



ALLIED
SURVEYORS
SCOTLAND

Home Report

Osprey View
Lower Woodend
Monymusk
Inverurie
AB51 7JB

Offices throughout Scotland
alliedsurveyorsscotland.com

Single Survey

survey report on:

Property address	Osprey View, Lower Woodend, Monymusk, Inverurie, AB51 7JB
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Customer	Mr H Smith and Mrs N Smith
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	2nd October 2026
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

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

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The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.²

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

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

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they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;

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- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the Report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein

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the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" *is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form* unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

Single Survey

1. Information and scope of inspection

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

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

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

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

Description	The property comprises: (1) an L shaped detached converted steading building, its east wing single storey and its west wing 1.5 storey, with an integral garage/workshop/plant room; (2) a modern general purpose shed; (3) approximately 4.4 acres, of which the house, building and their grounds extend to around 1.1 acres and two paddocks, one on either side of the house, extend to around 3.3 acres.
Accommodation	Summary of main accommodation: 2/3 living rooms, 4/5 bedrooms, 3 bathrooms. Ground floor: 1.5 storey wing - hall, sitting room, bathroom, bedroom/office, bedroom/living room; single storey wing - kitchen/dining/living room, utility room, w.c. First floor: landing/living area, principal bedroom with ensuite shower room, shower room, 2 bedrooms.
Gross internal floor area (m²)	The gross internal floor area of the house with a ceiling height of greater than 1.0 metre extends to approximately 230 square metres, split between the ground floor of 148 square metres and the first floor of 82 square metres.
Neighbourhood and location	The property lies in a rural setting. It is adjoined: on most of its south-west side by a local authority maintained road between Keig and Monymusk and the remainder by the grounds of Lower Woodend Cottage (under the same ownership as the property); on its NW side by an area of pasture and the grounds of a residential property called Forest View; on its NE and SE sides by woodland managed by Forestry and Land Scotland. Access to the house and building is off the public road along approximately 60 metres of stone track that is shared with Lower Woodend Cottage. The property is located 3.5 miles from the village of Monymusk, which has a primary school, 5.5 miles from Kemnay (population 4,000) and 8 miles from Alford (population 2,700), both of which have secondary schools and a range of local shops and community facilities. Regional centres of population and employment include: Inverurie (population 14,500) - 9 miles; Westhill (population 12,500) 16 miles; Aberdeen City Centre - 22 miles.

Single Survey

Age	It is likely that the steading building is at least 125 years old. It was converted into a residential property 18-19 years ago (2007/08).
Weather	The weather was dry, part sunny and part overcast, 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 is one chimney stack which rises through the west wing roof from the sitting room stove. It is faced externally with dressed stone blocks, which are pointed, has lead flashing around its base and one clay pot bed in cement haunching. The pot is fitted with a revolving metal cowl.
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 roofs are pitched and slated. The owners advised that the whole roof (including all trusses) was renewed as part of the conversion. External roof detail includes: red clay ridge sections bed in cement; at the east gable of the single storey wing the skew is lined with dressed stone coping with cement flashing along its junction with the adjoining slates; lead lined valley gutter at the roof junction; in the single storey wing there are 10 velux roof windows (including those to the garage/workshop) and 3 mono-pitched slated bays above door openings with lead flashing; the 1.5 storey wing has hipped ends, velux roof windows in 3 faces and a former hayloft bay window in the east face which has slated sides and roof, dressed stone window surround, lead flashings and a metal Juliet balcony safety balustrade. A limited head and shoulders inspection of the single storey wing roof space was made from a hatch in the passage ceiling. The roof is formed with timber trusses overlaid with timber sarking boards and a breathable under-slate membrane was visible between the gaps of the sarking boards. All roof timbers were fresh. There was approximately 200mm of mineral wool insulation laid between the joists. No inspection was made of the roof space of the 1.5 storey wing, as a small hatch in a landing cupboard ceiling was secured with screws and not opened.

