

Single Survey

survey report on:

Property address	Lower Blackburn, Dunlugas, Turriff, AB53 4NS
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Customer	Duncan Farms
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Customer address	Muirden, Turriff, AB53 4NS
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	18th June 2025
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

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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.

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 a single storey extended cottage, an extensive range of farm buildings within grounds that extend to approximately 1.25 acres.
Accommodation	Small utility room, shower room, kitchen/dining room, living room, 3 bedrooms.
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 72 square metres.
Neighbourhood and location	<p>The property lies on its own in a rural setting, surrounded by agricultural land. It is accessed from east and west from minor public roads along a part surfaced part stone road, 1,200 metres in length to the east and 1,600 metres to the west. This access road runs through the property.</p> <p>The property is located 4 miles to the north of Turriff (population 5,000), which has a secondary school, wide range of shops and community facilities and 8 miles to the south of the coastal town of Banff (population 4,000). The nearest primary school is at King Edward, which is 2 miles from the property. Aberdeen is 40 miles distant.</p>
Age	The original part of the cottage is likely to be at least 100 years old. The two extensions, one at the side and one at the rear are likely to have been added 40-50 years ago.
Weather	The weather was dry and overcast during the inspection. The report should be read in context of these weather conditions.

Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are two chimney stacks, one above each gable wall of the original part of the cottage. They appear to be built with concrete blocks, have cement flashing around their bases, concrete coping and clay pots bed in cement haunching. The used pot on the west gable chimney is fitted with a metal cowl.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof of the original part of the cottage is pitched and slated.</p> <p>External roof detail includes: clay ridge sections bed in cement; at each gable concrete lined skews with cement flashing; 3 metal framed single glazed skylights in the south face.</p> <p>A partial inspection of the main roof space was made from a hatch in a bedroom ceiling. The central part of the roof space is floored and the majority of its walls and ceiling are lined with lathe and plaster. There is a fitted pendant light and approximately 250mm of mineral wool insulation laid between and over the joists.</p> <p>The roofs of the two extensions are flat and covered with fibreglass. Both have timber facias and the side extension has lead flashing along its junction with the gable wall of the main part.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are plastic.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls of the original part of the house are built with solid stone and are roughcast externally. They are approximately 600mm thick, including the internal wall lining.</p> <p>The walls of the two single storey extensions are built with concrete block and are roughcast externally. They are approximately 330mm thick, including the internal wall lining.</p>

<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The majority of the windows are timber framed double glazed casement windows. Most of the opening casements are top hopper casements, except for the side hinged kitchen window.</p> <p>There are two uPVC double glazed casement windows, in a bedroom and in the passage.</p> <p>There are two external doors: (i) rear door, into passage - plastic panel style door with opaque double glazed upper pane and a high plastic threshold; (ii) living room patio door - timber framed double glazed sliding door, with matching fixed side glazed panel.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is painted/stained dark brown.</p>
<p>Conservatories / porches</p>	<p>There are no conservatories or porches.</p>
<p>Communal areas</p>	<p>Circulation areas visually inspected.</p> <p>The access road to the property from the public road has a part tarred surface and a part stone surface. It is shared with other farm and residential users.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>There is no purpose built garage with the cottage.</p> <p>On the opposite side of the access road from the cottage are an extensive range of farm buildings, of which the substantial buildings are listed below.</p> <p>(1) Cattle court - concrete floor with a raised central feed pass; steel portal frame, with 3.75 metre eaves height; concrete block walls harled externally, metal vent-air upper wall cladding along both sides and corrugated metal upper gables; pitched fibre cement roof cladding on steel purlins; 3 openings in each gable fitted with pairs of metal framed and clad sliding doors; internal floor area 425 square metres.</p> <p>(2) Old pig shed - concrete floor, 1 side and gable have concrete block walls to 1.2 metres on which is placed a timber frame and tin upper wall cladding, 1 side is a stone wall, pitched corrugated composite roof cladding on timber trusses, 135 square metres.</p> <p>(3) General purpose shed, added to one end of building (2) - steel portal frame, 2 bays have concrete floor 1 bay has earth floor, concrete block/panel walls to 1.2 metres, metal upper wall cladding, pitched fibre cement roof on steel purlins, metal sliding doors in one side, 240 square metres.</p> <p>(4) Grain shed: (a) storage part - concrete floor, steel portal frame with 4.75 metre eaves height, concrete block walls reinforced to 2.5 metres, pitched fibre cement roof on steel trusses, pair of</p>

