survey report on:

Property address Hatton Farm Cottages, 1, Hatton, Peterhead, AB42 0QN	
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Customer J & I Cruickshank	
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Customer address	Hatton Farm, Hatton, Peterhead, AB42 0RH
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	Prepared by	ALLIED SURVEYORS SCOTLAND PLC
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Date of inspection	4th March 2024	
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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

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

- 1 <u>Category 3:</u> 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 semi-detached cottage.
Accommodation	Kitchen, living room, bathroom, 2 bedrooms.
Gross internal floor area (m²)	The gross internal floor area of the cottage extends to approximately 59 square metres.
Neighbourhood and location	The property lies in a rural setting. It is adjoined on one side by a minor public road, one side by 2 Hatton Farm Cottages and otherwise by agricultural land. It is located 0.2 miles from the edge of the village of Hatton (population 900), which has a primary school and several shops and 8 miles from Ellon (population 10,000), which has a secondary school, good range of shops and community facilities and a growing employment base. Other major regional centres of population include Peterhead (population 19,000) 9 miles and Aberdeen 23 miles.
Age	The original part of the cottage is likely to be at least 100 years old. It is understood the side extension was added in excess of 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	Visually inspected with the aid of binoculars where appropriate.
	There are two chimney stacks, one above the mutual wall with

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roofs are pitched and slated.
	Roof detail includes clay ridge sections bed in cement and concrete lined skews.
	A limited head and shoulders inspection of the side extension roof space was made from a hatch in the kitchen ceiling. The roof is formed with timber trusses, overlaid with sarking boards. A layer of slate underfelt was visible between the sarking boards. There was approximately 150mm of mineral wool insulation laid between the joists.
	An inspection of the roof space of the original part of the house was not made as a hatch in the passage plasterboard ceiling was secured with screws. The owners advised that there is a similar amount of insulation within this roof space.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater fittings are cast iron. Gutters are half round and supported by rafter brackets and the downpipes are round.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The walls of the original part of the house are built with solid stone and are harled externally. They are approximately 600mm thick, including the internal wall lining.
	The walls of the side extension are built with concrete blocks and are harled externally. They are approximately 230mm thick, including the internal wall lining.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows are plastic framed double glazed casement windows, which have side hinged opening casements. The exception is a timber framed double glazed casement window to the bathroom, which has a top hopper opening casement.
Hatton Farm Cottages, 1, Hatton,	There is one external door in the rear elevation, which is a plywood exterior door, with beding on the exterior to create a panel effect.

External decorations	Visually inspected.
	The external door is stained and the timber window frame is painted.
Conservatories / porches	There are no conservatories or porches.

Communal areas	There are no communal areas.

Garages and permanent outbuildings	Visually inspected.
	There is a single garage, which was inspected from the exterior only. It is built with concrete block walls and a mono-pitched corrugated asbestos clad roof.
	There is a garden shed, built with a concrete floor, concrete block walls harled externally and a mono-pitched asbestos clad roof. It has internal dimensions of 2.4 metres x 3.5 metres.

Outside areas and boundaries	Visually inspected.
	The grounds are largely bounded by fences. They include a gravelled drive up to the garage and a gravelled area along part of the rear of the cottage, a good sized triangular shaped lawn at the side of the house and small areas of lawn at the front and rear.

Ceilings	Visually inspected from floor level.
	The majority of the ceilings appear to be lined with plasterboard. There may be some lathe and plaster linings remaining in the original part of the house. The bathroom ceiling is pine lined.

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 appear to be lined with plasterboard. There may be some lathe and plaster linings remaining in the original part of the house and some of the plasterboard may be fixed on top of timber linings.
Floors including sub floors	The floor is solid, apart from the bathroom which is suspended timber.
	It was not possible to gain access to the sub-floor area as no hatch could be located.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The kitchen is fitted with modern floor units along two sides and a tall corner cupboard. These have white unit doors and facings and dark grey laminate worktops, with wall splash tiling above along one side.
	Internal doors are a mix of timber panel doors and timber linings doors.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a tiled open fire in the living room, which has a timber mantlepiece.

Internal decorations	Visually inspected.
	The majority of the internal linings are papered and painted. Several of the ceilings have textured finishes and the bathroom ceiling is pine lined.

Cellars	There are no cellars.
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Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	The property is supplied with mains electricity.
	An underground mains cable is taken to an external metre box mounted on the front wall of the house.
	The consumer unit is located within a bedroom cupboard; this includes the main switch and circuit breakers (which switch off a circuit if they detect a fault).
	Sockets within the house are 13 amp rectangular pinned sockets.

