survey report on:

Property address 325 HOLBURN STREET, ABERDEEN, AB10 7FP

	Customer	Mr Harpal Singh Garcha
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Customer address	c/o Esson & Aberdein, The Charter Building, Anderson Drive, Aberdeen, AB15 6FZ
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Prepared by	DM Hall

Date of inspection	17th January 2023
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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



The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.²

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

² Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

Terms and Conditions

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	Semi-detached one storey, attic and semi-basement period dwelling.
Accommodation	GROUND FLOOR - hall, living room, and kitchen.
	LOWER GROUND HALL - sitting room and bedroom.
	ATTIC FLOOR - two bedrooms and toilet.

Gross internal floor area (m²)	116 sq.m.
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Neighbourhood and location	The property is located in an established private residential area to the south of Aberdeen City Centre. Locally, there are adequate
	facilities and amenities.

Age	Built circa 1870.

Weather	Dry and bright.

Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	There is a stone chimney stack with clay chimney pots.

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 a pitched timber rafter design with timber sarking board. There are dormer windows front and rear.

Roofing including roof space	The roof is clad with slates. There are metal flashings.
	The roof space was inspected via the eaves hatches to the front and rear of the attic. The eaves are floored are floored and suitable for storage. The roof was also inspected via a ceiling hatch in the attic floor toilet.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Gutters and downpipes are formed in metal and PVC sections.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The walls are of traditional solid granite construction, pointed externally.

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 entrance doors are of timber panel construction. The windows are of PVC casement design although there are some timber casement velux skylights. All windows are equipped with double glazed sealed units.

External decorations	Visually inspected.
	External timbers are painted.

Conservatories / porches	None.
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Communal areas	None.

Garages and permanent outbuildings	Visually inspected.
	There is a brick and felt store and a timber and felt shed.

Outside areas and boundaries	Visually inspected.
	The front garden is mostly set out in a stone chipped bed whilst to the rear/side the garden is set out in grass. Site boundaries comprise rubble stone walls and timber fencing.

Ceilings	Visually inspected from floor level. The ceilings are lined in plaster and lath and plasterboard.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The walls are lined in plaster and lath and plasterboard. There are some ceramic tile and water proof laminate wall finishes. There are some exposed stone features to the gable particularly in the kitchen.
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Floors including sub floors	The lower ground floor is finished in flagstones where visible, possibly with concrete flooring elsewhere. The upper floors are of suspended timber design with tongue and groove timber floorboards.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal doors are of timber panel construction. There are fitted wardrobes in the front attic bedroom.
	The kitchen has a wide range of modern wall and base units with white gloss laminate doors and quartz worktops. The installation incorporates a range of integrated appliances.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	The living room fireplace at the ground floor has a solid fuel stove on a slate hearth with a timber mantelpiece. There is a new solid fuel stove in the sitting room on the lower ground floor on a concrete slab hearth.

Internal decorations	Visually inspected.
	Emulsion paint finishes.

Cellars	None.
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 electricity supply is connected. The circuit breaker distribution board is located in the cupboard at the front of the basement hallway and the meter is mounted externally to the front
325 HOLBURN STREET, ABERDEEN AB10 ZEP	

Electricity	of the house.	
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 gas supply is connected and the meter is located externally to the front of the house.	
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 water supply is connected. The plumbing system, where visible, is formed in plastic and copper pipework. There is a main stopcock in the cupboard at the front of the hallway in the basement.	
	The bathroom and toilet have modern white suites comprising wall mounted and vanity unit wash hand basins, close couple WC's and a glazed screen shower enclosure with mixer shower. A macerator appears to be connected to the attic floor WC.	
Heating and hat water		