Single Survey

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater fittings are cast iron. Gutters are half round and appear to be secured with rafter brackets. Downpipes are round
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The majority of the walls are built with solid stone and are pointed externally. All walls, apart from the rear wall of the single storey wing, are faced with dressed granite blocks. Wall thickness is around 800mm, including the internal wall lining. The majority of opening sills, facings and lintels are dressed granite, apart from several precast concrete lintels.
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 majority of the windows are the original timber framed double glazed casement windows that were installed at conversion. Opening casements are top hinged, apart from the first floor hayloft window which is side hinged. The exceptions are the two large sitting room windows, which were renewed in 2023 with light oak colour uPVC double glazed casement windows (due to deterioration of the timber frames). External doors include: (1) main door, into hall - renewed 2023, timber panel door with opaque double glazed panel incorporating an image of an Osprey with fish, small fan light above; (2) utility room door - timber panel door with opaque double glazed upper panel; (3) sitting room patio doors - renewed 2023, pair of uPVC framed double glazed doors; (4) ground floor bedroom patio doors - same as (3); (5) kitchen/dining room door - timber framed double glazed door; (6) from garage into passage - timber panel external grade door fitted with mortice lock. The timber doors, apart from the garage door, are steel reinforced and have multiple locking mechanisms.
External decorations	Visually inspected. The external joinery is painted/stained dark brown.
Conservatories / porches	There are no conservatories or porches.

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Communal areas	Circulation areas visually inspected. The first section of stone access track is shared with the adjoining Lower Woodend Cottage.
Garages and permanent outbuildings	Visually inspected. Forming the end part of the single storey wing is an integral garage/workshop. It has a concrete floor, a pair of arched vehicular hinged timber linings doors in the gable and a timber pedestrian door (with a cat flap), 4 velux roof windows, plasterboard lined external walls and ceiling, unlined concrete block end wall adjoining house, lights and sockets, internal floor area 33 square metres. There is a detached general purpose shed, which was erected around 2010. This has a smooth concrete floor, a single concrete block course around the base of the walls, steel portal frame with eaves height approximately 3.25 metres, metal wall and roof cladding on steel purlins, in the front gable are a roll-up metal door and a plywood pedestrian door, electricity with consumer unit lights and sockets, internal floor area 108 square metres.
Outside areas and boundaries	Visually inspected. The property extends to approximately 4.4 acres. Of this 1.1 acres include the house, building and their grounds. Some features include: gravelled courtyard and pathway around house; areas of raised timber decking along the south gable and part of 1 side of the 1.5 storey wing (off the sitting room) with timber balustrades; high perimeter hedging (beech and laurel) around parts; semi-circular stone paved stepway up to stone paved patio with a timber framed Pergola; formal lawn with some individual specimen trees and well stocked shrub beds; close to the gravel courtyard is a 10' x 6' aluminium framed greenhouse. The remaining 3.3 acres is divided between two paddocks, one of around 1.5 acres at the west side of the grounds and one of 1.8 acres at the east side of the grounds. These paddocks are mainly pasture, with rough areas around the perimeter. The land is south-west facing between 95 metres at the public road and 110 metres ASL.
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	The ground floor is solid and the first floor is suspended timber. At the time of the inspection, most floors were covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited. It was not possible to gain access to the sub-floor area as there was no apparent means of access. Fixed floor coverings included: engineered wood flooring in the hall/passage, sitting room and dining area; tiled floors in the utility room, w.c, passage, kitchen area, 3 bathrooms and w.c.
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 Howdens off-white floor and wall units, including a peninsula, which have brass handles and laminate worktops with square black wall splash tiling above. Appliances that are to remain include an electric AGA which has 3 ovens and 2 hob plates, and an extractor hood above. The utility room is fitted along one side with a tower unit, sink unit with section of laminate worktop and a wall unit - these are the same fittings as the kitchen. The majority of the internal doors are pine panel doors, several of which incorporate glazed upper panels. There are timber framed glazed panel doors into the sitting room (a pair) and the ground floor bedroom. The stairway includes stained pine steps, stringers and balustrades. There are cupboards off the hall (a shelved cupboard and an understair cupboard), the landing (2 with sliding mirror doors and a deep shelved cupboard) and the principal bedroom (a wardrobe with sliding panel doors). Low level shelves along two external sides of the ground floor bedroom were installed to cover large found stones along the base of the wall.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. In the sitting room is a Stovax wood-burning stove. This is mounted on a semi-circular polished granite hearth and set within a concrete block lined recess. Both the fireplace surround and the breast are faced with pointed dressed granite blocks.

