

Single Survey

survey report on:

Property address	2 Back Path Banff AB45 1AR
Customer	Mr and Mrs I McInnes
Customer address	2 Back Path Banff AB45 1AR
Prepared by	Shepherd Chartered Surveyors
Date of inspection	12/06/2025



www.shepherd.co.uk

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 marking 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 Rules 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 Report².

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.

1.10 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

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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.

Single Survey

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	A traditional style ,two and a half storey, mid-terraced dwellinghouse.
Accommodation	Ground Floor - Entrance hall, lounge and rear vestibule. First Floor - Bedroom and dining kitchen, with toilet with w.c. off. Second Floor - Two bedrooms and bathroom with w.c.
Gross internal floor area (m²)	113 square metres or thereby.
Neighbourhood and location	The subjects are situated within an established mixed residential and commercial area in Banff town centre. Surrounding properties are generally in mixed use, including houses, flats, commercial premises and a Court House nearby. Adequate local amenities can be found within easy reach.
Age	It is understood the property dates from around 1750.
Weather	Dry and bright.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There are two chimney stacks, of pointed and rendered stone construction, with clay chimneypots and having cement mortar skews and metal flashings around the chimney heads. The chimneys were inspected from ground level only and some sections were not clearly seen.

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 roof is of traditional pitched timber construction, externally clad with slates, and having a tiled ridge. There are traditional style slated dormers to the front, with metal lined valleys around the dormers. The roof covering was inspected from ground level only and was restricted due to the height of the building. The rear roof pitch was unseen. An inspection of the roof space over the property was carried out, access being gained via a ceiling hatch on the top floor landing. This area was found to be partly floored although unlined. Inspection was restricted due to stored goods and insulation material.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater fittings comprise a mixture of cast iron and pvc gutters and downpipes. It was not raining at the time of inspection and the adequacy of the system could not be verified.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls are of solid stone construction, externally rendered and painted.

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 of mixed style and age, mainly of traditional timber sash and casement construction, partly double glazed and partly single glazed. In addition, there are some double glazed timber velux style windows within the upper floor accommodation. Not all windows were opened or tested in operation. The main entrance door is of traditional style timber panelled construction with small single glazed upper sections. There is restricted headroom at the front entrance. The back door is of timber flush panel construction. There are timber fascia to the dormer projections.
External decorations	Visually inspected. There is paintwork to rendering to the outer walls, to external joinery timbers and to cast iron rainwater fittings.
Conservatories / porches	There is no porch or conservatory.
Communal areas	Circulation areas visually inspected. There is an enclosed shared passageway at the right-hand side of the house.
Garages and permanent outbuildings	There is no garage or outbuildings pertaining to the property.
Outside areas and boundaries	Visually inspected. The subjects are contained within a sloping site, with direct street frontage, shared passageway to the side, and small shared courtyard area to the rear. The courtyard area is concrete surfaced, bounded by adjacent buildings.