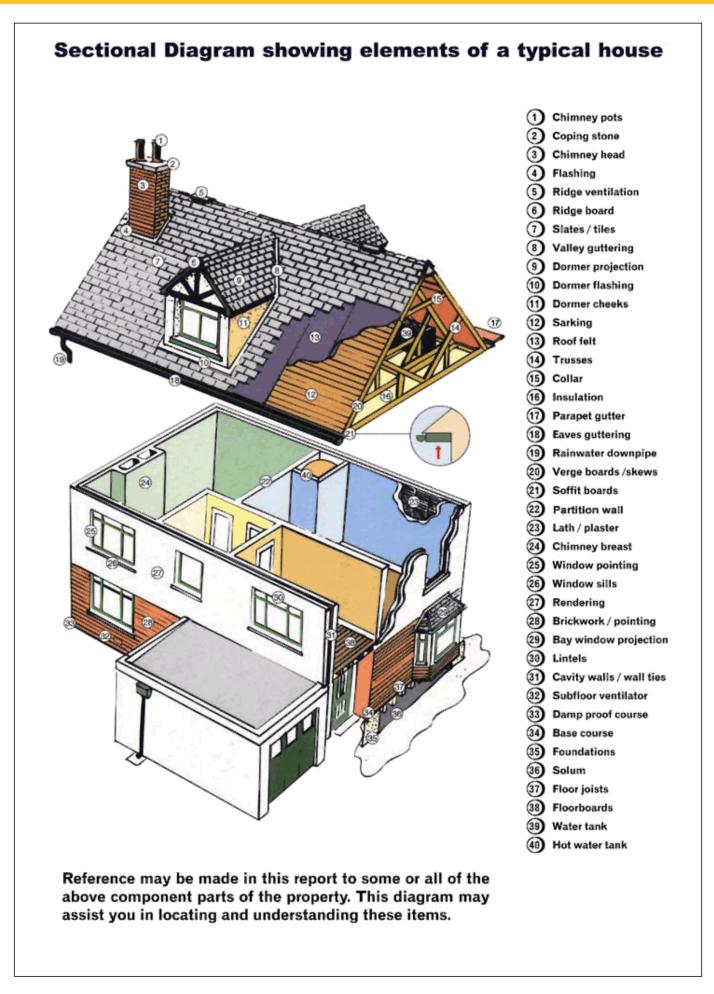
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	A modern gas fired Ideal condensing combi boiler is located in the kitchen. The boiler serves a series of radiators installed throughout the property and also provides domestic hot water on demand.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is to the main sewer.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke detectors are installed.
	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 compliance.

Fire, smoke and burglar alarms	Smoke detectors are installed.
	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 compliance.

Any additional limits to inspection	There are some fitted floor coverings. The inspection of the roof space was restricted to the areas visible from the hatches. The inspection of the roof structure was restricted due to insulation and fabric linings.
	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. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.
	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.
	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.



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 movemen	t
Repair category	1
Notes	No obvious evidence of significant movement noted within the limitations of my inspection.

Dampness, rot and infestation	
Repair category	2
Notes	Woodworm flight holes could be seen to the internal timberwork throughout the property. If the property has not been spray treated for woodworm then this may be required.
	Damp penetration was noted to the plasterwork around the rear doorway. There is evidence of decay to the floor below this doorway and also to the joist ends below the floor finish.
	Damp mould was noted to parts of the skirting boards/plasterwork in the lower ground floor public room. High damp meter readings were noted to the plasterwork in this area and some damp proofing measures may be required.
	A timber and damp proofing specialist should be engaged to carry out an inspection of the property with a view to carrying out any necessary remedial works under Guarantee.

Chimney stacks	
Repair category	2
Notes	There are areas of weathered pointing to the chimney.

Roofing including roof space	
Repair category	1
Notes	The roof appears to have been re-slated in recent years. It should be noted that slates roofs do require regular routine maintenance.

Rainwater fittings	
Repair category	1
Notes	There is some surface corrosion to the rainwater fittings.

Main walls	
Repair category	2
Notes	There are areas of cracked/weathered pointing to the gable particularly towards the wall head. In addition the masonry work to the rear elevation requires repair/repointing where a lean-to extension appears to have been removed. The condition of the masonry work in this area may be contributing to the damp penetration noted internally.

Windows, external doors and joinery	
Repair category	1
Notes	No significant defects evident.

External decorations	
Repair category	1
Notes	The rear door is weathered and requires repainting.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	2
Notes	The outbuildings are generally in poor condition.

Outside areas and boundaries	
Repair category	2
Notes	The site boundary walls require repair and repointing.

Ceilings	
Repair category	1
Notes	There is general cracking to the plasterwork.

Internal walls	
Repair category	1
Notes	There is general cracking to the plasterwork.

Floors including sub-floors	
Repair category	1
Notes	No significant defects evident. 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	1
Notes	The cabinet door to the integrated dish washer is loose and should be properly fitted.

Chimney breasts and fireplaces		
Repair category	1	
Notes	Solid fuel stoves have been installed in the public rooms . It is assumed that the installation complies with the Building Standards.	
	Ideally, flues should be swept and tested on an annual basis.	