<p>Garages and permanent outbuildings</p>	<p>sliding metal gable doors, 150 square metres; (b) former drying part - one section accommodates 4 drying bins, walls part concrete block and part stone, corrugated composite roof cladding on timber trusses, several metal sliding doors, small extension with metal side cladding and composite roof cladding, 110 square metres.</p> <p>(5) Grain drying shed - concrete floor incorporating grain drying trays, steel portal frame, 3 sides with concrete block walls to 2 metres and metal upper wall cladding, one side open, fibre cement roof cladding on timber trusses, internal 2 metre high concrete block wall to create 2 bays, 95 square metres.</p> <p>(6) Stuart of Old Rayne cattle shed and barn - rough concrete floor, timber frame, 3 sides have concrete block walls to 1.8 metres (except for part of one side that has been replaced with timber) and metal upper wall cladding, pitched composite roof cladding on timber trusses, 265 square metres.</p> <p>(7) Former open silage pit with a rough concrete floor and concrete retaining walls on 3 sides.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The property extends to approximately 1.25 acres, split between the cottage and its grounds of 0.25 acres and the buildings its yards and surround of 1 acre.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings appear to be lined with plasterboard. The shower room ceiling is lined with timber panelling.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are lined with plasterboard.</p>
<p>Floors including sub floors</p>	<p>The floors are solid.</p> <p>At the time of the inspection, most floors were covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited.</p> <p>It was not possible to gain access to the sub-floor area as there was no means of access.</p> <p>Fixed floor coverings include laminate flooring in the passages and kitchen/dining room.</p>

