survey report on:

Property address	Bankhead Farm and Cottage, Banff, AB45 2LQ
Customer	Mr Fittall
Customer address	Bankhead Farm and Cottage, Boyndie, Banff, AB45 2LQ
Prepared by	DM Hall LLP
Date of inspection	22nd August 2024



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.

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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.

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	Detached two storey house. Additional detached single storey cottage.	
Accommodation	MAIN HOUSE:	
	GROUND FLOOR:- Entrance Porch, Hall, Living Room, Sun Room, Bedroom, Dining Kitchen, Dining Room, Utility Room, Bathroom.	
	FIRST FLOOR:- Landing, Three Bedrooms, WC.	
	COTTAGE:-	
	GROUND FLOOR:- Entrance Hall, Kitchen, Living Room, Two Bedrooms, Bathroom, Shower Room.	
Gross internal floor area (m²)	Main house: 159m2 Cottage:84m2	
Neighbourhood and location	The property is located within a rural area. The property is surrounded by open countryside. A range of local transport, shopping, educational and social facilities are readily available in the town of Banff within reasonable commuting distance.	
Age	Originally built in 1900, with more recent additions and renovations.	
Weather	Clear and dry following a mixed spell.	
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.	
	Chimney stacks are of concrete block construction externally rendered. There are concrete slabs on top of chimney stacks. There are clay chimney pots. There are no chimney stacks on the cottage.	

Roofing including roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

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 roof over the main house is of a mansard style, pitched and slated with slate haffits. The roof over the single storey sections of the main house are pitched and slated. Ridges are formed in tile.

The cottage roof is pitched and clad in natural slate. The ridge is formed in tile.

There are photovoltaic panels fitted to the roofs of both properties.

Access to the roof spaces over the main house was obtained via ceiling hatches in the landing and kitchen. The roofs are of timber construction with timber sarking boards. There is evidence of underslate felt. Glasswool insulation has been laid between the ceiling joists. The roof spaces were not inspected due to the limited size of the spaces and a lack of suitable crawl boards.

The roof space over the cottage was accessed via hatches in the kitchen living room and bedroom. The cottage roof is of timber construction with timber sarking boards and underslate felt. Glasswool insulation has been laid between the ceiling joists.

The roof spaces were only inspected from the hatches and were not entered due to the limited size of the spaces and lack of suitable crawl boards.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The gutters are of a PVC, half round design with PVC, round downpipes.

Main walls

Visually inspected with the aid of binoculars where appropriate.

Foundations and concealed parts were not exposed or inspected.

The original walls are of solid stone construction. These have been extended up the way in concrete block. The extensions appear to be of solid concrete block construction externally rendered.

The cottage is partly of solid stone construction and partly of solid concrete block construction externally rendered. There are some sections clad in timber externally.

The external render has a painted finish.

Windows, external doors and joinery	Internal and external deers were analysis and algood where
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.
	Windows are of a double glazed timber casement type. There are double glazed Velux window units at first floor level. Entrance doors are generally of a timber framed and panelled type. Fascias are formed in timber. There are some sections of upper wall clad in timber.
External decorations	Visually inspected.
	External walls are painted. Timbers are painted. The external doors are varnished.
Conservatories / porches	Visually inspected.
	There are three entrance porches of concrete block construction under pitched and slated roof.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	Visually inspected.
	There is a large outbuilding of stone and concrete block construction under a profile metal sheet roof. This would be suitable for a range of purposes.
	There are three timber/profile metal sheds adjoining the larger outbuilding. There is a polytunnel.
Outside areas and boundaries	Visually inspected.
	The owner has advised the grounds extend to approximately 12 acres. This includes the driveway and extensive parking area at the front. The gardens immediately surrounding the houses, the area of cut grass with mature trees beyond the outbuilding to the east and a fenced grass field to the west. Part of the plot is utilised as an orchard. Boundaries are generally defined by post and wire fencing. Given the extent of the ground the boundaries have not been inspected. The land has not been measured.
Ceilings	Visually inspected from floor level.
	Ceilings are formed in plasterboard. There are some textured

