

Single Survey

survey report on:

Property address	Upper Balfour, Durriss, Banchory, AB31 6BJ
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Customer	Mr J Abbott
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Customer address	Upper Balfour Farmhouse, Durriss, Banchory, AB31 6BJ
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	23rd April 2026
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

Terms and Conditions

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

Terms and Conditions

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;

Terms and Conditions

- 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*

Terms and Conditions

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The property comprises a 2.5 storey detached traditional farmhouse with a single storey plus attic rear wing, a small adjoining outbuilding and grounds that extend to approximately 0.6 acres.
Accommodation	<p>Summary of main accommodation within house: 3 living rooms, 4 bedrooms, 2 bathrooms, 4 other rooms.</p> <p>Ground floor: hall, 2 front reception rooms, kitchen with scullery off, living room, shower room, rear porch.</p> <p>First floor: front part - bedroom with dressing room off, bedroom, bathroom; rear wing - 2 attic rooms.</p> <p>Second floor: 2 bedrooms.</p>
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 247 square metres, divided between the ground floor of 113 square metres, the first floor of 89 square metres and the second floor of 45 square metres. This floor area excludes the rear porch.
Neighbourhood and location	<p>The property lies in a rural setting. It is adjoined: to the rear (west) and along part of its north side by the footprint of Upper Balfour Farm steading; along its south-east side by a stone farm access road; along its north-east side by a cleared area used as a yard. Access to it is off a public road between Kirkton of Durris and Woodlands of Durris, along the first 70 metres of this farm access road.</p> <p>The property is located 0.5 miles from Woodlands of Durris, which has a primary school and 6 miles from Banchory (population 7, 500), which has a secondary school and wide range of shops and community facilities. Other major local centres of population and employment include: Westhill (population 12,500) - 11 miles and Aberdeen City Centre - 14 miles.</p>

Single Survey

Age	The house is understood to be at least 150 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	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are three chimney stacks, one above each gable of the main part of the house and one above the gable of the rear wing. They are built with dressed stone blocks, which are pointed, have cement flashing around their bases. The two front chimneys each have three pots bed in cement haunching - 5 of these pots appear to be fitted with metal caps and 1 fitted with a clay cap. The rear wing chimney has no pots.</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 main and rear wing roofs are pitched and slated.</p> <p>External detail of the roof of the main part includes: clay ridge sections bed in cement; at gables skewers lined with dressed stone coping and with cement flashing; front dormer along majority of front face with slated sides, flat felt roof, timber facias and soffits, lead and zinc flashings; 1 rear velux roof window (into bathroom).</p> <p>No inspection of the main roof space was possible as there were no accessible hatches.</p> <p>External detail of the rear wing includes: stone ridge sections bed in cement; similar skew detail as the main roof at the rear gable; metal framed skylights in both faces; cement flashing along its junction with the adjoining stone wall of the main part.</p> <p>A limited head and shoulders inspection of a part of the rear wing roof space was made from a wall hatch in an attic room. The roof is formed with timber trusses overlaid with timber sarking boards. There was no insulation.</p> <p>The roof of the rear single storey addition (shower room) has a shallow fall and is covered with felt.</p>

<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are cast iron, except for plastic fittings to the front dormer window and the rear single storey extension..</p>
<p>Main walls</p>	<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 main part of the house and the rear wing are built with solid stone and are faced externally with dressed granite blocks. They are pointed, except for the majority of the south gable wall which is harled. The walls are approximately 650mm thick, including the internal wall lining.</p> <p>The walls of the small rear single storey extension are likely to be built with concrete block and are harled externally. They are approximately 380mm thick, including the internal wall lining, which indicates they may be of cavity construction.</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 A C Yule timber framed double glazed casement windows, installed approximately 40 years ago. Opening casements are top hinged.</p> <p>The exceptions are: (i) a ground floor gable window, which has been renewed with a uPVC framed double glazed window and (ii) timber framed single glazed windows to the second floor dormer (3 windows), scullery, shower room and rear attic room.</p> <p>There are wooden panelled shutters to most of the ground and first floor windows in the main part of the house, though they could not be opened.</p> <p>There are two external doors: (i) front door - uPVC panel style with double glazed upper panes; (ii) rear door, from porch into rear passage - timber linings door fitted with yale lock.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is painted.</p>
<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>There is a small rear porch, built with a solid floor, timber clad external sides and a flat felt roof. It has a timber linings door with a single glazed upper pane.</p>

