Single Survey

survey report on:

Property address	Bankhead House, Auchterless, Turriff, AB53 8BD

Customer	Mr J Innes and Mrs L Innes

Customer address	Bankhead House, Auchterless, Turriff, AB53 8BD

Prepared by	Allied Surveyors Scotland Ltd

Date of inspection	2nd 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. ☒

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.

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[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

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[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 1.5 storey detached traditional house; (2) a detached purpose built commercial kennel building; (3) grounds extending to approximately 0.3 acres.
Accommodation	Summary of main accommodation within the house: 3 living rooms, 5 bedrooms, 2 bathrooms. Ground floor: hall, sitting room, dining room, bedroom 5/office, utility room, shower room, kitchen/dining room, rear lobby. First floor: front part - landing with store off, 3 bedrooms, bathroom; rear part - landing with store off, bedroom 4.
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 175 square metres, split between the ground floor of 97 square metres and the first floor of 78 square metres.
Neighbourhood and location	The property lies on its own in a rural setting. It is adjoined on one side by a minor public road, on the opposite side of which is a farm steading and otherwise it is adjoined by agricultural land and woodland. It is located 0.75 miles from the village of Auchterless, which has a primary school, 8 miles from Turriff (population 5,000), which has a secondary school and good range of shops and community facilities. Other significant centres of population and employment include Inverurie (population 14,500) 13 miles and Aberdeen City Centre 31 miles.
Age	The house is likely to be at least 125 years old.
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 three chimney stacks, one above each gable wall of the house. They are built with dressed red sandstone blocks, which are pointed, have cement flashing around their bases and clay pots bed in cement haunching. The unused pots are fitted with ventilated pepper-pot caps and the used pots are fitted with metal cowls or flue caps.

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. External roof detail includes: the front ridge has sandstone sections and the rear ridge has new clay ridge sections, both bed in cement; at gables, skews are lined with dressed red sandstone coping, with cement flashing; 2 front bay windows with slated sides and roofs, lead ridges valleys side-slips and front flashings, timber facias and soffits and plastic window facings; 2 small rear wing bay windows of similar construction to the front bays except for clay ridge sections, plastic lined gables and facias; velux roof windows in both the front and rear wing roofs. A limited head and shoulders inspection of the roof space was made from a small hatch in the landing ceiling. The roof is formed with timber trusses overlaid with timber sarking boards. There was approximately 200mm of mineral wool insulation between and over the joists of the flat part of the roof space and attached to the underside of the rafters of both the front roof and rear wing roofs was approximately 50mm of quilt backed insulation (the owners advised that this rafter insulation has recently been installed throughout the roof space). This rafter insulation obscured most of the roof timbers.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Rainwater fittings are a mix of cast iron and plastic. New plastic guttering on timber facias has recently been fitted to one side of the rear wing and to the rear single storey part (utility room). Gutters are half round and 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 are built with solid stone and are pointed externally. They are approximately 650mm thick, including the internal wall lining and incorporate dressed red sandstone cills, facings and lintels to openings and corner stones.

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 white uPVC double glazed casement windows, understood to have been installed around 2001. Ground floor opening casements are top hinged and first floor opening casements are tilt and turn. There are two external doors: (1) front, into hall - plastic panel style door with double glazed upper panel and (2) rear, into kitchen lobby - plastic panel style door with small crescent shaped double glazed upper pane.

External decorations	**Visually inspected.** The front bay window facias and soffits are painted. Window frames, external doors and the remaining bay window detailing are plastic.

Conservatories / porches	There are no conservatories or porches.

Communal areas	There are no communal areas.