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Walls are of timber stud construction with plasterboard finishes.
Floors including sub floors	Surfaces of synapsed flagge ways visually inspected No.
Floors including sub noors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	Ground floors are of solid concrete construction. The first floors are of suspended timber construction overlaid with chipboard.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal doors are of a flush ply type and framed and panelled effect type. There are a number of glazed doors. Skirtings and door facings are formed in timber.
	The kitchens of the cottage and main house contain a range of fitted floor and wall mounted units. The stairs in the main house is formed in timber with a timber balustrade around the top.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There are multi fuel stoves in the sitting room and kitchen.
Internal decorations	Visually inspected.
	Internal walls are papered or painted. Joinery finishes are generally painted.
Cellars	There are no cellars.
Floatsiaits	
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.
	Mains electricity supply. Visible wiring is of PVC coated cabling with 13 amp sockets. The electricity meter for the main house is located

Electricity externally. The consumer unit located within the porch. Wiring in the cottage is similar to the main house. The consumer unit and electricity meter for the cottage are located within the hall. Both properties are fitted with photovoltaic panels. These produce electricity which can be utilised or sold back to the grid subject to a feed-in tariff. The owner can provide more details on the panels. Gas No mains gas supply. 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 owner has advised that water is from the mains supply. Visible pipework is formed in copper and PVC materials. The ground floor shower room contains a white suite comprising low level WC, wash hand basin and shower cubicle with mixer shower over. The bathroom of the main house contains a white WC, wash hand basin, bath and shower cubicle with mixer shower over. The first floor toilet contains a white low level WC and wash hand basin. The bathroom at the cottage contains a white WC, wash hand basin and bath. 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. Each property is serviced by its own oil fired central heating boiler. Each property has a Worcester Heatslave 20/25 oil boiler. These supply steel panel radiators which are fitted with thermostatic valves. These also supply domestic hot water. Each boiler is supplied via its own oil tank. **Drainage** Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Each property is serviced by its own septic tank. Theses are both located within the boundaries. Fire, smoke and burglar alarms Visually inspected. No tests whatsoever were carried out to the system or appliances. There are smoke detectors fitted to ceilings.

Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure

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Fire, smoke and burglar alarms	compliance.
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Any additional limits to inspection

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

Both properties were occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.

In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.

Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.

My physical inspection of the roof void area was restricted due to insulation material, stored items and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.

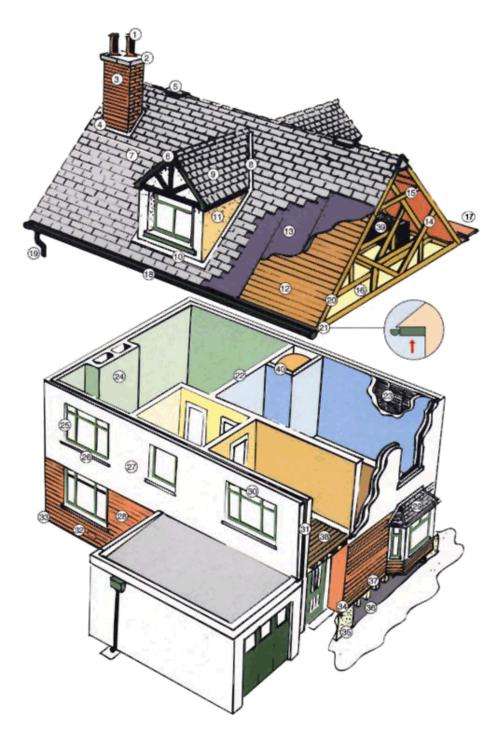
I was not able to inspect the sub floor area.

Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

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.

- 1) Chimney pots
- 2) Coping stone
- 3) Chimney head
- 4 Flashing
- 5) Ridge ventilation
- 6 Ridge board
- 7) Slates / tiles
- 8 Valley guttering
- 9 Dormer projection
- 10) Dormer flashing
- 11) Dormer cheeks
- (12) Sarking
- (13) Roof felt
- (14) Trusses
- 15) Collar
- 16) Insulation
- (17) Parapet gutter
- (18) Eaves guttering
- (19) Rainwater downpipe
- 20) Verge boards/skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- (25) Window pointing
- 6) Window sills
- 27) Rendering
- (28) Brickwork / pointing
- 29) Bay window projection
- 30 Lintels
- (31) Cavity walls / wall ties
- 32) Subfloor ventilator
- 33) Damp proof course
- 34) Base course
- 35) Foundations
- (36) Solum
- 37) Floor joists
- 38) Floorboards
- 39) Water tank
- 40 Hot water tank

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	No obvious evidence of significant movement noted within the limitations of my inspection.

Dampness, rot and infestation	
Repair category	1
Notes	No obvious evidence of significant dampness, rot or wood boring insect infestation.