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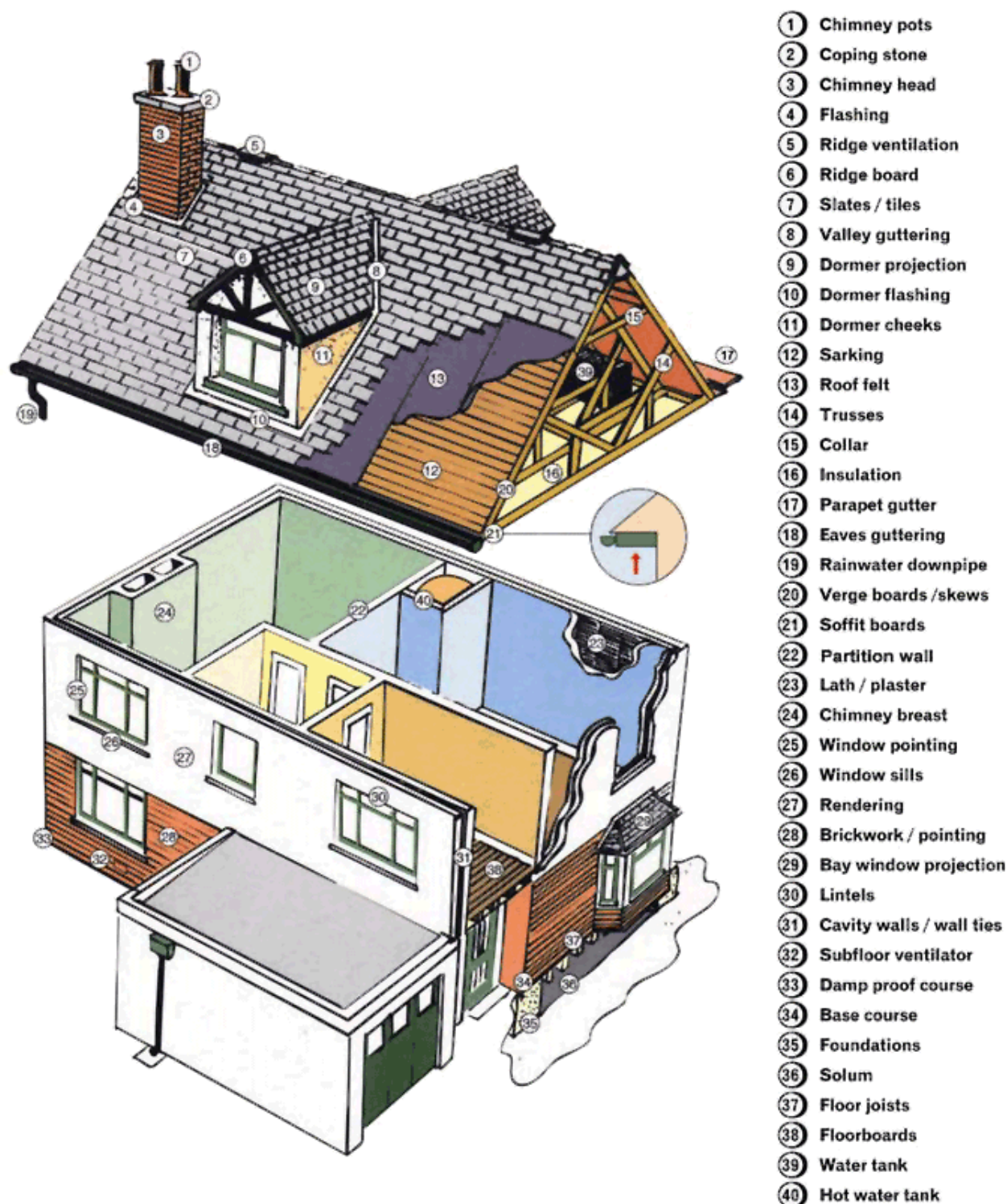
Internal decorations	Visually inspected. The majority of the internal linings are painted plasterboard. There are areas of wall tiling in each of the bathrooms.
Cellars	There are no cellars.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever 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 running through the property an underground cable is taken to the garage. A Smart meter and consumer unit are mounted on a board within the garage/workshop; the unit includes a main switch, circuits protected by a residual current device (a switch that trips a circuit under dangerous conditions and disconnects the electricity) and circuit breakers (which switch off a circuit if they detect a fault). Sockets within the house are 13 amp rectangular pinned sockets. There are 15 photovoltaic panels mounted on the south-west roof face of the general purpose shed, which have a maximum electricity output of 3.6kW and were installed in 2011. The inverter (which converts DC electricity to AC) is located within the shed. 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 for a 25 year period.
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 owners advised that: the supply is exclusive to the property; it is from a borehole within the grounds that is fitted with a submersible pump; water is conveyed to the garage/workshop within a blue alkathene pipe and is taken to a boxed-in plastic storage tank in the corner of the garage; they have had no problem with water supply since it was installed; the water was last tested chemically and bacterially a few weeks ago and they are currently waiting for the results. Within the garage/workshop is some water treatment plant, including two particle filters and a UV filter. The water system within the house is a pressurised system, with the pressure vessel in the garage/workshop.