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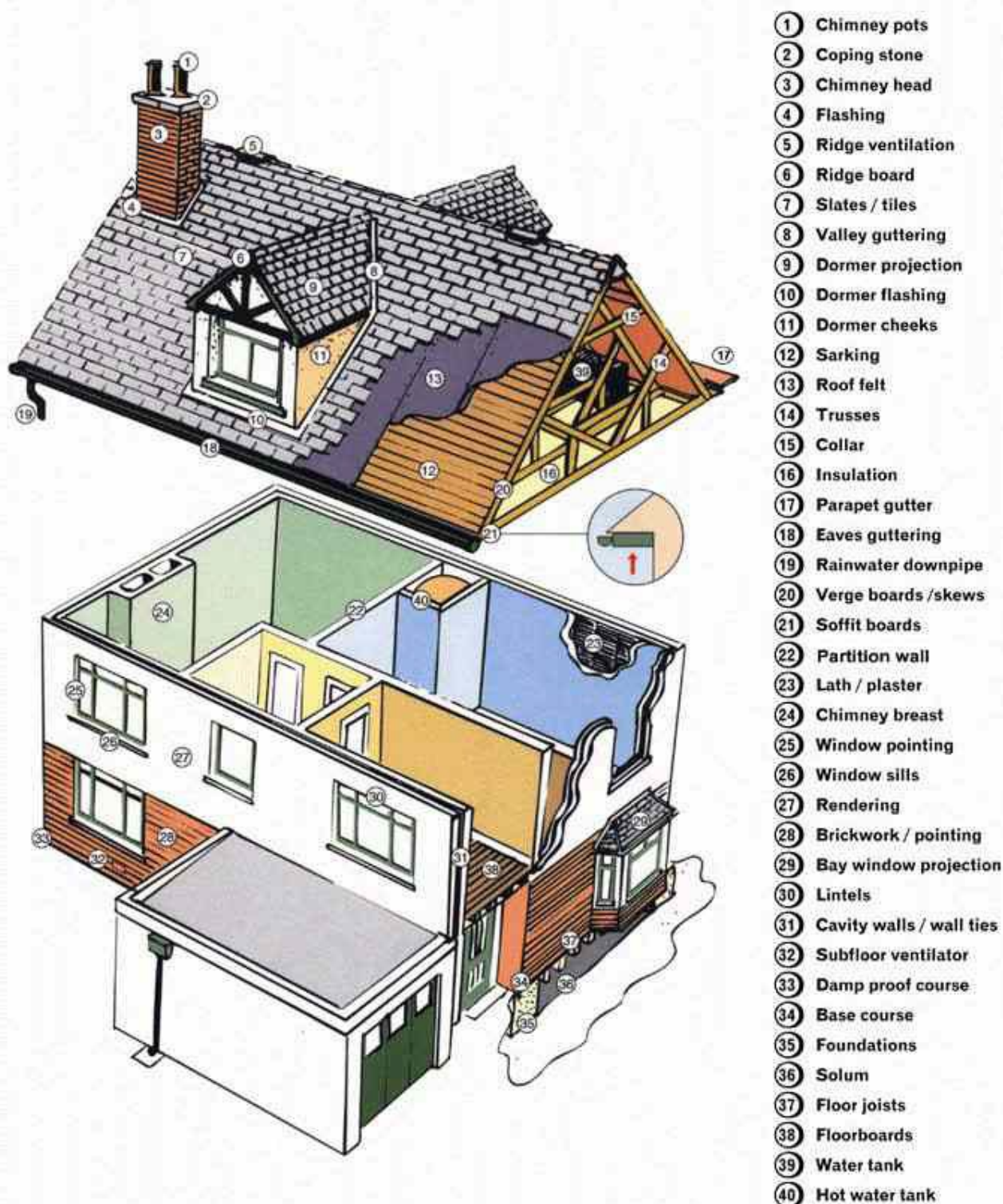
Ceilings	Visually inspected from floor level. Ceilings appeared to be partly of timber lath and plaster, and partly plasterboard lined. There is timber cladding to the ceiling in the bathroom. There are coombed ceilings within the top floor accommodation.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls and partitions are partly plastered directly onto stonework, partly of timber lath and plaster, and partly plasterboard lined. There is timber cladding and tiling to walls in the bathroom.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. The flooring at ground level is of solid concrete or similar, and to the upper levels is of suspended timber laid in tongue and groove boarding. No close inspection of the flooring was possible due to fixed and fitted floor coverings and furniture throughout, and all areas were unseen.
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 mixed style, partly of timber pressed panel, partly of timber flush panel, and partly of timber and glass panel. Skirtings and door facings appeared to be of hardwood and softwood. A timber staircase with timber handrails provides access to the upper levels. The kitchen is equipped with a range of traditional style wall and base cupboards, worktop surfacing and a stainless steel sink unit and drainer.