Chimney stacks	
Repair category	2
Notes	There is some cracking to render on chimney stacks. A builder can inspect and undertake the necessary repairs.

Roofing including roof space	
Repair category	2
Notes	There are some areas of missing ridge pointing. There are a few cracked, broken and missing roof slates. There would appear to be a small area of water ingress below the flashing where the kitchen projection abuts the main house. A roofing contractor can inspect and carry out necessary repairs to ensure the roof remains wind and watertight. Regular and ongoing maintenance should be anticipated.

Rainwater fittings	
Repair category	1
Notes	No significant defects evident.

Main walls	
Repair category	2
Notes	There is some cracking to external render in various areas. A builder can inspect and undertake the necessary repairs.

Windows, external doors and joinery	
Repair category	2
Notes	The window units are of an older type. Seals on a number of double glazed window units have failed resulting in condensation between the panes. There are some areas of localised rot to external joinery finishes. There is some age related wear and tear to windows.

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	1
Notes	No significant defects evident.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	1
Notes	Generally the outbuildings are in a condition consistent with age and type. Regular and ongoing maintenance should be anticipated with outbuildings.

Outside areas and boundaries	
Repair category	1
Notes	No significant defects evident.

Ceilings	
Repair category	2
Notes	There is a damp stain to the sun room ceiling. This area was dry when tested indicating hidden leakage has been repaired. This area should be monitored for any signs of further deterioration. There is some condensation staining within porches.

Internal walls	
Repair category	1
Notes	The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.

Floors including sub-floors	
Repair category	2
Notes	There is a missing tile in the kitchen.
	It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category	2
Notes	There is no handrail on the stair. There is a hole in one of the doors. There is wear and tear to joinery finishes.

Chimney breasts and fireplaces	
Repair category	2
Notes	There is a cracked pane on the stove within the kitchen. Stoves have surface corrosion. It is assumed that the stoves comply with the Building Standards.
	Flues should ideally be swept and tested on an annual basis.

Internal decorations	
Repair category	2
Notes	There is some wear and tear to décor in places.

Cellars	
Repair category	-
Notes Not applicable.	

Electricity	
Repair category	2
Notes	There is a loose light fitting in the utility room. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

d Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	1
Notes No significant defects evident.	

Heating and hot water	
Repair category	1
Notes	There is corrosion to some of the radiators. It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.

Heating and hot water	
Repair category	1
Notes	Boilers and central heating systems should be tested and serviced by an OFTEC oil registered engineer on an annual basis to ensure their safe and efficient operation.

Drainage	
Repair category	1
Notes	Regular inspection and maintenance should be anticipated with the septic tank systems. It is assumed that the tanks are registered with SEPA.

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground floor.
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 No X
7. Are all rooms on the same level with no internal steps or stairs?	Yes No X
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 property is accessed via a shared private track. The completing conveyancer should verify right of access and liability in respect of future maintenance.

The owner has advised the grounds extend to approximately 12 acres. We have not measured this. The valuation is based on the assumption this information is correct.

Drainage is to two septic tanks. It is assumed that the tanks are registered with SEPA. The position regarding, age, location, condition and maintenance history should be clarified.

The property has been altered and extended in the past. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Estimated reinstatement cost for insurance purposes

House: £635,000 Cottage: £335,000 Outbuilding £600,000

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments	
£545,000 (Five hundred and forty five thousand pounds).	

Signed	Security Print Code [339021 = 7878] Electronically signed
Report author	Michael G McDonald
Company name	DM Hall LLP
Address	64 Market Place, Inverurie, AB51 3XN

Date of report	5th September 2024



Property Address	
Address Seller's Name Date of Inspection	Bankhead Farm and Cottage, Banff, AB45 2LQ Mr Fittall 22nd August 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	X Detached 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	elieve that the property was built for the public sector, Yes X No nilitary, police?
Flats/Maisonettes on	ly Floor(s) on which located No. of floors in block Lift provided? Yes No
Approximate Year of	
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	3 Living room(s) 4 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 1 WC(s) 1 Other (Specify in General remarks)
Gross Floor Area (ex	cluding garages and outbuildings) 242 m² (Internal) m² (External)
Residential Element	(greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	□ Double garage ▼ Parking space □ No garage / garage space / parking space ▼ Yes □ No
Permanent outbuildin	ngs:
There is a large out be suitable for a rar	building of stone and concrete block construction under a profile metal sheet roof. This would nge of purposes.
There are three tim	ber/profile metal sheds adjoining the larger outbuilding. There is a polytunnel.