Gas	The property is not supplied with mains gas. It is understood that mains gas supplies Hatton Farmhouse nearby.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	The property is supplied with mains water.
	There is an external valve chamber below the bathroom window,

Water, plumbing, bathroom fittings	which the owners advise includes a stop-cock. The water system within the house is pressurised off a combi boiler.
	The bathroom is fitted with a light coloured 3 piece suite and a tiled shower cubicle fitted with an electric shower and Perspex door.
	There is a stainless steel sink in the kitchen.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	The cottage is heated by an oil central heating system from a Grant Camray 5 Combi 90A external boiler, mounted against the front wall of the cottage.
	The heating system is a wet system, via modern panel radiators. It is controlled by a programmer, mounted on a kitchen wall and by thermostatically controlled valves fitted to the radiators.
	The hot water is heated by the combination boiler on demand.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is to a septic tank which is shared with Cottage 2 and located with the grounds of Cottage 2, with wastewater discharge taken from the tank to a drain or ditch.
	Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms in the hall and passage, heat detectors in the kitchen and living room and a carbon monoxide detector in the living room.

Any additional limits to inspection	For flats / maisonettes
	Only the subject flat and internal communal areas giving access to the flat were inspected.
	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.
	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.

Any additional limits to inspection	The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property. 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.
	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.
	The inspection was carried out solely for the purpose stated. Although comments are made regarding the general condition and construction of the property, a detailed survey with the benefit of destructive testing would be required to ascertain the presence of any deleterious materials such as Reinforced Autoclaved Aerated Concrete (RAAC) before any assurance can be given that the property is free from such defects.



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 building, there is likely to have been past movement to the 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	3
Notes	Leakage from the shower has caused deterioration to the timberwork below and around its door. Given that the leakage appears to have been taking place for a while, the condition of the timber floor below, including joists, should be checked.
	The base of the external wall of the kitchen was damp and its skirting board is deteriorating. It was noted that the external ground level falls from the road to the front wall of the cottage; this may be causing dampness to the base of the external wall and improved drainage may need to be considered.
	Dampness was noted either side of the external door.
	Minor evidence of past wood-boring insect activity was found in some of the roof timbers inspected.
	It is recommended that the structural timberwork of the cottage be inspected by a reputable Timber and Damp Specialist Firm at a change of ownership and that any defects found in respect of possible penetrating dampness, timber decay or timber infestation should be treated and / or repaired without delay, including their cause(s) to prevent further deterioration of the fabric of the building.

Chimney stacks	
Repair category	2
Notes	Minor pointing defects were noted to the chimney stacks.

Roofing including roof space	
Repair category	2
Notes	Minor defects noted included several missing, significantly chipped and dislodged slates, some missing and cracked sections of cement ridge bedding and some cracking along the gable skew of the extension.
	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 monitoring the condition of the roof slates and roof cement work.

Rainwater fittings	
Repair category	2
Notes	A joint of the front gutter is loose and leaking. The rainwater fittings are very rusty.

Main walls	
Repair category	1
Notes	No significant defects were note to the main walls. Several fine cracks were observed through the harling and it was noted that the harling does not extend to ground level along the base of parts of the external walls of the original part of the cottage.

Windows, external doors and joinery	
Repair category	2
Notes	The timber frame and cill of the bathroom window is deteriorating.
	No significant defects were noted to the plastic framed windows; a selection of the opening window casements were opened and found to operate effectively.
	Some deterioration was noted to parts of the external plywood door.

External decorations	
Repair category	2
Notes	The rainwater fittings are very rusty. The paintwork/staining to the bathroom window frame and external door is worn.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	2
Notes	To the garage, there is a vertical crack through one of the side concrete block walls, some deterioration to one of the concrete skews and deterioration to the pair of plywood doors. The shed door was missing and several cracks were noted through the wall harling.

Outside areas and boundaries	
Repair category	2
Notes	An area at the front of the house has been used for parking and is muddy and uneven. The gravelled areas would benefit from being re-surfaced.

Ceilings	
Repair category	1
Notes	Some cracks and ridges were noted through several of the ceilings. There are several artex or textured ceiling finishes; these finishes may contain asbestos fibres, which can only be determined by taking a sample for analysis. Even if the ceiling finish does contain asbestos fibres, it is not normally considered to be a health hazard provided it is not disturbed, for example, it should not be rubbed down during redecoration.