Water, plumbing, bathroom fittings	There are three bathrooms: (1) main bathroom (ground floor, off hall) - corner bath with jets, tiled and glazed quadrant shower cubicle with mixer shower, w.c and hand basin built into gloss unit with wood-effect laminate top, ceiling mechanical extract fan; (2) principal bedroom ensuite shower room - laminate sheeted and glazed quadrant cubicle with mixer shower, w.c, hand basin, combined light and mechanical ceiling extract fan above cubicle; (3) first floor shower room - tiled and glazed quadrant cubicle with mixer shower, w.c and hand basin built into wood-effect unit with laminate top, ceiling mechanical extract fan. There is a ground floor w.c which has a w.c, hand basin, ceiling mechanical extract fan and electric chrome towel radiator. Sinks include a 1.5 bowl stainless steel sink in the kitchen and a stainless steel sink in the utility room.
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 house is fully centrally heated by a ground to water heat pump system. This includes a loop of pipe that is buried underground in trenches in the paddock at the west side of the house grounds; inside this pipe is a mixture of water and antifreeze called a thermal transfer fluid, which absorbs heat from the ground and conveys it to the heat pump unit. An Enertech CTC EcoPart 400 (1x230V) heat pump unit is within the garage/workshop. Within this unit, this fluid moves to a heat exchanger that has a liquid refrigerant, which absorbs the heat causing it to evaporate into a low-pressure, low temperature gas; this gas then undergoes compression and is forced into a smaller space, dramatically increasing its temperature; it then passes through a second heat exchanger (a condenser) which transfers this heat to the water circuit; the refrigerant then flows through an expansion valve, which lowers its pressure, causes it to cool and condense back to liquid; it then moves back to the first exchanger and repeats the cycle. The hot water generated is stored in two tanks beside the heat pump unit: (1) a 200 litre buffer tank that acts as a thermal storage tank and stores hot water for the heating system and (2) a 250 litre unvented stainless steel hot water cylinder, which provides the domestic hot water. The heating system is a wet system, via underfloor heating. The heating manifolds (which distribute the warm water to each zone) for the ground floor system are within a cupboard off the hall and for the first floor system are within a cupboard off the first floor landing. The heating and hot water system is controlled by a CTC EcoLogic heat pump control system in the garage/workshop and by room thermostats in each room and circulation area.

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Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Drainage is to a septic tank located within the grounds, near the general purpose shed, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch. The owners advised that the tank was fitted with an aerator pump, though this has not been used. 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. Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms to the ground and first floors; heat detector in the kitchen; carbon monoxide detector in the sitting room.
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



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

Single Survey

2. Condition

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

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



Structural movement

Repair category	1
Notes	Given the age and type of the former steading building, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.



Dampness, rot and infestation

Repair category	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. From a limited inspection that was possible of the structural timberwork within the house, no sign of decay or infestation was noted.



Chimney stacks

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



Roofing including roof space

Repair category	1
Notes	No significant defects were noted to the roof exterior or that part of the roof space that was inspected. Minor defects noted included: some small missing sections of cement ridge bedding: the east gable cement skew flashing is beginning to lift in parts and there are some cracked sections of pointing between the skew stones; a broken bottom slate to the west roof face. Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof slates, metal flashings/valleys,



Roofing including roof space

Repair category	1
Notes	and roof cement work.



Rainwater fittings

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



Main walls

Repair category	1
Notes	No significant defects were noted to the main walls. Some fine cracks were noted through the stonework pointing, as one would expect to find, though these did not appear to be of structural significance. A fine crack was noted through the south facing sitting room granite window lintel; although it did not appear to be of structural significance, it should be monitored. 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 doors. The owners have had to replace three external doors and the two large sitting room windows due to deterioration of their external joinery. Some minor deterioration was noted to the ends of several window sills and to the base of the facings to the first floor hayloft window; these will require repair or renewal at some point in the near future.