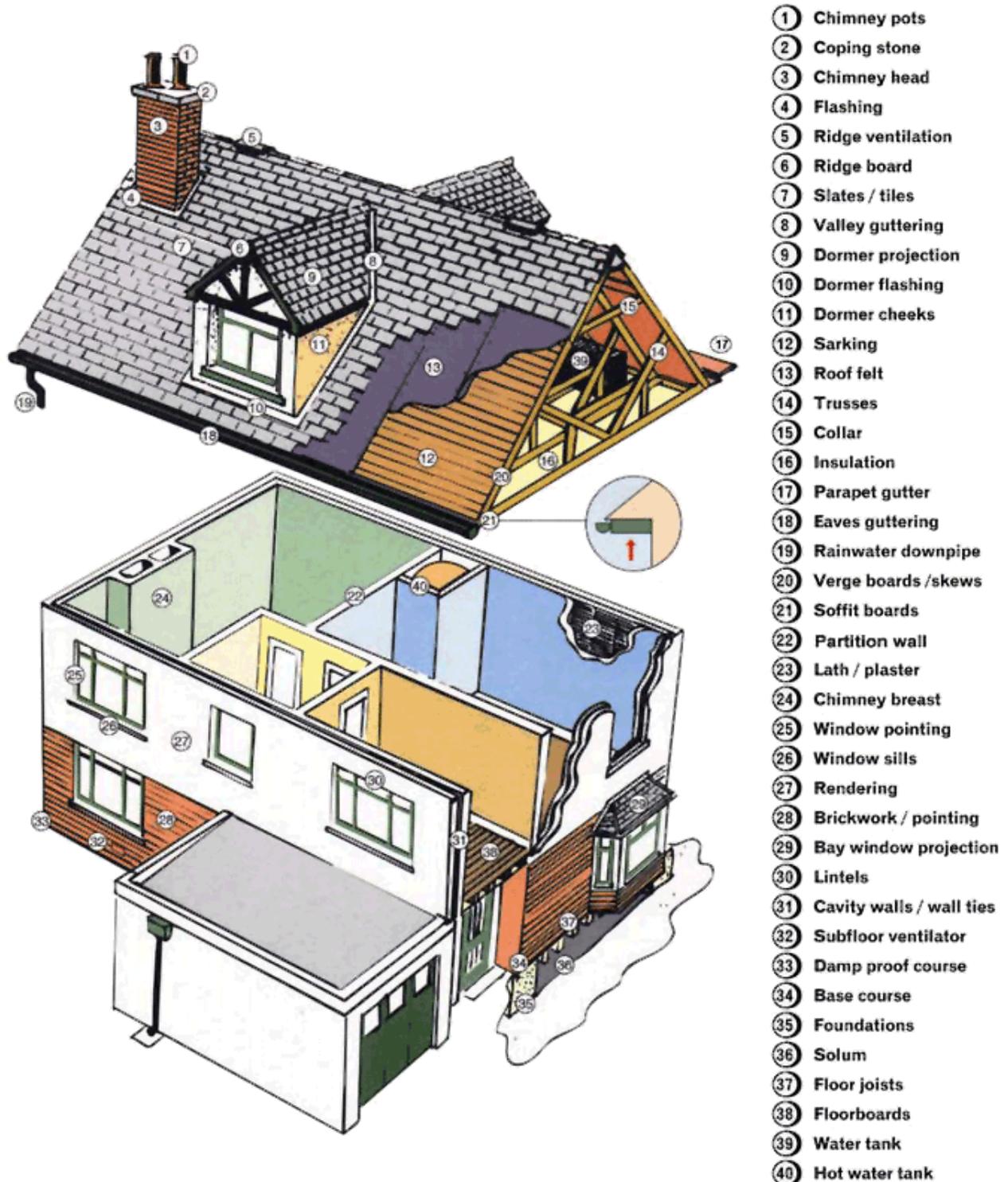
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Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a range of floor and wall units, which have painted unit doors, drawer fronts and facings, and wood-effect laminate worktops, with laminate wall splash boarding above.</p> <p>The internal doors are flush plywood doors.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a wood-burning stove in the living room, mounted on a concrete flagged hearth with a decorative precast concrete surround and matching shelves at either side.</p>
Internal decorations	<p>Visually inspected.</p> <p>The majority of the internal linings are papered and painted. There are areas of laminate wall sheeting in the kitchen and shower room.</p>
Cellars	<p>There are no cellars.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>An underground mains cable is taken to an external meter box mounted on the rear wall, in which is a smart meter.</p> <p>The consumer unit is located within the passage; this includes main switches (one for the heaters and one for the remainder of the installation), 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).</p> <p>Sockets within the house are 13 amp rectangular pinned sockets.</p> <p>The farm buildings have a separate mains electricity supply, with the meters in the old pig building.</p>
Gas	<p>Mains gas is not available to the property.</p>

<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>It is understood that the property is supplied with mains water off the farm supply.</p> <p>There is a 225 litre plastic cold water storage tank in the roof space, surrounded by an insulation jacket and fitted with a lid; this was empty, with the water turned off within the cottage. The internal water pipework inspected was a mix of copper and plastic.</p> <p>The shower room is fitted with a laminate and glazed cubicle with an electric shower, w.c, hand basin, electric chrome towel radiator and a wall mounted mechanical extract fan above the shower.</p> <p>There is a stainless steel sink in the kitchen.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The cottage is heated by 5 Dimplex electric storage heaters; the living room heater is a combined storage and convector heater and the remaining 4 heaters are solely storage heaters. The heaters are understood to use off-peak electricity under an Economy 7 tariff (or similar). There is an electric towel radiator in the shower room.</p> <p>Water is provided by a 900mm x 450mm foam insulated copper hot water cylinder in a bedroom cupboard, which is heated by electric immersion heater. In the kitchen is a Horstmann Economy 7 water heater control unit, which includes a 24 hour programmer and a 2 hour boost dial.</p>
<p>Drainage</p>	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is understood to be to a septic tank, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch. The tank was not located at the inspection.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms to in the circulation areas and main rooms; a heat detector in the kitchen; a carbon monoxide detector in the living room.</p>

<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p> <p>All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It not possible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.</p>
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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.