Internal walls	
Repair category	2
Notes	The internal wall lining around the base of the shower cubicle has deteriorated and is damp, due to leakage from the shower.

Floors including sub-floors	
Repair category	2
Notes	Given that leakage from the shower has occurred for a considerable time, the bathroom floor, including sub-floor, should be inspected to assess its condition.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The kitchen fittings were found to be in satisfactory condition, with only minor wear and tear damage noted.

Chimney breasts and fireplaces	
Repair category	2
Notes	Whilst the open fire tilework was dirty, it appeared to be in satisfactory condition. Some of the baby bricks within the fireplace require to be re-pointed. No assessment has been made on the operation of the fire and whether its flue is adequately lined.

☑ Internal decorations	
Repair category	2
Notes	Some of the internal decoration would benefit from being refreshed or renewed. Parts of the bathroom decoration are badly stained from leakage/condensation.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	1
Notes	No significant defects were noted to the visible parts of the electrical installation that were inspected.
	It is recommended good practice that all electrical installations should be checked periodically, approximately every 10 years or when a property changes hands. This should be regarded as a routine safety and maintenance check.
	The new Fire and Smoke Alarm Standard came into force in February 2022. This

Electricity	
Repair category	1
Notes	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.

F Water, plumbing and bathroom fittings	
Repair category	3
Notes	No significant defects were noted to the visible parts of the plumbing system that were inspected. The shower cubicle is in poor condition, with several loose tiles, a flimsy door and long term leakage around the door. there is no mechanical ventilation from the bathroom.

Heating and hot water	
Repair category	1
Notes	No significant defects were noted to the visible parts of the central heating system that were inspected.
	It was noted that the pipework to the radiators is laid along the surface of walls within plastic conduits.
	The central heating boiler and system should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation.

Drainage	
Repair category	1
Notes	No problems with the drainage were visible during the inspection.
	No assessment has been made on the size, capacity, condition and operation of the drainage system.
	It is likely that the septic tank will require to be periodically emptied in the future. The soakaway and discharge drain may require future maintenance in the event

Drainage	
Repair category	1
Notes	of blockage or a loss of permeability.

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

Structural movement1Dampness, rot and infestation3Chimney stacks2Roofing including roof space2Rainwater fittings2Main walls1Windows, external doors and joinery2	
Chimney stacks2Roofing including roof space2Rainwater fittings2Main walls1	
Roofing including roof space 2 Rainwater fittings 2 Main walls 1	
Rainwater fittings 2 Main walls 1	
Main walls 1	
Windows, external doors and joinery 2	
External decorations 2	
Conservatories/porches -	
Communal areas -	
Garages and permanent outbuildings 2	
Outside areas and boundaries 2	
Ceilings 1	
Internal walls 2	
Floors including sub-floors 2	
Internal joinery and kitchen fittings 1	
Chimney breasts and fireplaces 2	
Internal decorations 2	
Cellars -	
Electricity 1	
Gas -	
Water, plumbing and bathroom fittings 3	
Heating and hot water 1	
Drainage 1	

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

In respect of the private 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; over the parts of the system that lies outwith the property, there are adequate servitude rights in favour of the property and that liability for the common parts of the system is shared equally with Cottage 2.

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.

£210,000 (Two Hundred and Ten Thousand Pounds)

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

£80,000 (Eighty Thousand Pounds)

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

Signed	Security Print Code [477135 = 5193]
	Electronically signed

Report author	David Silcocks
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Company name	ALLIED SURVEYORS SCOTLAND PLC

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
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Date of report	18th March 2024

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	Hatton Farm Cottages, 1, Hatton, Peterhead, AB42 0QN J & I Cruickshank 4th March 2024
Property Details	
Property Type	X House Bungalow Chalet Purpose built maisonette Coach Studio Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)
Property Style	Detached X Semi detached Mid terrace End terrace Back to back High rise block Low rise block Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No ilitary, police?
Flats/Maisonettes only	
Approximate Year of	No. of units in block Construction
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)
	cluding garages and outbuildings) 59 m² (Internal) 82 m² (External) greater than 40%) X Yes No
Garage / Parking /	Outbuildings
X Single garage Available on site?	Double garage Parking space No garage / garage space / parking space Yes No
Permanent outbuilding	gs:
Garden shed - conc	rete block walls and a mono-pitched asbestos roof.