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is a substantial exposed stone fireplace, with open chimney breast, in the ground floor livingroom. There is a traditional style wood burning stove recessed into a chimney breast in one of the top floor bedrooms. Chimney breasts elsewhere within the property have been boarded over and are no longer in use. The presence of a chimney or chimney breast should not be taken as an indication that there is any adequate or useable flue present.
Internal decorations	Visually inspected. Internal walls and ceilings are mainly painted, as are joinery timbers throughout.
Cellars	There are no cellars.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. A mains supply of electricity is laid on to the property. The electric meter and fusebox, incorporating residual circuit breakers, are located within the understair cupboard off the ground floor hallway. There is a distribution of 13 amp socket outlets throughout the main accommodation.
Gas	Accessible parts of the system 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. A mains supply of gas is laid on to the property. The gas meter is located in the ground floor livingroom. The only gas appliance within the property is the central heating boiler.

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. A mains supply of water is laid on to the property. There are two stop-cocks located within the rear vestibule area, although the rising main is concealed and was unseen. The plumbing system, where seen, comprises copper supply pipes and pvc wastepipes. There is no requirement for a cold water storage tank within the property. The bathroom is equipped with plain style, white three piece sanitary fittings, together with an electric instantaneous shower over the bath, and glazed shower screen. The toilet is equipped with plain style, white w.c. and wash-hand basin. (The toilet is accessed directly off the kitchen, possibly contrary to current Building Regulations). Leakage can often occur around sanitary fittings causing deterioration to concealed areas which may only become apparent once the fittings are removed.
Heating and hot water	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. Space heating is provided by a gas-fired central heating system. A wall mounted "Ideal" condensing combi boiler located within the rear vestibule supplies individually thermostatically controlled pressed steel radiators throughout the main accommodation. Hot water is also provided directly from the central heating boiler, with no requirement for a hot water storage cylinder within the property.
Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Drainage is assumed to be connected to the main public sewer.

Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. All Scottish homes require 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. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.
Any additional limits to inspection	The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. Full and safe access was not available to the roof void area due to the presence of stored goods and insulation material. Woodwork or other parts of the structure that were covered, unexposed or inaccessible have not been inspected and we are therefore unable to confirm that any such part of the property is free from beetle, rot or other defects. Externally, the inspection was from ground level only and parts of the roof covering and chimneys, in particular, were not clearly seen due to the height of the building and the close proximity of adjacent properties. Windows were not all fully opened or tested. 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.

Sectional Diagram showing elements of a typical house



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

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2. Condition

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

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

 Structural movement	
Repair category	1
Notes	There is evidence of past settlement of the building, reflected by distinct sloping to flooring internally. On the basis of a single inspection this appeared longstanding, with no evidence of recent movement apparent.

 Dampness, rot and infestation	
Repair category	2
Notes	Damp meter readings were taken where considered appropriate within the property and high moisture levels were detected to internal walls and ceilings at localised areas within the upper floor accommodation. Under these circumstances there is the possibility of rot affecting concealed timbers due to damp absorption. Traces of woodbore infestation were noted to timbers within the property, requiring eradication treatment works by a specialist contractor, unless documentation is available confirming previous works of this nature. In view of the age of the property and as a precautionary measure, it is recommended that an inspection of the entire subjects, including exposure work, be carried out by a reputable timber and damp specialist, prior to purchase, having particular regard to woodworm, dampness and possible timber rot, with a view to implementing any repairs and remedial works deemed necessary in this respect.



Chimney stacks

Repair category	1
Notes	Chimney stacks appear to be in a fair state of repair within the limitations of our inspection but can be vulnerable to defect and should be regularly maintained. Chimneys are of a type and age where a degree of regular, ongoing maintenance should be anticipated.



Roofing including roof space

Repair category	2
Notes	Where seen, some broken roof slates were noted, together with sections of weathered ridge pointing, although there is also evidence of recent roof repairs. The roof covering is of a type and age where a degree of regular, ongoing maintenance should be anticipated and more extensive overhaul work may be required in due course. The further advice of a competent roofing contractor should be obtained in this respect, prior to purchase. Within the roof space there is old damp staining evident on roof timbers, and corrosion affecting roof fixing nails, typical of the age of the property. Roof timbers have been affected by scattered woodworm infestation, possibly requiring eradication treatment works by a specialist contractor, as referred to above.