Single Survey

Communal areas	Circulation areas visually inspected. The stone access road from the public road to the property is shared with the adjoining landowner.
Garages and permanent outbuildings	Visually inspected. Adjoining the north side of the rear wing is an outbuilding which has been used as a workshop. It is built with a solid floor, pointed stone walls and a mono-pitched slated roof. There is a brick chimney in one corner, two metal framed skylights, a timber linings external door. The building has an internal floor area of 11 square metres.
Outside areas and boundaries	Visually inspected. The property extends to approximately 0.6 acres. Most of the house grounds are at the front of the house. At the rear of the house and along the north side of the rear wing, adjoining the former farm steading, there is a thin undefined strip of ground. Adjoining the front of the house is a wide gravelled area, surrounded by a retaining stone wall and rockery, beyond which is a hedged lawn within which are shrub beds, a small wooden framed greenhouse and garden shed. At the rear of the garden is a rough, part wooded area.
Ceilings	Visually inspected from floor level. The majority of the ceilings are lined with lathe and plaster. Where renovation and alteration works have been undertaken to the main part of the house and in the rear shower room extension, the ceilings are lined with plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The majority of the internal walls are lined with lathe and plaster. Where renovation and alteration work has been undertaken, including all second floor linings, some of the ground and first floor linings at the north side of the house and in the rear shower room extension, the walls are lined with plasterboard. There are areas of timber lined wall in the ground floor rear wing. The scullery stone walls are rendered and painted.
Floors including sub floors	The floors in the main part of the house are suspended timber. The ground floor of the rear wing is solid. 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.

<p>Internal joinery and kitchen fittings</p>	<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 limited storage space which comprises a single base/sink unit of formica style. Off the kitchen is a shelved understair cupboard and a scullery with stone and timber shelves.</p> <p>The majority of the ground and first floor internal doors are timber panel doors. The exceptions are the rear wing whose doors are timber linings and the second floor whose doors are flush plywood doors.</p> <p>There are two stairways: (i) the main stairway has painted steps, stringers and balustrades (square spindles and handrail), (ii) the rear wing stairway is steep with narrow steps and has timber linings sides (no handrail).</p> <p>There are built-in cupboards in the second floor landing and bedrooms, and off the hall and rear passage.</p>
<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are three open fires: (i) sitting room - tiled fireplace; (ii) dining room - tiled fireplace, no grate; (iii) living room (rear wing) - tiled fireplace, no grate.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the internal linings are decorated with painted paper. There are areas of wall tiling in both bathrooms.</p>
<p>Cellars</p>	<p>There are no cellars.</p>
<p>Electricity</p>	<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>The property is supplied with mains electricity.</p> <p>The meter is located within the adjoining steading grounds within an unmounted old timber linings box. From this box a blue cable is taken above ground to a junction box mounted on a nearby steading wall and then from this box an overground blue cable is taken to the rear gable wall of the house where there is a second box.</p> <p>The consumer unit is located within an attic room of the rear wing; this includes a main switch and fuses (which have a fuse wire running between two screws which will melt if there is a faulty circuit).</p> <p>The majority of the sockets within the house are 13 amp rectangular pinned sockets, but several round pin sockets were</p>