Mortgage Valuation Report

Construction							
Walls Roof	Brick	X Stone Cavity X Slate	Concrete	Timber frame X Concrete block Felt	Other	(specify in Ger	eral Remarks)
	Lead	Zinc	Artificial sla	te 🔄 Flat glass fibre	Other	(specify in Ger	eral Remarks)
Special Risks							
Has the property	suffered struc	tural moveme	ent?			X Yes	No
If Yes, is this rece	nt or progress	sive?				Yes	XNo
Is there evidence, immediate vicinity		ason to antici	pate subsidence	heave, landslip o	r flood in the	Yes	X No
If Yes to any of th	e above, prov	ide details in	General Remark	S.			
Service Connec	tion						
Based on visual ir of the supply in G			ces appear to be	non-mains, please	e comment or	n the type a	nd location
Drainage	Mains	X Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Hea	iting:					
Full oil central he thermostatically			ler, via a wet radi	ator system, contr	rolled by a pro	ogrammer a	nd radiator
Site							
Apparent legal iss	ues to be ver	ified by the co	nvevancer Plea	se provide a brief	description in	General R	emarks
Rights of way	_	res / access	_	amenities on separate	· _	ed service conr	
Agricultural land in			Ill-defined bound				neral Remarks)
Location							
Residential suburb	Re	sidential within to	own / city 📃 Mixe	d residential / commer	cial 🗌 Mainl	y commercial	
Commuter village	Rei	note village	Sola	ted rural property	X Other	(specify in Ge	neral Remarks)
Planning Issues	S						
Has the property I			/ altered?	res X No			
If Yes provide det	alis in Genera	u Kemarks.					
Roads							
Made up road	Unmade roa	d 🗌 Partly	completed new road	Pedestrian a	ccess only	X Adopted	Unadopted

General Remarks

The property lies in a rural setting. It is adjoined on one side by a minor public road, one side by 2 Hatton Farm Cottages and otherwise by agricultural land.

It is located 0.2 miles from the edge of the village of Hatton (population 900), which has a primary school and several shops and 8 miles from Ellon (population 10,000), which has a secondary school, good range of shops and community facilities and a growing employment base. Other major regional centres of population include Peterhead (population 19,000) 9 miles and Aberdeen 23 miles.

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

Leakage from the shower has caused deterioration to the timberwork below and around its door. Given that the leakage appears to have been taking place for a while, the condition of the timber floor below, including joists, should be checked. The base of the external wall of the kitchen was damp and its skirting board is deteriorating. It was noted that the external ground level falls from the road to the front wall of the cottage; this may be causing dampness to the base of the front wall and improved drainage may need to be considered. Minor evidence of past wood-boring insect activity was found in some of the roof timbers inspected. It is recommended that the structural timberwork of the cottage be inspected by a reputable Timber and Damp Specialist Firm at a change of ownership and that any defects found in respect of possible penetrating dampness, timber decay or timber infestation should be treated and / or repaired without delay, including their cause(s) to prevent further deterioration of the fabric of the building

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; over the parts of the system that lies outwith the property, there are adequate servitude rights in favour of the property and that liability for the common parts of the system is shared equally with Cottage 2.

The residential property market within the North-east of Scotland suffered a fall in values during 2016 and 2017 as a result in the decline in the Region's oil related economy. From 2018 - 2020, the level of market activity remained fairly static, there was no significant upturn in values, marketing periods could be lengthy and a realistic asking price was required. The Covid-19 pandemic added uncertainty to the property market for the remainder of 2020 and throughout 2021/22. In the aftermath of the initial lock-down period from July 2020 onwards, local rural market activity increased significantly, with this leading to shorter marketing periods and an increase in values. From mid-2022 the residential property market generally has experienced more difficult conditions caused by rising interest rates, inflation and the cost of living; these conditions extended through 2023.

Essential Repairs

The shower cubicle should be upgraded/renewed and the damage caused to the surrounding timberwork from leakage should be repaired.

Estimated cost of essential repairs £

Retention recommended? Yes X No

Hatton Farm Cottages, 1, Hatton, Peterhead, AB42 0QN 4th March 2024 DBS/XP055784

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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	£ 80,000		
Market value on completion of essential repairs	£		
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 210,000		
Is a reinspection necessary?			
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 [477135 = 5193] Electronically signed by:-
Surveyor's name	David Silcocks
Professional qualifications	BSc, MRICS
Company name	ALLIED SURVEYORS SCOTLAND PLC
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Telephone	01224 571163
Fax	01224 589042
Report date	18th March 2024