Construction								
Walls	Brick	X Stone	Cond	crete	Timber frame			
vvano	Solid	Cavity		I frame	Concrete block	Othe	er (specify in Ger	neral Remarks)
Roof	Tile	X Slate	Asph		Felt		or (opcony iii Cor	iorai riomanio)
	Lead	Zinc		cial slate	Flat glass fibre	Othe	er (specify in Ger	neral Remarks)
							(-	,
Special Risks								
Has the property s	suffered struc	tural moveme	nt?				Yes	X No
If Yes, is this rece	nt or progress	sive?					Yes	No
Is there evidence, immediate vicinity	history, or rea?	ason to anticip	oate subsid	ence, hea	ve, landslip o	or flood in th	e Yes	X No
If Yes to any of the	e above, prov	ide details in (General Re	marks.				
	<i></i>							
Service Connec	tion							
Based on visual in of the supply in Ge			es appear t	o be non-	mains, pleas	e comment	on 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 o	f Central Hea	ting:						
The cottage and	main house I	nave separate	oil fired bo	ilers supp	lying indeper	ndent centra	al heating sys	tems.
Site								
	uoo to bo vor	ified by the co	n) (0) (0) 00°	Diagon	rovido o briof	docariation	in Conoral D	om orko
Apparent legal iss Rights of way	X Shared driv	-	_	-	ties on separate	_	ared service con	
X Agricultural land inc				boundaries	iles on separate		er (specify in Ge	
Agricultural land line	Sidded Willi propi	orty	iii deliiied	boundanes			ici (specily ili oc	noral Nomano,
Location								
Residential suburb	Res	sidential within to	wn / city	Mixed resid	dential / comme	rcial Mai	inly commercial	
Commuter village	Rer	note village	X	Isolated ru	ral property	Oth	er (specify in Ge	neral Remarks)
Planning Issues	•							
Has the property b	een extende	d / converted .	/ altered?	X Yes	No			
If Yes provide deta	ails in Genera	l Remarks.						
Roads								
Made up road	Unmade roa	d Partly	completed nev	v road [Pedestrian a	ccess only	X Adopted	Unadopted

General Remarks

Generally the property was found to be in acceptable condition commensurate with age and type. There are some items of repair and maintenance required.

The property is accessed via a shared private track. The completing conveyancer should verify right of access and liability in respect of future maintenance.

The owner has advised the grounds extend to approximately 12 acres. We have not measured this. The valuation is based on the assumption this information is correct.

Drainage is to two septic tanks. It is assumed that the tanks are registered with SEPA. The position regarding, age, location, condition and maintenance history should be clarified.

The property has been altered and extended in the past. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

OTHER ACCOMODATION:- Utility Room.

COTTAGE ACCOMMODATION:- Kitchen, Living Room, Two Bedrooms, Bathroom, Shower Room.

Essential Repairs			
None apparent.			
Estimated cost of essential repairs £	Retention recommended? Yes	X No	Amount £

Comment on Mortgagea	bility	
some lenders that may no	table security for mortgage purposes at the figure of value outlined below. It accept the property as a suitable security for mortgage purposes due to be being two separate residential properties within the Title. You should che to purchase.	the inclusion
Valuations		
Market value in present cor	ndition	£ 545,000
Market value on completion	of essential repairs	£
Insurance reinstatement va	lue	£ 1570000
(to include the cost of total	rebuilding, site clearance, professional fees, ancillary charges plus VAT)	
Is a reinspection necessary	?	Yes X No
Buy To Let Cases		
What is the researchle ren	go of monthly routed income for the property accuming a letting on a C	C
month Short Assured Tenai	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£
Is the property in an area w	there there is a steady demand for rented accommodation of this type?	Yes No
Declaration		
Signed	Security Print Code [339021 = 7878]	
Surveyor's name	Electronically signed by:- Michael G McDonald	
Professional qualifications	BSc MRICS	
Company name	DM Hall LLP	
Address	64 Market Place, Inverurie, AB51 3XN	
Telephone	01467 624393	

5th September 2024

Fax

Report date

Property Questionnaire

PROPERTY ADDRESS:

BANKHEAD FARM HOUSE BANKHEAR FARM COTTAGE.