Rainwater fittings

Repair category	2
Notes	Cast iron rainwater fittings are corroded and in need of an overhaul or replacement. There is evidence of past leakage from the guttering, notably to the rear elevation. All rainwater fittings should be checked during heavy rainfall and any necessary repairs carried out. Where previous leakage or overflow from rainwater goods has occurred a precautionary check of the surrounding building fabric is recommended with particular reference to damp or rot related defects.

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Main walls

Repair category	1
Notes	Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.



Windows, external doors and joinery

Repair category	2
Notes	There are some old single glazed windows within the property, with external timbers showing signs of weathering and decay. All external joinery should be checked by an appropriate contractor and repaired or replaced as necessary. Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions.



External decorations

Repair category	2
Notes	The external decoration is weathered in places and in need of renewal following any necessary repairs.



Conservatories/porches

Repair category	N/A
Notes	



Communal areas

Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted to the shared passageway.



Garages and permanent outbuildings

Repair category	N/A
Notes	

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Outside areas and boundaries

Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted to the rear courtyard area.



Ceilings

Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted. There is plaster cracking to some ceilings, consistent with age, which will require repair prior to future redecorative works. Original plasterwork will be susceptible to cracking and deterioration due to age.



Internal walls

Repair category	2
Notes	Within the limitations of our inspection no significant defects were noted. There is plaster cracking to some wall linings, consistent with age, requiring repair prior to future redecorative works. Original plasterwork will be susceptible to cracking and deterioration due to age.



Floors including sub-floors

Repair category	1
Notes	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. As referred to above, there is distinct sloping evident to flooring, notably within the upper levels, possibly due to past settlement of the building although not unusual in a property of this type and age.



Internal joinery and kitchen fittings

Repair category	1
Notes	Internal joinery is generally serviceable however some wear and tear items were noted to kitchen fittings/internal doors/facings etc. and future maintenance or upgrading should be anticipated. Low level internal glazing should be checked for safety glass. Kitchen fittings may require future modernisation to suit the purchaser's taste.



Chimney breasts and fireplaces

Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted. It is assumed that the stove has been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed in full, safe working order. The flue should be regularly swept. Ventilators should be fitted to disused chimney breasts to prevent a build-up of moisture therein.



Internal decorations

Repair category	1
Notes	The property is in reasonable decorative order.



Cellars

Repair category	N/A
Notes	

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Electricity

Repair category	2
Notes	At the time of inspection there was no evidence to indicate recent testing of the electrical installation. The Institution of Engineering and Technology recommends that domestic electrical installations are periodically checked and upgraded to comply with current electrical regulations. Unless a Periodic Inspection Report or an Electrical Installation Condition Report has been prepared on the property by a qualified electrician in recent years then the possibility exists that the installation may not conform with current regulations.



Gas

Repair category	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.



Water, plumbing and bathroom fittings

Repair category	2
Notes	There is a broken section of waste stack externally at the rear of the building, in need of repair or replacement. No tests have been undertaken of the plumbing system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas. The cold water rising main was unseen. Having regard to the age of the property it is possible that the rising main may be of lead pipework although this could not be ascertained within the scope of our inspection. A precautionary check by a plumbing contractor would be prudent. Sanitary fittings appear serviceable however surround seals, tiling and finishes should be checked and maintained watertight. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects.

Single Survey



Heating and hot water

Repair category	1
Notes	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.