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2. Condition

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

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

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

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Damp meter readings were taken at appropriate locations throughout the interior of the cottage. Significantly high damp metre readings were recorded in a bedroom along the base of the east gable wall and to the front wall at the door between the living room and bedroom. The causes of this damp ingress should be investigated and remedied.</p> <p>Infestations of woodworm were observed in a number of the roof timbers inspected within the roof space. It is recommended that the entire roof space is inspected by a reputable Timber & Damp Specialist Firm with a view to determine whether there is any live infestation or other timber defect.</p> <p>Widespread condensation staining was noted throughout the interior, probably a consequence of not using the electric storage heaters because of their high cost.</p>

 Chimney stacks	
Repair category	2
Notes	Pointing defects were noted to both chimneys. The concrete coping of the west gable chimney is chipped at one corner.

 Roofing including roof space	
Repair category	2
Notes	Roof defects noted included: some missing and loose sections of cement ridge



Roofing including roof space

Repair category	2
Notes	<p>bedding; some deterioration and lifting to the cement skew flashing; a number of significantly chipped slates.</p> <p>Ongoing roof maintenance will be required, including monitoring the condition of the roof slates, metal flashings, roof cement work and the water-tightness of the 3 skylights.</p> <p>There appeared to be some minor surface deterioration a section of the fibreglass covering of the side extension, though there was no sign of leakage; the surface of the flat roofs should be closely monitored. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.</p>



Rainwater fittings

Repair category	1
Notes	<p>The front gutter appeared to be uneven and its fall should be checked and corrected as necessary.</p> <p>No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.</p>



Main walls

Repair category	2
Notes	<p>A number of cracks through the roughcast were noted and should be investigated by a mason and repaired or sealed as necessary. This included cracks from the living room patio door, from two of the front bedroom windows, at the junction of the front wall between the main part and the side extension, and from the kitchen window. There is a rectangular section of missing roughcast on the east gable wall, where it would appear there was a former structure against it.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>Some deterioration was noted to the external joinery of the timber framed windows.</p> <p>Some internal condensation and deterioration to the base of its frame was noted to the living room patio door and its side panel.</p>



External decorations

Repair category	1
Notes	<p>The decoration of the external joinery is worn and requires to be re-painted.</p>



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	1
Notes	The surface of the part tarred, part stone access road was found to be in reasonable condition at the inspection and appears to have been recently repaired. It will require regular maintenance and repair in the future.



Garages and permanent outbuildings

Repair category	2
Notes	Whilst the farm buildings are of mostly modern construction and in satisfactory condition for their age and type, they will inevitably require an ongoing programme of maintenance and repair.



Outside areas and boundaries

Repair category	2
Notes	A section of brick garden wall at the rear of the house has suffered impact damage and is structurally unsafe.



Ceilings

Repair category	1
Notes	No significant defects were noted to the ceilings. The stability of ceilings was not tested.



Internal walls

Repair category	1
Notes	No significant defects were noted to the internal wall linings. Areas of dampness to internal linings have been described above in the Dampness, rot and infestation section. The stability of internal wall linings was not tested.

Single Survey



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 are relatively old and have suffered some wear and tear.



Chimney breasts and fireplaces

Repair category	2
Notes	One of the glass panes of the stove is cracked. No assessment has been made on the operation of the stove and whether its flue is adequately lined.



Internal decorations

Repair category	2
Notes	Much of the internal decoration is old, has suffered wear and tear and is stained with condensation.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	1
Notes	Within the external meter box, the board on which the meter is mounted is loose. No significant defects were noted to the visible parts of the electrical installation that were inspected. Some of the rooms do not have an adequate number of sockets for modern living standards. A sticker on the consumer unit board states that the installation was last inspected on 11/09/2024; a copy of the Electrical Installation Condition Report provided from this inspection should be obtained from the sellers.



Electricity

Repair category	1
Notes	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	<p>The water within the house was turned off.</p> <p>No significant defects were noted to the visible parts of the plumbing system that were inspected.</p> <p>The sanitary fittings in the shower room were found to be in satisfactory condition.</p> <p>Concealed areas around the shower tray cannot be inspected; water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.</p>



Heating and hot water

Repair category	2
Notes	The electric storage heaters were noted to be of an older type which are generally considered inefficient and expensive to operate. It is anticipated any purchaser would wish to renew the entire heating system.