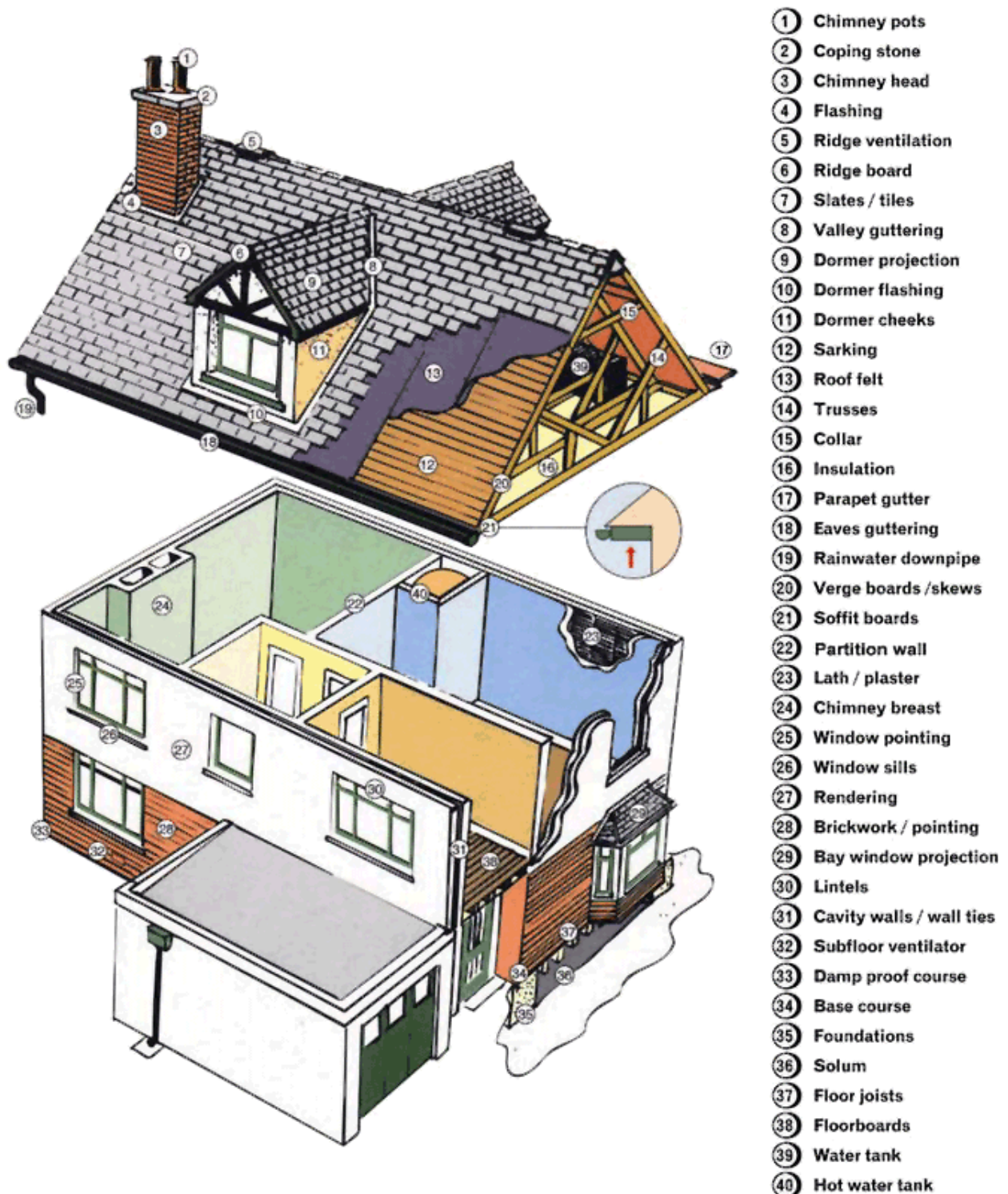
Single Survey

Electricity	noted in the two front reception rooms.
Gas	Mains gas is not available to the property.
Water, plumbing, bathroom fittings	<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>The owner advised that the property is supplied with mains water, that the connection onto the water main is at Woodlands of Durris and that the supply pipe passes through the grounds of 1 Clune Gardens and then agricultural land belonging to Upper Balfour Farm.</p> <p>The water was turned off at the inspection.</p> <p>There is a small plastic cold water tank within a cupboard in the first floor bathroom. The water pipework inspected within the house was copper.</p> <p>There are two bathrooms: (1) first floor bathroom - 4 piece light blue suite (no shower), wall mounted mechanical extract fan; (2) ground floor shower room - tiled and glazed cubicle with mixer shower, w.c, hand basin, mechanical extract fan fitted to window.</p> <p>Sinks include a stainless steel sink with draining boards on either side in the kitchen.</p>
Heating and hot water	<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 majority of the house is heated by an oil central heating system from a Grant Vortex Eco Utility 21-26 boiler, floor mounted in the workshop and fitted with a balanced flue taken through the roof above. Oil is supplied from a steel tank mounted on a metal frame adjoining the workshop.</p> <p>The heating system is a wet system, via older style panel radiators. It is controlled by a programmer in the workshop and by thermostatically controlled valves fitted to the radiators. The second floor and the rear wing attic rooms do not have central heating.</p> <p>Hot water is provided by a small, uninsulated copper hot water cylinder in the bathroom cupboard, below the cold water tank, measuring approximately 650mm x 400mm. It is heated by the central heating boiler, controlled by its programmer, with electric immersion heater back-up.</p>