External decorations

Repair category	1
Notes	The external decoration was found to be in good condition.

 Conservatories/porches	
Repair category	-
Notes	None.

 Communal areas	
Repair category	1
Notes	The shared section of stone access road was in satisfactory condition. It will inevitably require periodic maintenance in the future.

 Garages and permanent outbuildings	
Repair category	2
Notes	No significant defects were noted to the integral garage/workshop. The owners advised that during the period of sustained rainfall that occurred in January/February 2026, there was some minor water ingress onto its floor; should this occur again, drainage/damp-proofing measures may have to be considered. The general purpose shed was found to be in generally good condition. Some deterioration was noted to the base of the plywood pedestrian door and a section of guttering was loose.

 Outside areas and boundaries	
Repair category	1
Notes	The grounds, including gravelled areas, hard-landscaped areas, decking, hedging and garden ground appeared to have been well maintained and was in a neat and tidy condition at the inspection. 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	1
Notes	No significant defects were noted to the ceilings. Fine cracks were noted to a number of ceilings and whilst not indicative of lining



Ceilings

Repair category	1
Notes	weakness, should be filled when the interior is redecorated.



Internal walls

Repair category	1
Notes	No significant defects were noted to the internal wall linings.



Floors including sub-floors

Repair category	1
Notes	From a limited inspection that was possible of the floor, no significant defects were noted.



Internal joinery and kitchen fittings

Repair category	1
Notes	The fittings in the kitchen and utility room were found to be in satisfactory condition, with minor wear and tear markings. No assessment has been made on the condition of the electric AGA.



Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects were noted to the sitting room stove and its chimney breast. No assessment has been made on the operation of the stove and whether its flue is adequately lined. It should be ensured that the flue is regularly checked and swept.



Internal decorations

Repair category	1
Notes	The majority of the internal decoration was found to be in satisfactory condition, with wear and tear markings commensurate with its age. Some staining and peeling of paintwork was noted to the principal bedroom ensuite shower room ceiling.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	1
Notes	No significant defects were noted to the visible parts of the electrical installation that were inspected. A sticker on the consumer unit board states that the installation was last inspected on 14/03/2008. It is recommended that a new owner have 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. No assessment has been made on the condition and operation and the photovoltaic panels and their associated infrastructure. 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.



Water, plumbing and bathroom fittings

Repair category	1
Notes	It is recommended that prior to purchase, documentation be obtained stating that the private 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. It is also recommended that some investigation into the adequacy of the supply is carried out or sought from the sellers. The water treatment plant will require regular maintenance and servicing - likely to involve regular replacing of the particle filter cartridges and the annual servicing of the UV filter. The sanitary fittings in the three bathrooms and w.c were found to be in good condition. In the principal bedroom ensuite shower room, some staining and minor wear was noted to the sealant around the tray which should be inspected to check that it is water-proof and there was some condensation staining to its ceiling (the mechanical extract fan should be checked by an electrician to ensure



Water, plumbing and bathroom fittings

Repair category	1
Notes	it is drawing properly). Concealed areas around baths and shower trays cannot be inspected; water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.



Heating and hot water

Repair category	1
Notes	No significant defects were noted to the visible parts of the central heating system that were inspected. The central heating and hot water systems, should be serviced periodically by a qualified heating engineer to ensure their safe and efficient operation. No assessment has been made on the operation, efficiency and adequacy of the central heating system.



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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

The building was converted from a former agricultural steading building into a residential property during 2007/08; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private 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.

It should be confirmed that the property has adequate servitude rights of access over the section of shared private road from the public road to the property and what liability the property will have towards its upkeep, maintenance and repair.

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.