Garages and permanent outbuildings	**Visually inspected.** House outbuildings include: (1) store adjoining the rear wing of the house - concrete floor, roughcast concrete block external walls, uPVC external door and a mono-pitched tin roof – 7 square metres and (2) isolation kennel - concrete floor, concrete block walls and a mono-pitched box profile metal roof with OSB sarking, plywood external door – 12 square metres. The purpose built Kennel Building was built in 2014 and is sited close to one side of the house. It measures internally approximately 21.0 metres x 10.8 metres, a floor area of 227 square metres. Accommodation includes 16 kennels, each with sleep and run areas with central and outside walk- way passages, an office, disabled toilet, kitchen/washroom, store/plant room. There is a floored loft above the staff accommodation part. The building is constructed with: concrete floor; steel portal frame; concrete block walls roughcast externally, with the side walls of the kennel area built to around 1 metre above floor level and glazed above to eaves; insulated box-profile metal clad roof, incorporating

Garages and permanent outbuildings	areas of Perspex above the run areas; uPVC double glazed windows and main door; the staff accommodation is plasterboard lined. The building has 300mm of roof space insulation above the kennels, is fitted with a pressurised water system with unvented hot water cylinder and water treatment plant in the roof space, oil central heating with underfloor heating to the kennels and radiator heating to the staff accommodation, modern fitted kitchen units, a shower cubicle and disabled toilet.

Outside areas and boundaries	**Visually inspected.** The grounds include: the front garden of the house has been covered with artificial grass for use as a dog exercise area; a block paved patio at one side of the house; beech hedge around the two field-side boundaries of the house grounds; gravel parking area at the house adjoining the roadside; tarred and gravel access and yard at the front of the kennels.

Ceilings	**Visually inspected from floor level.** The majority of the ceilings are likely to be lined with lathe and plaster. Where modifications have taken place to the interior, ceilings have been lined with plasterboard.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The majority of the internal walls are lined with lathe and plaster. Where internal alterations have taken place linings have been lined with plasterboard.

Floors including sub floors	The ground floor is part suspended timber and part solid (kitchen, shower room and utility room). Small circular sub-floor vents were noted through the front wall and one side of the rear wing. 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: laminate flooring in the kitchen/dining room and rear lobby; tiled floors in the utility room and ground floor shower room.

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 was re-fitted around 10 years ago with floor and wall units that have light oak effect MDF doors, drawer fronts and facings, light patterned laminate worktops with matching laminate wall splash boarding above. Built-in kitchen appliances include a

Internal joinery and kitchen fittings	dishwasher and cooker extractor hood. Behind the cooker space is a pointed stone recess with dressed red sandstone surround. Off the kitchen is an understair cupboard, which is pine lined and shelved. The utility room is fitted with a sink unit and section of laminate worktop along one side and white floor and wall units with a laminate worktop and a built-in fridge freezer along the opposite side. The majority of the internal doors are pine panel doors. There are several timber linings doors. There are two stairways: (i) main stairway off hall - stained timber step ends, stringers and balustrades - the stairway splits from the half landing with a narrow 650mm wide section accessing the bathroom and a bedroom; (ii) rear stairway, off passage - stained timber steps and stringers, plaster sides with a metal handrail. Within both front first floor bedrooms are built-in gable wall cupboards with sliding solid and mirror doors.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There is a multi-fuel AGA stove in the sitting room, set on a slate tiled hearth within a pointed stone recess, with a timber mantlepiece. There are un-used open fireplaces in the dining room and bedroom 5/office - both have stone hearths, pointed stone recesses with red sandstone surrounds and timber mantlepieces.

Internal decorations	**Visually inspected.** The majority of the internal linings are decorated with painted plaster or painted lining paper. There are some tiled areas of wall in the shower room and utility room.

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.** It is understood that there is one mains electricity supply serving the property. An underground mains cable is taken to an external meter box, mounted on the rear gable wall of the house. From this box a cable is taken along the gable wall, through the shed and then through the rear wing wall. A Memera 2000 metal consumer unit is located within the rear wing first floor store; this includes the main switch and circuit breakers (which switch off a circuit if they detect a fault). Also mounted on

Electricity	the same board is a Safetysure 30mA trip circuit, which is a residual current devise. Sockets within the house are 13 amp rectangular pinned sockets. The Kennel Building has a consumer unit in its plant room which includes a main switch, residual current devises and circuit breakers.

Gas	Mains gas is not available to the property. Calor gas supplies the free standing cooker, from a bottle placed externally against the rear gable wall of the house.