SELLER(S):

W. A. FITTALL

COMPLETION DATE OF PROPERTY QUESTIONNAIRE: 25 - 8 - 24

PROPERTY QUESTIONNAIRE

NOTE FOR SELLERS

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

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

1.	Length of ownership	22 YEARE				
	How long have you owned the property?	27 YEARS				
2.	Council Tax					
alternative and	Which Council Tax band is your property in?					
	A B C D E F G	Н				
3.	Parking					
	What are the arrangements for parking at your	property?				
-	(Please indicate all that apply)					
	• Garage 🗸					
	Allocated parking space					
	• Driveway 🗸					
	Shared parking					
	On street					
	Resident permit					
	Metered parking					
	Other (please specify):					

4.	Conservation Area	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ Den't know
5.	Listed Buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	¥es/No
6.	Alterations / additions / extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes/Mo
	If you have answered yes, please describe the changes	YES
	which you have made: NEW BEDROOM AS BATHROOM (EN-SUITE) TO COTTAGE. and re-build barn.	

	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	YES
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	017
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.	with Colicitus
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes/No YES
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/Mo
	(ii) Did this work involve any changes to the window or door openings?	¥æs/No
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	APPROX 2005
	Please give any guarantees which you received for this work to your solicitor or estate agent.	home

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes/partial – what kind of central	Yes/No/ Partial
	heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)	016.
	If you have answered yes, please answer the 3 questions below:	
b.	When was your central heating system or partial central heating system installed?	2006
C.	Do you have a maintenance contract for the central heating system?	¥es/No
	If you have answered yes, please give details of the company with which you have a maintenance agreement:	SERVICED BY N. E BOLLE EVERY SEVT.
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	Sept

8.	Energy Performance	Certificate		
	Does your property Certificate which is le	y have an ss than 10 yea	Energy Performance ars old?	Yes/ No
9.	Issues that may have	affected your	property	
a.	Has there been any st damage to your prope			¥es/No
	If you have answered any outstanding insu	<u>yes,</u> is the da rance claim?	mage the subject of	¥es/No
b.	Are you aware of the existence of asbestos in your property?			¥es/No
	If you have answered	<u>yes,</u> please g	ive details:	N/A.
10.	Services			
a.	Please tick which services are connected to your property and give details of the supplier:			
	Services	Connected	Supplier	
	Gas / liquid petroleum gas			
	Water mains / private water supply	/	Scottish, water	

	Mains drainage			
	Telephone			
	Cable TV / satellite			
	Broadband	<u></u>		
b.	Is there a septic tank	system at your	property?	Yes/No
	If you have answered questions below:	<u>yes</u> , please an	swer the two	
C.	Do you have approprize from your septic tank		s for the discharge	Yes/ N o/ Don't Know
d.	Do you have a mair tank?	ntenance contr	act for your septic	Yes/No
	If you have answere company with which	<u>ed yes,</u> please you have a ma	give details of the intenance contract:	COUNCIL CLEIAR IT OUT EVERY 3 year
	Scottis	H WATER		

11.	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details: SHARED DRIVE FROM B9075	Yes/No/ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	Yes/No/ Not applicable
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes/No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:	Yes/No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	Yes/No

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

13.	Specialist Works							
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes/ No						
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property							
	2002							
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes/No						
	If you have answered yes, please give details							
	woodwarm							
	2002							
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	YE3						
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.							

	Guarantees are held by:							
	500 eveish							
14.	Guarantees							
a.	Are there any guarantees following:	or w	arrant	ies for ar	ny of the			
(i)	Electrical work	No	Yes	Don't Know	With title deeds	Los t		
(ii)	Roofing	No	¥es	Don't Know	With title deeds	Lost		
(iii)	Central heating	No	¥es	Don't	With title	Lost		
(iv)	NHBC	No	Yes	know Don't	deeds With title	Lost		
(v)	Damp course	No	Yes	know Don't	deeds With title	Lost		
				know	deeds			
(vi)	Any other work or installations?	No	Yes	Don't know	With title deeds	Lost		
	(for example, cavity wall			KIIOW	docas			
	insulation,							
	underpinning, indemnity policy)							
b.	If you have answered 'yes	s'or'	with ti	itle deed	<u>s',</u> please give o	details		
	of the work or installation	s to	which	the guar	antee(s) relate(s):		
	certificate with Solicitor							

C.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:	¥es/No
15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:	Yes/No/ Den't Know
16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	¥es/No/ ∍Đ on 't k no w
b.	that affects your property in some other way?	Y es /No/ Don 't
C.	that requires you to do any maintenance, repairs or improvements to your property?	know Yes/No/ Don't know

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.

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

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