Drainage

Repair category	1
Notes	<p>The septic tank was not located. It is recommended that a purchaser locate and inspect the tank.</p> <p>No problems with the drainage were visible during the inspection.</p> <p>No assessment has been made on the size, capacity, condition and operation of the drainage system.</p>

Single Survey



Drainage

Repair category	1
Notes	It is likely that the septic tank will require to be periodically emptied in the future. The soakaway and discharge drain may require future maintenance in the event of blockage or a loss of permeability.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

It should be confirmed that the property has adequate servitude rights in respect of its water supply pipe from the point of connection onto the water main/meter to the property. If water is taken off a metered farm supply, arrangements for recording usage and charging should be clarified.

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 the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

The status of the access road to it should be clarified. Parts of its surface are worn and sections have been repaired with hardcore. It is understood that some of the recent repairs have been undertaken by its users.

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.

£1,000,000 (One Million Pounds)

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

£240,000 (Two Hundred and Forty Thousand Pounds)

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

Signed

Security Print Code [458220 = 1595]
Electronically signed

Report author

David Silcocks

Single Survey

Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	26th June 2025

Mortgage Valuation Report



Property Address

Address Lower Blackburn, Dunlugas, Turriff, AB53 4NS
Seller's Name Duncan Farms
Date of Inspection 18th June 2025

Property Details

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

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

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

There are a substantial range of farm buildings, the majority of modern steel portal frame construction including: (1) cattle court - internal floor area 425 square metres; (2) old pig shed - timber frame, 135 square metres; (3) general purpose shed (adjoining old pig shed) - 240 square metres; (4) grain shed - with a grain storage part of 150 square metres and a former handling/drying part of 110 square metres; (5) grain drier shed - 95 square metres; (6) Stuart of Old Rayne cattle court and barn - timber frame, 265 square metres; (7) open silage pit with concrete floor and 3 concrete sides.

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:

The heating comprises five old electric storage heaters, with an Economy 7 (or similar) tariff.

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 a single storey extended cottage, an extensive range of farm buildings within grounds that extend to approximately 1.25 acres.

Extensions have been added at the rear and one side 40-50 years ago; they are built with concrete block walls and have flat roofs covered with a fibreglass membrane. Other accommodation within the house includes a small utility room.

The property lies on its own in a rural setting, surrounded by agricultural land. It is accessed from east and west from minor public roads by a part surfaced part stone road, 1,200 metres to the east and 1,600 metres to the west. This access road runs through the property.

The property is located 4 miles to the north of Turriff (population 5,000), which has a secondary school, wide range of shops and community facilities and 8 miles to the south of the coastal town of Banff (population 4,000). The nearest primary school is at King Edward, which is 2 miles from the property. Aberdeen is 40 miles distant.

It should be confirmed that the property has adequate servitude rights in respect of its water supply pipe from the point of connection onto the water main/meter to the property. If water is taken off a metered farm supply, arrangements for recording usage and charging should be clarified.

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 the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

The status of the access road to it should be clarified. Parts of its surface are worn and sections have been repaired with hardcore. It is understood that some of the recent repairs have been undertaken by its users.

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

Significant factors which may be of relevance to the market value of the property include: rural setting on its own; long section of shared access road to property which will require regular maintenance and repair; a small single storey cottage with 5 habitable rooms, 1 bathroom and an internal floor area of 72 square metres; cottage requires some upgrading to its windows and external doors and internally would benefit from an upgrade; a substantial group of mostly modern farm buildings, which provide functional space for a variety of agricultural uses, and which could, subject to planning, offer multi-use options.

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 have extended through 2023-25. During this period there has at best been little change in local rural residential property prices and most sectors have seen 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.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the cottage.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Comment on Mortgageability

The property is considered to be suitable security for mortgage purposes, subject to the specific lending criteria of the mortgage provider.

It should be noted that some lenders have restrictions on the land area they will accept for mortgage valuations and on property that will be occupied in full or part for business or commercial purposes.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

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

Is a reinspection necessary? Yes No

Buy To Let Cases

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

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

Mortgage Valuation Report

Declaration

Signed	Security Print Code [458220 = 1595] 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	26th June 2025