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 water is from a well within adjoining woodland outwith the property, that the supply is exclusive to the property and that water is pumped up to the property. Within the house there is a plastic cold water tank in the rear wing first floor store mounted on a timber platform, which is fitted with a lid and surrounded by an insulation jacket. Also within this store are particle and UV filters. The water pipework inspected within the house was copper. There is a pump in the boiler cupboard which increases hot water pressure. There are two bathrooms within the house: (1) first floor bathroom - small free standing roll-top slipper bath on 4 legs with a mixer tap and shower attachment, w.c, hand basin, chrome towel radiator; (2) ground floor shower room - tiled and glazed cubicle with bar mixer shower fitted with 2 heads, w.c and hand basin. Sinks in the house include a 1.5 bowl brown composite sink in the kitchen and a white composite sink in the utility room. In the Kennel Building, within its roof space are two plastic cold water tanks, particle and UV filters and a pressure vessel to provide pressurised water to the building.

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 heated by an oil central heating system from a Boulter Camray 3 70-90 boiler, floor mounted in a cupboard off the utility room and fitted with a balanced flue through the external wall. Oil is supplied from a 1,800 litre bunded plastic tank mounted on a concrete base in front of the Kennel Building, which supplies both heating systems. The house heating system is a wet system, via modern panel radiators, controlled by a programmer in the boiler cupboard and by thermostatically controlled valves fitted to the majority of

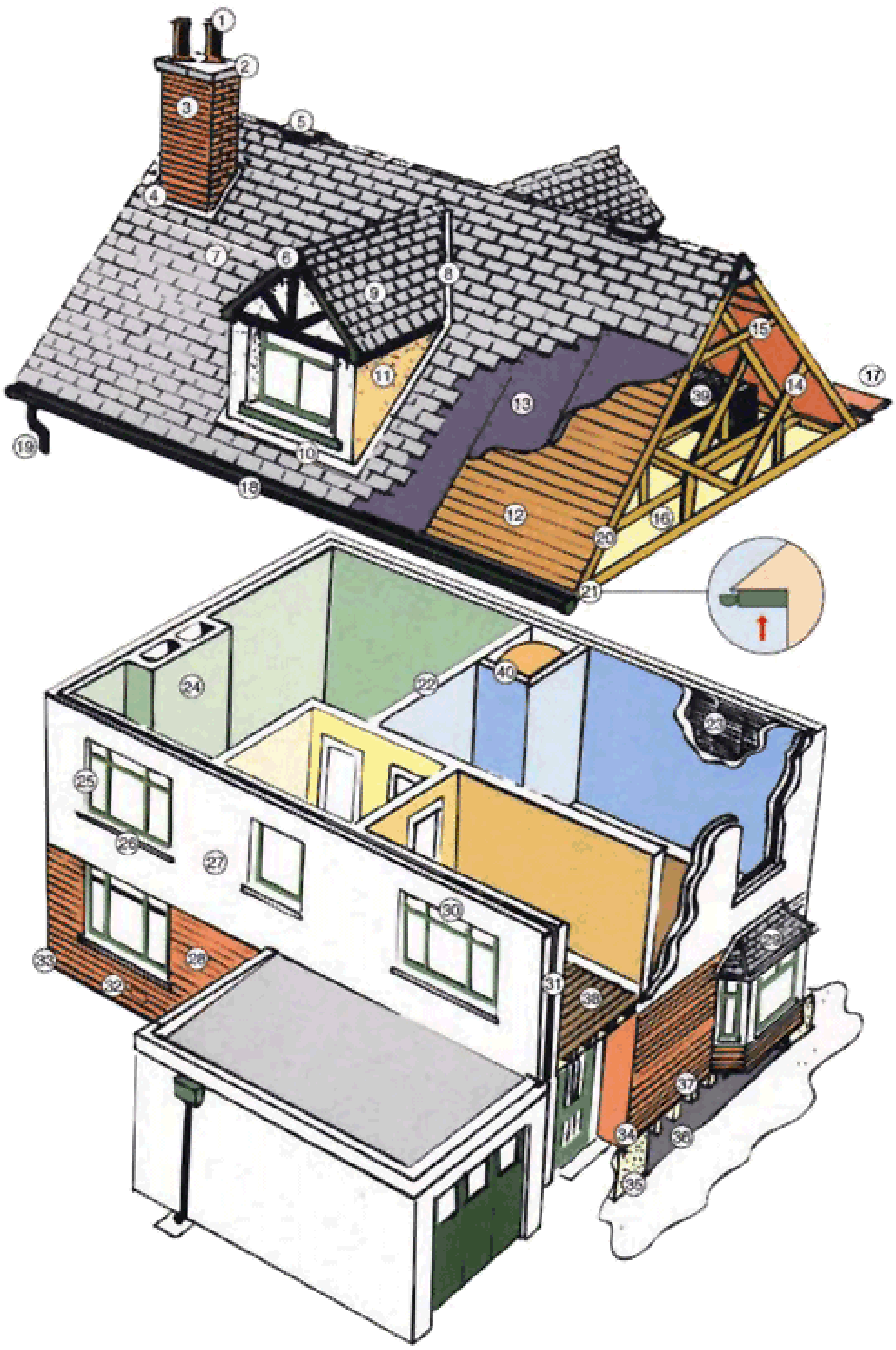
Heading and hot water	radiators. The house hot water is from a 1050mm x 450mm foam insulated indirect copper hot water cylinder in the boiler cupboard, which has a capacity of 140 litres and is fitted with a cylinder thermostat. The water is primarily heated by the central heating boiler, controlled by its programmer and is supplemented by an electric immersion heater. The Kennel Building has a separate heating system from a Worcester Greenstar Danemoor System Utility 12/18 boiler in the office. The staff accommodation has radiator heating and the kennels have underfloor heating (manafolds in the plant room). The system is controlled by a programmer in the plant room, the underfloor heated kennels have 8 thermostats in the plant room, the radiator heated areas have a room thermostat in the kitchen and radiator thermostatically controlled valves. Hot water for the Kennels Building is provided by a 150 litre unvented hot water cylinder in its roof space.

Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** Drainage from the house and Kennel Building is taken to a wastewater treatment tank located within the property at the front of the Kennel Building, which is fitted with an aeration pump. Wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch outwith the property. 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: battery operated smoke alarms to the ground and first floors; carbon monoxide detector in the boiler cupboard.

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 house, 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. There was a very small area that was stained and slightly damp to one of the front bedroom ceilings; if this dampness persists the roof above should be checked over to determine its cause. Very few roof timbers were visible from the roof hatch as they were obscured by insulation material. Given the age of the house, it is recommended that a new owner have the structural timberwork of the house inspected by a reputable Timber and Damp Specialist Firm at a change of ownership to assess whether there are any defects from possible penetrating dampness, timber decay and active timber infestation.

Chimney stacks

Repair category	2
Notes	Minor pointing defects were noted to the two front chimneys. One pot on the south gable chimney appeared to be cracked and its condition should be assessed by a roofing contractor. The majority of the rear gable chimney was covered by a climbing plant and could not be inspected; the plant should be removed from the chimney

Roofing including roof space

Repair category	2
Notes	No significant defects were noted to the roof exterior. It would appear that roof works have recently been carried out, including renewing the rear wing ridging and repairs to cement skew flashing. 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 rear gable skew was covered by a climbing plant was could not be inspected; the plant should be removed from the skew.

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	2
Notes	Much of the stonework pointing is old. Minor cracks, loose and missing sections of pointing were noted to each wall; a decision will have to made in the near future on whether to patch repair defects or undertake a phased renewal of the pointing. 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. The rear gable and a part of the south gable are covered by climbing plants; these would best be removed or significantly cut back to preserve the integrity and condition of the walls.

Windows, external doors and joinery

Repair category	1
Notes	No significant defects were noted to the windows and external doors. A selection of window opening casements and both external doors were opened and found to operate effectively. Internal condensation was noted to a landing velux roof window.