£1,150,000 (One Million One Hundred and Fifty Thousand Pounds)

Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit, the Pandemic, 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:

£470,000 (Four Hundred and Seventy Thousand Pounds)

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

Signed

Security Print Code [574251 = 9409]
Electronically signed

Single Survey

Report author	David Silcocks
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	9th October 2026

Mortgage Valuation Report



Property Address

Address Osprey View, Lower Woodend, Monymusk, Inverurie, AB51 7JB
Seller's Name Mr H Smith and Mrs N Smith
Date of Inspection 2nd October 2026

Property Details

Property Type ☒ House ☐ Bungalow ☐ Chalet ☐ Purpose built maisonette
☐ Coach ☐ Studio ☐ Converted maisonette ☐ Purpose built flat
☐ Converted flat ☐ Tenement flat ☐ Flat over non-residential use ☐ Other (specify in General Remarks)

Property Style ☒ Detached ☐ Semi detached ☐ Mid terrace ☐ End terrace
☐ Back to back ☐ High rise block ☐ Low rise block ☐ Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?

☐ Yes ☒ No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? ☐ Yes ☐ No
No. of units in block

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

☒ Single garage ☐ Double garage ☐ Parking space ☐ No garage / garage space / parking space
Available on site? ☒ Yes ☐ No

Permanent outbuildings:

The garage referred to is an integral garage/workshop, which forms the end part of the single storey wing of the building; it has an internal floor area of 33 square metres.

There is a general purpose shed, erected around 2010, with a concrete floor, steel portal frame, metal clad walls and roof, roll-up vehicle door, electricity and an internal floor area of 108 square metres.

Mortgage Valuation Report

Construction

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

Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt
☐ Lead ☐ Zinc ☐ Artificial slate ☐ Flat glass fibre ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No
If Yes, is this recent or progressive? ☐ Yes ☒ No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No
If Yes to any of the above, provide details in General Remarks.

Service Connection

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

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

Brief description of Central Heating:

Ground to water heat pump central heating, via a wet underfloor heating system, controlled by a programmer and by room thermostats in each room and circulation area.

Site

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

☐ Rights of way ☒ Shared drives / access ☐ Garage or other amenities on separate site ☐ Shared service connections
☒ Agricultural land included with property ☐ Ill-defined boundaries ☐ Other (specify in General Remarks)

Location

☐ Residential suburb ☐ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☒ Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? ☒ Yes ☐ No

If Yes provide details in General Remarks.

Roads

☐ Made up road ☒ Unmade road ☐ Partly completed new road ☐ Pedestrian access only ☐ Adopted ☐ Unadopted

Mortgage Valuation Report

General Remarks

The property comprises: (1) an L shaped detached converted steading building, its east wing single storey and its west wing 1.5 storey, with an integral garage/workshop/plant room; (2) a modern general purpose shed; (3) approximately 4.4 acres, of which the house, building and their grounds extend to around 1.1 acres and two paddocks, one on either side of the house, extend to around 3.3 acres.

Other accommodation within the house referred to above includes a utility room.

The property lies in a rural setting. It is adjoined: on most of its south-west side by a local authority maintained road between Keig and Monymusk and the remainder by the grounds of Lower Woodend Cottage (under the same ownership as the property); on its NW side by an area of pasture and the grounds of a residential property called Forest View; on its NE and SE sides by woodland managed by Forestry and Land Scotland. Access to the house and building is off the public road along approximately 60 metres of stone track that is shared with Lower Woodend Cottage.

The property is located 3.5 miles from the village of Monymusk, which has a primary school, 5.5 miles from Kemnay (population 4,000) and 8 miles from Alford (population 2,700), both of which have secondary schools and a range of local shops and community facilities. Regional centres of population and employment include: Inverurie (population 14,500) - 9 miles; Westhill (population 12,500) 16 miles; Aberdeen City Centre - 22 miles.

Given the age and type of the former steading building, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.

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.

The building was converted from a former agricultural steading building into a residential property during 2007/08; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private 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.

It should be confirmed that the property has adequate servitude rights of access over the section of shared private road from the public road to the property and what liability the property will have towards its upkeep, maintenance and repair.

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; woodland/hill walks from the property. 2) SETTING: very attractive and popular rural setting; panoramic outlook onto the River Don and its valley; Lower Woodend Cottage adjoins part of its southerly aspect. 3) HOUSE TYPE, DESIGN AND SIZE: L shaped steading conversion with 7 habitable rooms, 3 bathrooms and an internal floor area of approximately 230 square metres; much of the building is faced with dressed stone. 4) CONDITION AND REPAIR: (a) External - good, no significant defects noted, some minor deterioration to the external joinery of some windows and external doors, which should be monitored (3 external doors and 2 large windows were renewed in 2023); (b) Internal - good, no significant defects noted. 5) STANDARD AND CONDITION OF FITTINGS: fitted with basic modern fittings in the kitchen, utility room and bathrooms that are in satisfactory condition; renewable features include a ground to water heat pump system and photovoltaic roof panels. 6) BUILDINGS: integral garage workshop and a modern general purpose shed. 7) LAND: 4.4 acres, of which 1.1 acres are the grounds of the house and buildings and 3.3 acres comprise two paddocks, with areas of pasture and some perimeter rough ground. 8) GENERAL: an attractive rural package in a very scenic area. 9) 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 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 led to a period of rising prices and cost of living and

Mortgage Valuation Report

General Remarks

continued relatively high interest rates.