Single Survey

Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is a septic tank located within the grounds, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p>
Any additional limits to inspection	<p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</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>

Sectional Diagram showing elements of a typical house




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


Single Survey


2. Condition

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

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

 Structural movement	
Repair category	1
Notes	There is evidence of past movement within the property, being typical of the type of movement one would expect to find in a property of this age and type. There is no obvious evidence of any recent movement having occurred, with the 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 house. Readings were generally high, as the house has been un-occupied of late. Particularly damp areas found were to each of the three gable walls, at ground and upper floor levels, and around the base of the timber wall linings of the rear living room.</p> <p>Heavy infestations of wood-worm were found in the internal timberwork inspected, including the rear wing roof timbers and main staircase.</p> <p>The timber flooring within a cupboard off the rear passage had some surface deterioration, some movement and rusty floorboard nails.</p> <p>Given the age and condition of the property, it is essential that a new owner have the structural timberwork of the house thoroughly inspected by a reputable Timber and Damp Specialist Firm at a change of ownership and that any defects found in respect of penetrating dampness, timber decay and active timber infestation should be treated and/or repaired without delay, including their cause(s) to prevent further deterioration of the fabric of the building. The valuation stated in this report assumes that some remedial expenditure will be required; however, should the required expenditure be significant we would reserve the right to alter our valuation accordingly.</p>

 Chimney stacks	
Repair category	2
Notes	From a ground level inspection of the chimneys, pointing and cement flashing defects were noted to each chimney. Given the internal dampness found to the gable walls, the chimneys should be inspected by a reputable roofing



Chimney stacks

Repair category	2
Notes	contractor/mason to assess their condition and repair.



Roofing including roof space

Repair category	2
Notes	<p>Defects noted included: several missing slates to the rear face of the main roof and rear wing roof; a number of chipped/loose/cracked slates; some missing and loose sections of cement ridge bedding; some missing and deteriorating sections of cement work along the skews; some deterioration to the dormer facias and soffits; a gap between the cement flashing and slates where the rear wing meets the stone wall of the main part of the house.</p> <p>There are flat/shallow fall sections of felt roof over the rear single storey rear extension, the rear porch and dormer window; whilst the visible felt coverings appeared to be in satisfactory condition, felt has a limited life and can fail without warning (the dormer felt covering could not be inspected). The facias of the rear single storey extension have been replaced with sub-standard materials.</p> <p>Extensive wood-worm within the rear wing roof timbers inspected has been recorded in the Dampness, rot and infestation section above.</p> <p>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.</p>



Rainwater fittings

Repair category	2
Notes	<p>The rainwater fittings appear to be in need of remedial work - this includes their fall, gutter junctions and corrosion.</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	Pointing defects were noted to each wall - this includes missing/loose/cracked sections of pointing. The south gable of the main part of the house has been harled, though some sections of harling are missing.



Windows, external doors and joinery

Repair category	2
Notes	<p>Deterioration was noted to the external joinery of most of the six single glazed windows.</p> <p>Internal condensation was noted in the first floor bedroom window in the south gable. The timber framed double glazed windows are around 40 years old - they are of an age where a degree of ongoing maintenance should be anticipated to their external joinery, sealed units and opening mechanisms.</p> <p>The rear door is of basic timber linings construction and is secured by a yale lock only.</p>



External decorations

Repair category	2
Notes	Wear was noted to much of the external paintwork to joinery and rainwater fittings.



Conservatories/porches

Repair category	1
Notes	The rear porch is of basic construction, including its external door, wall linings and single glazed windows.



Communal areas

Repair category	1
Notes	The stone access road has a relatively rough surface and will require regular maintenance to preserve its integrity.



Garages and permanent outbuildings

Repair category	3
Notes	The workshop is in poor repair - this includes its roof slates, roof timbers (a section of the roof is sagging) and timber linings door.