Windows, external doors and joinery

Repair category	1
Notes	The windows and external doors are 22 years old - they are of an age and style where a degree of ongoing maintenance should be anticipated to their sealed units and opening mechanisms.

External decorations

Repair category	1
Notes	Some wear was noted to parts of the front bay window facia and soffit paintwork. The external doors, window frames and the majority of bay window detailing are low maintenance uPVC.

Conservatories/porches

Repair category	-
Notes	None.

Communal areas

Repair category	-
Notes	None.

Garages and permanent outbuildings

Repair category	1
Notes	The Kennels Building was found to be in good condition with no significant defects were noted. Isolation kennel: some deterioration was noted to the plywood external door and a section of external cladding.

Outside areas and boundaries

Repair category	1
Notes	The grounds appear to have been well maintained and were found to be in a neat and tidy condition.

Ceilings

Repair category	1
Notes	Some fine cracking was noted to several of the ceilings but no significant defects were evident. Due to the age of the lathe and plaster internal linings, it is possible that there are cracked and loose areas of plaster behind the decoration. The stability of ceilings was not tested.

Internal walls

Repair category	1
Notes	No significant defects were noted to the internal wall linings. Due to the age of the lathe and plaster internal linings, it is possible that there are cracked and loose areas of plaster behind the decoration. The stability of internal walls was not tested.

Floors including sub-floors

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

Internal joinery and kitchen fittings

Repair category	1
Notes	The kitchen fittings were found to be in good condition with only minor wear and tear markings. No assessment has been made on the condition of the built-in kitchen appliances. The utility room fittings were found to be in satisfactory condition, with minor wear and tear damage. No assessment has been made on the condition of the built-in fridge/freezer. The condition of skirtings, facings and internal doors were found to be in satisfactory condition.

Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects were noted to the sitting room stove. No assessment has been made on the operation of the stove and whether its flue is adequately lined. It should be ensured that all flues, whether in use or not, are regularly checked

Chimney breasts and fireplaces

Repair category	1
Notes	and swept.

Internal decorations

Repair category	1
Notes	The internal decoration was found to be in reasonable condition, with wear and tear markings commensurate with age and use.

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. It is recommended good practice that all electrical installations should be checked periodically by a qualified electrician, approximately every 10 years or when a property changes hands; this should be regarded as a routine safety and maintenance check. Interlinked smoke alarms should be fitted in the ground floor hallway, main living room and first floor landing and a linked heat detector should be fitted in the kitchen. 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	1
Notes	In the event that Calor gas continues to supply a cooker, the appliance should be checked on an annual basis by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings

Repair category	1
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. 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 and pump(s) will require regular maintenance and servicing - likely to involve regular replacing of the particle filter cartridge and the annual servicing of the UV filter and pumps. The sanitary fittings in the two bathrooms were found to be in good condition. 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. It was noted that neither bathroom is fitted with a mechanical extract fan.

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 central heating boiler in the house is relatively old and will be considerable less efficient than a modern condensing boiler.

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 wastewater tank will require to be periodically emptied in the future and its aeration pump will require to be serviced on an annual basis. The soakaway and discharge drain may require future maintenance in the event of blockage or a loss of permeability.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
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	1
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 Kennel Building was erected around 2014; 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: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; 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; in respect of that part of the system lying outwith the property, there are adequate servitude rights in favour of the property.

Estimated reinstatement cost for insurance purposes

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

£900,000 (Nine Hundred Thousand Pounds)

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

£380,000 (Three Hundred and Eighty Thousand Pounds)

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

Signed	Security Print Code [528463 = 6263] 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	14th July 2026

Mortgage Valuation Report

ALLIED SURVEYORS SCOTLAND

Property Address

Address	Bankhead House, Auchterless, Turriff, AB53 8BD
Seller's Name	Mr J Innes and Mrs L Innes
Date of Inspection	2nd July 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 1900

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ ☐ Unexpired years ☐

Accommodation

Number of Rooms
3 Living room(s) 5 Bedroom(s) 1 Kitchen(s)
2 Bathroom(s) 0 WC(s) 1 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) 175 m^2 (Internal) ☐ m^2 (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:

House outbuildings include: (1) store adjoining the rear wing of the house - concrete floor, roughcast concrete block walls, uPVC external door and a mono-pitched tin roof – 7 square metres and (2) isolation kennel - concrete floor, concrete block walls and a mono-pitched box profile metal roof with OSB sarking, plywood external door – 12 square metres.