Drainage

Repair category	1
Notes	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	N/A
Communal areas	1
Garages and permanent outbuildings	N/A
Outside areas and boundaries	1
Ceilings	1
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	N/A
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
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, First & Second			
2. Are there three steps or fewer to a main entrance door of the property?	Yes	☒	No	☐
3. Is there a lift to the main entrance door of the property?	Yes	☐	No	☒
4. Are all door openings greater than 750mm?	Yes	☐	No	☒
5. Is there a toilet on the same level as the living room and kitchen?	Yes	☐	No	☒
6. Is there a toilet on the same level as a bedroom?	Yes	☒	No	☐
7. Are all rooms on the same level with no internal steps or stairs?	Yes	☐	No	☒
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	☐	No	☒

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

It is understood that the subjects are contained within a Conservation Area and that this particular property is classified as a Listed Building. Further information in this regard can be obtained from the local authority or Historic Scotland.

As far as we could ascertain, no significant alterations or additions have been made to the property in recent years which would have required local authority approval, although this cannot be guaranteed.

Any existing timber specialist Report and Guarantee documentation, if available, should be obtained, checked and held for future reference purposes.

The full extent of the site and any shared areas pertaining thereto should be ascertained from the Title Deeds.

The road and footpath fronting the property are fully formed and, we assume, maintained by the local authority. This should be confirmed.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than SIX HUNDRED AND FIFTY THOUSAND POUNDS STERLING (£650,000).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

As the property is classified as a Listed Building, the above assessment is for guidance only and a more detailed assessment of the reinstatement cost should be obtained from a Chartered Architect or Building Surveyor to ensure that any necessary additional cover is arranged.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of ONE HUNDRED AND FIVE THOUSAND POUNDS STERLING (£105,000).

Single Survey

Signed	<i>Alan V Kennedy</i> Electronically signed :- 17/06/2025 08:37
Report author	Alan V Kennedy
Company name	J & E Shepherd Chartered Surveyors
Address	54 Broad Street Fraserburgh AB43 9AH
Date of report	12/06/2025

Mortgage Valuation Report



Property Address

Address 2 Back Path, Banff, AB45 1AR
Seller's Name Mr and Mrs I McInnes
Date of Inspection 12/06/2025

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Other

Accommodation

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

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)
Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

☐ Single garage ☐ Double garage ☐ Parking space ☒ No garage / garage space / parking space

Available on site? ☐ Yes ☐ No

Permanent outbuildings:

None.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)
Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No

If Yes, is this recent or progressive? ☐ Yes ☒ No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No

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

Service Connections

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

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

Brief description of Central Heating and any non mains services:

Gas-fired combi boiler to radiators.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The subjects are situated within an established mixed residential and commercial area in Banff town centre. Surrounding properties are generally in mixed use, including houses, flats, commercial premises and a Court House nearby. Adequate local amenities can be found within easy reach.

It is understood that the subjects are contained within a Conservation Area and that this particular property is classified as a Listed Building. Further information in this regard can be obtained from the local authority or Historic Scotland.

At the time of inspection the property was found to be in a condition generally consistent with its age and type of construction but some works of maintenance and repair are required. Elements of the property are aging and likely to require attention.

There is evidence of past settlement of the building, reflected by distinct sloping to flooring internally. On the basis of a single inspection this appeared longstanding, with no evidence of recent movement apparent.

In view of the age of the property and as a precautionary measure, it is recommended that an inspection of the entire subjects, including exposure work, be carried out by a reputable timber and damp specialist, prior to purchase, having particular regard to woodworm, dampness and possible timber rot, with a view to implementing any repairs and remedial works deemed necessary in this respect.

Essential Repairs

None apparent.

Estimated cost of essential repairs

Retention recommended? ☐ Yes ☒ No

Retention amount

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuation

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £

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

Is a reinspection necessary? ☐ Yes ☒ No

Mortgage Valuation Report

Declaration

Signed	<i>Alan V Kennedy</i> Electronically signed :- 17/06/2025 08:37
Surveyor's name	Alan V Kennedy
Professional qualifications	MRICS
Company name	J & E Shepherd Chartered Surveyors
Address	54 Broad Street, Fraserburgh, AB43 9AH
Telephone	01346 517456
Email Address	fraserburgh@shepherd.co.uk
Date of Inspection	12/06/2025