroom has

Water, plumbing and bathroom fittings	
Repair category	2
Notes	no fitted shower or bath. Given this, a purchaser may wish to renew all plumbing within the cottage.

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 (including the oil tank), should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation. No assessment has been made on the operation, efficiency and adequacy of the central heating system. The oil tank is a single skin plastic tank and judging by its faded colour, is relatively old.

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

Single Survey

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
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		No	X
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		No	X
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. 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 private water supply, it is assumed that the supply is adequate in all respects and that a recent certificate confirming satisfactory testing of the water quality is available. 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. £525,000 (Five Hundred and Twenty Five Thousand Pounds) Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit, the Pandemic, the wars in Ukraine and the Middle East, and world- wide trade upheavals. 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: £230,000 (Two Hundred and Thirty Thousand Pounds) Our valuation has fully taken into account the prevailing market conditions.

Signed	Security Print Code [437002 = 0287] Electronically signed

Report author	David Silcocks

Company name	Allied Surveyors Scotland Ltd

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

Date of report	21st July 2026

Mortgage Valuation Report

ALLIED SURVEYORS SCOTLAND

Property Address

Address	Inver Fowlis, Muir Of Fowlis, Alford, AB33 8NT
Seller's Name	Ms A Tindall
Date of Inspection	13th July 2026

Property Details

Property Type
- [X] 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
- [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 believe that the property was built for the public sector, e.g. local authority, military, police? [ ] Yes [X] 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: 1900

Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

Accommodation

Number of Rooms

2	Living room(s)
2	Bedroom(s)
1	Kitchen(s)
1	Bathroom(s)
0	WC(s)
0	Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings): 77 m^2 (Internal) 123 m^2 (External)

Residential Element (greater than 40%) [X] Yes [ ] No

Garage / Parking / Outbuildings

[ ] Single garage [ ] Double garage [X] Parking space [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

Buildings include: (1) former stables/store - stone walls, slated roof, internal floor area 36 square metres; (2) former smiddy/workshop - two parts to the building (a) larger part - earth floor, metal wall and roof cladding, 60 square metres and (b) smaller part - concrete floor, stone and block walls, pitched metal clad roof, 31 square metres.

Mortgage Valuation Report

Construction

Walls	[ ] Brick	[X] Stone	[ ] Concrete	[ ] Timber frame	
	[ ] Solid	[ ] Cavity	[ ] Steel frame	[X] Concrete block	[ ] Other (specify in General Remarks)
Roof	[ ] Tile	[X] Slate	[ ] Asphalt	[ ] Felt	
	[ ] Lead	[ ] Zinc	[ ] Artificial slate	[ ] Flat glass fibre	[X] Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement?	[X] Yes	[ ] No
If Yes, is this recent or progressive?	[ ] Yes	[X] No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?	[ ] Yes	[X] 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	[X] Private	[ ] None	Water	[ ] Mains	[X] Private	[ ] None
Electricity	[X] Mains	[ ] Private	[ ] None	Gas	[ ] Mains	[ ] Private	[X] None
Central Heating	[X] Yes	[ ] Partial	[ ] None				

Brief description of Central Heating:

Full central heating off a wet radiator system and hot water system that can be either heated by an oil boiler or by the living room stove. The oil boiler is controlled by a programmer. The majority of radiators are fitted with 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

[X] 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 [X] Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? [X] Yes [ ] No

If Yes provide details in General Remarks.

Roads

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

General Remarks

The property comprises: (1) a single storey plus attic traditional cottage, with a front single storey extension; (2) 2 outbuildings and (3) approximately 11.9 acres of land, of which 0.6 are the cottage, buildings and their grounds, 8.7 acres are pasture and 2.6 acres are woodland.

A single storey front extension was added 40-50 years ago - it is built with concrete block walls and has a flat roof which was re-covered with a single ply type material in 2016.

The property lies in a rural setting on its own. It is adjoined on its north side by the Cushnie Burn, on its north-east side by the Leochel Burn and is otherwise adjoined by agricultural land and woodland. The A980 Alford - Lumphanan road runs through the property.

The property is located 0.25 miles from the rural settlement of Muir of Fowlis and 4 miles from Alford (population 2,700), which has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Banchory (population 7,500) - 17 miles; Inverurie (population 14,500) - 19 miles; Westhill (population 12,500) - 20 miles; Aberdeen City Centre - 27 miles.

Given the age and type 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.

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

Significant factors which are likely to be relevant to the market value of the property include: 1) LOCATION: within commuting distance of Inverurie, Westhill and Aberdeen. 2) SETTING: pleasant rural setting on its own, with land surrounding the cottage. 3) HOUSE TYPE, SIZE AND DESIGN: extended traditional cottage, small size with 4 habitable rooms and an internal floor area of around 77 square metres. 4) CONDITION AND REPAIR: (a) External - has been maintained in satisfactory condition, water supply (quantity and quality) requires investigation; (b) Internal - no significant defects found, but interior requires upgrading, the cost of which requires to be allowed for in its present condition value. 5) STANDARD AND CONDITION OF FITTINGS: the majority of internal fittings require upgrading. 6) BUILDINGS: good building space within 2 outbuildings, both require a degree of repair. 7) LAND: garden ground and pasture have had low maintenance in the recent past. The property is an attractive rural package and likely to prove popular. 8) CURRENT MARKET CONDITIONS: 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 prices. However, from mid-2022 the residential property market generally experienced more difficult conditions caused by rising interest rates, inflation and the cost of living, and property taxes (Land Business Transaction Tax and Additional Dwelling Supplement). These conditions extended through 2023-25, although interest rates were steadily reduced during this period from a peak in August 2023. During this period there was at best little change in local rural residential property prices and most sectors saw a small reduction in prices; 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 and its outbuildings. 2026 has brought further uncertainty to the property market caused by the war in the Middle East, which has brought a period of rising prices, cost of living and interest rates.

Essential Repairs

No essential repairs are required to the property.

Estimated cost of essential repairs £ [ ] Retention recommended? [ ] Yes [X] 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	£ 230,000
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)	£ 525,000
Is a reinspection necessary?	[ ] Yes [X] 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 [437002 = 0287] 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	21st July 2026