The purpose built Kennel Building was built in 2014 and is sited close to one side of the house. It measures internally approximately 21.0 metres x 10.8 metres, a floor area of 227 square metres. Accommodation includes 16 kennels, each with sleep and run areas with central and outside walk- way passages, an office, disabled toilet, kitchen/washroom, store/plant room. There is a floored loft above the staff accommodation part. The building is constructed with: a concrete floor; steel portal frame; concrete block walls roughcast externally, with the side walls of the kennel area built to around 1 metre above floor level and glazed above to eaves; box-profile metal clad roof, incorporating areas of Perspex above the run areas; uPVC double glazed windows and main door; staff accommodation is plasterboard lined. It has 300mm of roof space insulation above the kennels and is

Mortgage Valuation Report

Construction

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

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

Special Risks

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

If Yes to any of the above, provide details in General Remarks.

Service Connection

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

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

Water ☐ Mains ☒ Private ☐ None
Gas ☐ Mains ☒ Private ☐ None

Brief description of Central Heating:

Oil central heating to the house via a wet radiator system, controlled by a programmer and radiator thermostatically controlled valves.

Oil central heating to the Kennel Building, from a separate boiler, via a wet system that is part underfloor and part radiator heated. The system is controlled by a programmer, the underfloor heated areas have room thermostats for each zone and the radiator heated areas have a room thermostat and radiator thermostatically controlled valves.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

General Remarks

The property comprises: (1) a 1.5 storey detached traditional house; (2) a detached purpose built commercial kennel building; (3) grounds extending to approximately 0.3 acres.

The property lies on its own in a rural setting. It is adjoined on one side by a minor public road, on the opposite side of which is a farm steading and otherwise it is adjoined by agricultural land and woodland.

It is located 0.75 miles from the village of Auchterless, which has a primary school, 8 miles from Turriff (population 5,000), which has a secondary school and good range of shops and community facilities. Other significant centres of population and employment include Inverurie (population 14,500) 13 miles and Aberdeen City Centre 31 miles.

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

The Kennel Building was erected around 2014; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval. It is built with a steel frame, concrete block walls and a pitched insulated metal clad roof.

In respect of the private water supply, it is assumed that: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; 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; in respect of that part of the system lying outwith the property, there are adequate servitude rights in favour of the property.

Significant factors which are likely to be relevant to the market value of the property include: within commuting distance of Inverurie and Aberdeen; pleasant rural setting on its own; good size house with 8 habitable rooms, 2 bathrooms and an internal floor area of approximately 175 square metres; externally the house is in satisfactory condition - the stonework pointing is old and has minor defects to each wall and climbing plants on 2 of the gables would best be removed; internally it has been fitted to a modern standard, though the boiler is relatively old; additional roof insulation has recently been added, but the external walls and floors will have no insulation; the Kennel Building is a high specification purpose built 12 year old dog kennel building, located close to the house, which includes staff and ancillary accommodation, has a bungalow style design and may, with some adaptation, be suitable for other uses (subject to planning); there are small grounds which some may consider a disadvantage for a dog kennel business.

The property has been marketed for sale on the open market by Aberdeen & Northern Estates since 2020, initially at an asking price of £475,000, then reduced to £450,000 and finally reduced to £425,000. The lack of demand for the property at these asking prices indicates that they are above what the market considers to be a reasonable level to pay.

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 ☒ 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 property that will be occupied in full or part for business or commercial purposes.

Valuations

Market value in present condition	£ 380,000
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)	£ 900,000
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 [528463 = 6263] 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	14th July 2026