Essential Repairs

No essential repairs are required to the property.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

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 £ 470,000

Market value on completion of essential repairs £

Insurance reinstatement value £ 1150000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary? ☐ Yes ☒ No

Buy To Let Cases

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

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

Declaration

Signed Security Print Code [574251 = 9409]
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 9th October 2026

Energy Performance Certificate (EPC)

Scotland

Dwellings

OSPREY VIEW, LOWER WOODEND, MONYMUSK, INVERURIE, AB51 7JB

Dwelling type: Detached house
Date of assessment: 02 October 2026
Date of certificate: 05 October 2026
Total floor area: 230 m²
Primary Energy Indicator: 78 kWh/m²/year

Reference number: 9160-2632-1100-2406-3175
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Ground source heat pump, underfloor, electric

You can use this document to:

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

Estimated energy costs for your home for 3 years*

£10,317

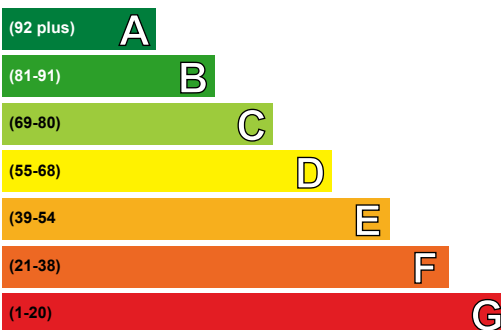
See your recommendations report for more information

Over 3 years you could save*

£

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

Very energy efficient - lower running costs



Current	Potential
76	86

Energy Efficiency Rating

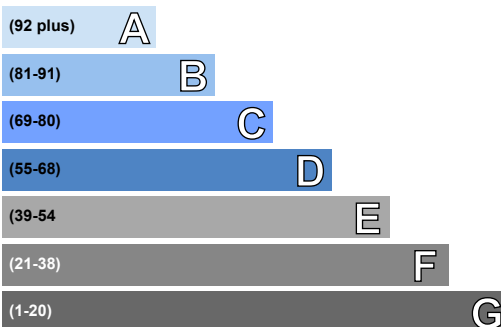
This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band C (76)**. The average rating for EPCs in Scotland is **band D (61)**.

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

Not energy efficient - higher running costs

Very environmentally friendly - lower CO₂ emissions



Current	Potential
93	96

Environmental Impact (CO₂) Rating

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

Your current rating is **band A (93)**

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

Not environmentally friendly - higher CO₂ emissions

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Wind turbine	£5,000 - £20,000	£2139.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, 200 mm loft insulation Roof room(s), insulated (assumed)	★★★★☆ ★★★★☆	★★★★☆ ★★★★☆
Floor	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Ground source heat pump, underfloor, electric	★★★★☆☆	★★★★★
Main heating controls	Programmer and at least two room thermostats	★★★★☆	★★★★☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system	★★★☆☆	★★★★★
Lighting	Below average lighting efficiency	★★☆☆☆	★★☆☆☆

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 7 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.7 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£8,505 over 3 years	£8,505 over 3 years	
Hot water	£1,404 over 3 years	£1,404 over 3 years	
Lighting	£408 over 3 years	£408 over 3 years	
Totals	£10,317	£10,317	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Wind turbine	£5,000 - £20,000	£713		

Choosing the right improvement package

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

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

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

1 Wind turbine

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

Low and zero carbon energy sources

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

LZC energy sources present:

- Biomass secondary heating
- Ground source heat pump
- Solar photovoltaics

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	18,537.25	N/A	N/A	N/A
Water heating (kWh per year)	3,056.89			

Addendum

The assessment does not include any feed-in tariffs that may be applicable to this property.