Outside areas and boundaries

Repair category	2
Notes	<p>The grounds have not been maintained of late.</p> <p>The boundaries with the adjoining steading are presently not defined.</p>



Outside areas and boundaries

Repair category	2
Notes	A survey undertaken by the Health Protection Agency and British Geological Survey has identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Radon is a colourless and odourless gas, which comes naturally from the rocks and soil. The UK Health Security Agency (UKHSA) has the remit for providing advice on public health issues associated with radiation in Scotland - it has a Glasgow office and can be contacted on 0141 440 2201. It launched a new interactive radon map in 2022, whose link is: www.ukradon.org/information/ukmaps .



Ceilings

Repair category	2
Notes	Cracks and ridges were noted through a number of ceilings. The ceiling of the two rear wing attic rooms is significantly cracked and damaged in parts. Due to the age of the lathe and plaster ceilings, 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	2
Notes	Significant areas of dampness were recorded to the internal wall linings throughout the house, the cause of which requires to be investigated and addressed. There is likely to be no insulation behind external wall linings. The wall linings of the two rear wing attic rooms is significantly cracked and damaged in parts. 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	Only a limited inspection could be made of the floors. The structural timberwork inspection recommended above in the Dampness, rot and infestation section should include floor joists and the sub-floor.



Internal joinery and kitchen fittings

Repair category	2
Notes	The kitchen fittings provide an inadequate amount of storage space and are of an



Internal joinery and kitchen fittings

Repair category	2
Notes	old and dated style. The present kitchen is a windowless room and a new owner might give consideration to removing the present partition with the living room to create a substantial kitchen/living room.



Chimney breasts and fireplaces

Repair category	2
Notes	<p>There is some damage to the tiling to two of the open fireplaces and two lack grates.</p> <p>No assessment has been made on the operation of the open fires and whether their flues are adequately lined.</p> <p>It should be ensured that all flues, whether in use or not, are kept in a sound condition and are regularly checked and swept.</p>



Internal decorations

Repair category	2
Notes	The decoration in parts of the house is old and has suffered considerable wear and tear. As there are extensive damp areas to internal wall linings, it is likely a purchaser will have to completely redecorate.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	<p>The meter is placed within an unmounted timber box in poor condition within the adjoining steading (owned by a third party), with the supply cable loosely taken overground to the rear wing gable wall. The meter location and the supply cable to the house is sub-standard and requires to be upgraded, preferably with the meter located on the property.</p> <p>The electrical installation is an older system. It does not incorporate miniature circuit breakers or a residual circuit breaker, there are an inadequate number of sockets for modern living standards in some of the rooms and in two of the reception rooms are old (and sub-standard) round pin sockets. It is essential that the installation be checked over and tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of</p>



Electricity

Repair category	2
Notes	<p>the installation be carried out; it is likely that complete renewal of the electrical installation will be required.</p> <p>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.</p>



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>The water was turned off at the inspection.</p> <p>The cold water tank is small and appeared to lack a lid.</p> <p>No assessment could be made of the condition of the supply pipe from the connection onto the water main, to the property. A purchaser should investigate where this connection is and the route and condition of the supply pipe to the property.</p> <p>The sanitary fittings in the two bathrooms are old and of a dated and basic style.</p> <p>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.</p>



Heating and hot water

Repair category	2
Notes	<p>The oil tank is steel, which is rusty and placed close to the workshop; an oil tank should be a minimum of 1.8 metres away from any part of a building or construction that isn't fire resistant, such as doors, windows, eaves, cladding and outbuildings, and flue outlets.</p> <p>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.</p> <p>No assessment has been made on the operation, efficiency and adequacy of the central heating system.</p>

Single Survey



Heating and hot water

Repair category	2
Notes	The second floor and the rear wing attic rooms do not have central heating.



Drainage

Repair category	1
Notes	<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> <p>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.</p>

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	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	1
Communal areas	1
Garages and permanent outbuildings	3
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	2
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
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 type="checkbox"/> No <input checked="" 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 type="checkbox"/> No <input checked="" 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 its favour in respect of that part of the water supply pipe from the point of connection onto the public water main, through land owned by third party(s), to the property.

It should be confirmed that the property has adequate servitude rights in its favour in respect of: (i) access over the section of private stone track from the public road to the property and what liability the property has towards its upkeep, maintenance and repair and (ii) the electric meter and supply cable to the property through Upper Balfour Steading.

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.

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.