About this document

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

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

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

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Property Questionnaire

PROPERTY ADDRESS:

OSPREY VIEW, LOWER WOODEND,
MONYMUSK

AB 51 4JB

SELLER(S):

HENRY & NORMA SMITH

COMPLETION DATE OF
PROPERTY QUESTIONNAIRE:

2. 10. 26

☐ PROPERTY QUESTIONNAIRE

NOTE FOR SELLERS

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

PROPERTY QUESTIONNAIRE
Information to be given to prospective buyer(s)

1. Length of ownership	18 yrs.
How long have you owned the property?	19 yrs.
2. Council Tax	
Which Council Tax band is your property in? A B C D E F G H	
3. Parking	
What are the arrangements for parking at your property? (Please indicate all that apply) • Garage ✓ • Allocated parking space • Driveway ✓ • Shared parking • On street • Resident permit • Metered parking • Other (please specify):	
4. Conservation Area	
Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/D on't know
5. Listed Buildings	
Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being	Yes/No

	of special architectural or historical interest)?	
6. Alterations / additions / extensions		
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes/ No
If you have answered <u>yes</u> , please describe the changes which you have made:		
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/ No
If you have answered <u>yes</u> , the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.		
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered <u>yes</u> , please answer the three questions below:	Yes/ No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/ No
	(ii) Did this work involve any changes to the window or	Yes/ No

door openings?	
(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
Please give any guarantees which you received for this work to your solicitor or estate agent.	
7. Central heating	

□

a. Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom). <u>If you have answered yes/partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.) <u>If you have answered yes, please answer the 3 questions below:</u>	Yes/No/ Partial
b. When was your central heating system or partial central heating system installed?	
c. Do you have a maintenance contract for the central heating system? <u>If you have answered yes, please give details of the company with which you have a maintenance agreement:</u>	Yes/No
d. When was your maintenance agreement last renewed? (Please provide the month and year).	

8. Energy Performance Certificate				
Does your property have an Energy Performance Certificate which is less than 10 years old?				Yes/No
9. Issues that may have affected your property				
a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?				Yes/No
If you have answered yes, is the damage the subject of any outstanding insurance claim?				Yes/No
b. Are you aware of the existence of asbestos in your property?				Yes/No
If you have answered yes, please give details:				
10. Services				
a. Please tick which services are connected to your property and give details of the supplier:				
Services	Connected	Supplier		
Gas / liquid petroleum gas				
Water mains / private water supply	✓	FIL PUMPS		
Electricity	✓			
Mains drainage				
Telephone	✓	B.T.		
Cable TV / satellite				
Broadband	✓	B.T.		
b. Is there a septic tank system at your property?				Yes/No
If you have answered yes, please answer the two questions below:				

c.	Do you have appropriate consents for the discharge from your septic tank?	Yes/No/ Don't Know
d.	Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:	Yes/No
11.	Responsibilities for Shared or Common Areas	

☐

a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? <u>If you have answered yes</u> , please give details:	Yes/No/ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes</u> , please give details:	Yes/No/ Not applicable ✓
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes/No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries? <u>If you have answered yes</u> , please give details:	Yes/No
e.	As far as you are aware, do any of your	Yes/No

	neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? <u>If you have answered yes, please give details:</u>	
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.) <u>If you have answered yes, please give details:</u>	Yes/No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? <u>If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:</u>	Yes/No
b.	Is there a common buildings insurance policy?	Yes/No/ Don't know
	<u>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</u>	Yes/No/ Don't know
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.	
13.	Specialist Works	

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

			know	deeds	
(iv) NHBC	☒ No	☐ Yes	Don't know	With title deeds	Lost
(v) Damp course	☒ No	☐ Yes	Don't know	With title deeds	Lost
(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	☒ No	☐ Yes	Don't know	With title deeds	Lost
b. If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): 					
c. Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details: 				Yes/No	
15. Boundaries					
So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details: 				Yes/ ☒ No/ Don't Know	
16. Notices that affect your property					
In the past 3 years have you ever received a notice:					
a. advising that the owner of a neighbouring property has made a planning application?				Yes/ ☒ No/ Don't	

		know
b.	that affects your property in some other way?	Yes/No/ Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No/ Don't know
<u>If you have answered yes to any of a-c above,</u> please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.		

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

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

Signature(s) :

.....*Alenna M. Smith*.....

.....

Date:*2.10.26*.....