£980,000 (Nine Hundred and Eighty 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:

£180,000 (One Hundred and Eighty Thousand Pounds)

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

Signed

Security Print Code [354452 = 7390]
Electronically signed

Single Survey

Report author	David Silcocks
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	26th May 2026

Mortgage Valuation Report



Property Address

Address Upper Balfour, Durris, Banchory, AB31 6BJ
Seller's Name Mr J Abbott
Date of Inspection 23rd April 2026

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

Adjoining the rear wing of the house is an outbuilding currently used as a workshop, built with stone walls and a slated roof. It has an internal floor area of 11 square metres and is in poor repair.

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 fired central heating to the ground floor and part of the first floor, via a wet radiator system, controlled by a programmer 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

Mortgage Valuation Report

General Remarks

The property comprises a 2.5 storey detached traditional farmhouse with a single storey plus attic rear wing, a small adjoining outbuilding and grounds that extend to approximately 0.6 acres.

A small rear single storey extension was added around 1978, which accommodates a shower room; this has concrete block walls and a felt covered roof with a shallow fall.

Other accommodation within the house referred to above includes a scullery, dressing room and 2 rear wing attic rooms.

The property lies in a rural setting. It is adjoined: to the rear (west) and along part of its north side by the footprint of Upper Balfour Farm steading; along its south-east side by a stone farm access road; along its north-east side by a cleared area used as a yard. Access to it is off a public road between Kirkton of Durris and Woodlands of Durris, along the first 70 metres of this farm access road.

The property is located 0.5 miles from Woodlands of Durris, which has a primary school and 6 miles from Banchory (population 7,500), which has a secondary school and wide range of shops and community facilities. Other major local centres of population and employment include: Westhill (population 12,500) - 11 miles and Aberdeen City Centre - 14 miles.

There is evidence of past movement within the property, being typical of the type of movement one would expect to find in a property of this age and type. There is no obvious evidence of any recent movement having occurred, with the movement noted appearing to be old and non- progressive.

Damp meter readings were taken at appropriate locations throughout the house. Readings were generally high, as the house has been unoccupied of late. Particularly damp areas found were to each of the three gable walls, at ground and upper floor level, and around the base of the timber wall linings of the rear living room. Heavy infestations of woodworm were found in the internal timberwork inspected, including the rear wing roof timbers and main staircase. The timber flooring within a cupboard off the rear passage had some surface deterioration, some movement and rusty floorboard nails. Given the age and condition of the property, it is essential that a new owner have the structural timberwork of the house thoroughly inspected by a reputable Timber and Damp Specialist Firm at a change of ownership and that any defects found in respect of penetrating dampness, timber decay and active timber infestation should be treated and/or repaired without delay, including their cause(s) to prevent further deterioration of the fabric of the building. The valuation stated in this report assumes that some remedial expenditure will be required; however, should the required expenditure be significant we would reserve the right to alter our valuation accordingly.

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

It should be confirmed that the property has adequate servitude rights in its favour in respect of that part of the water supply pipe from the point of connection onto the public water main, through land owned by third party(s), to the property.

It should be confirmed that the property has adequate servitude rights in its favour in respect of: (i) access over the section of private stone track from the public road to the property and what liability the property has towards its upkeep, maintenance and repair and (ii) the electric meter and supply cable to the property through Upper Balfour Steading.

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.

Significant factors which may be relevant to the market value of the property include: within commuting distance of Banchory, Westhill and Aberdeen; rural setting; adjoins footprint of former farm steading which is likely to be developed for residential purposes in the future; impressive substantial traditional farmhouse faced externally with dressed granite blocks; 7 habitable rooms, 2 bathrooms, 4 ancillary rooms, internal floor area approximately 247 square metres; requires some external repair/upgrading to its pointing, roof, chimneys and windows; internally it requires some repair and an extensive upgrade; the route of the water supply pipe to the property requires to be established and confirmed that it is in satisfactory condition; the electric meter location and cable from the meter to the house requires to be upgraded and/or relocated; good sized grounds, with most of it at the front and little ground at the rear along its boundary with the adjoining steading.

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

Mortgage Valuation Report

General Remarks

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 is likely to bring further uncertainty to the property market caused by the war in the Middle East, which may bring 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 £

Mortgage Valuation Report

Comment on Mortgageability

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

Valuations

Market value in present condition £ 180,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 980,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [354452 = 7390]
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 May 2026