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	1
Notes	No significant defects evident.

Electricity	
Repair category	1
Notes	The electrical installation is generally of a modern standard. 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.

Gas	
Repair category	1
Notes	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

F Water, plumbing and bathroom fittings	
Repair category	2
Notes	The toilet on the attic floor does not appear to comply with regulations in so far as there is no mechanical ventilation. The use of a macerator with the WC is not

F Water, plumbing and bathroom fittings	
Repair category	2
Notes	normal practice. Damp staining to the ceiling plasterwork directly below the toilet may be indicative of leakage from the plumbing. The WC installation should be checked for leakage.

Heating and hot water	
Repair category	1
Notes	It is good practice to have the central heating system checked immediately upon taking occupation.

Drainage	
Repair category	1
Notes	No significant defects evident.

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

Structural movement1Dampness, rot and infestation2Chinney stacks2Roofing including roof space1Rainwater fittings1Main walls2Windows, external doors and joinery1External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Gas1Heating and bathroom fittings2Heating and hot water1Drainage1		
Chimney stacks2Roofing including roof space1Rainwater fittings1Main walls2Windows, external doors and joinery1External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Structural movement	1
Roofing including roof space1Rainwater fittings1Main walls2Windows, external doors and joinery1External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Dampness, rot and infestation	2
Rainwater fittings1Main walls2Windows, external doors and joinery1External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Internal decorations1Cellars1Internal decorations1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Chimney stacks	2
Main walls2Windows, external doors and joinery1External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Internal decorations1Cellars1Internal decorations1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Roofing including roof space	1
Windows, external doors and joinery1External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Rainwater fittings	1
External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Main walls	2
Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Internal decorations1Cellars1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Windows, external doors and joinery	1
Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	External decorations	1
Garages and permanent outbuildings2Outside areas and boundaries2Ceilings1Internal walls1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Conservatories/porches	-
Outside areas and boundaries2Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Communal areas	-
Ceilings1Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Garages and permanent outbuildings	2
Internal walls1Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Outside areas and boundaries	2
Floors including sub-floors1Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Ceilings	1
Internal joinery and kitchen fittings1Chimney breasts and fireplaces1Internal decorations1Cellars1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Internal walls	1
Chimney breasts and fireplaces1Internal decorations1Cellars1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Floors including sub-floors	1
Internal decorations 1 Cellars 1 Electricity 1 Gas 1 Water, plumbing and bathroom fittings 2 Heating and hot water 1	Internal joinery and kitchen fittings	1
Cellars1Electricity1Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Chimney breasts and fireplaces	1
Electricity 1 Gas 1 Water, plumbing and bathroom fittings 2 Heating and hot water 1	Internal decorations	1
Gas1Water, plumbing and bathroom fittings2Heating and hot water1	Cellars	1
Water, plumbing and bathroom fittings2Heating and hot water1	Electricity	1
Heating and hot water 1	Gas	1
	Water, plumbing and bathroom fittings	2
Drainage 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, lower ground and attic
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 No X
6. Is there a toilet on the same level as a bedroom?	Yes X No
7. Are all rooms on the same level with no internal steps or stairs?	Yes 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 has been refurbished and the layout may have been altered in recent times. In particular the attic floor toilet and the lower floor shower room may be recent installations. Certain aspects of the attic floor toilet do not appear to comply with regulations.

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. Any timber specialist reports or guarantees relating to treatment work carried out in the property in the past should be checked and transferred to the purchaser.

Estimated reinstatement cost for insurance purposes

Four Hundred and Fifty Thousand Pounds (£450,000).

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

The market value as at the date of inspection is Two Hundred and Forty Five Thousand Pounds (£245,000).

The market is performing adequately and there is demand for properties of this type.

This is a Replacement Report. The original inspection was carried out on 12th October 2022.

Signed	Security Print Code [453831 = 7381] Electronically signed

Report author	Shaun Peddie
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Company name	DM Hall
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Address	4-5 Union Terrace, Aberdeen, AB10 1NJ

Date of report	17th January 2023

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	325 HOLBURN STREET, ABERDEEN, AB10 7FP Mr Harpal Singh Garcha 17th January 2023
Property Details	
Property Type	X 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 X Semi detached Mid terrace End terrace Back to back High rise block Low rise block Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector,
Flats/Maisonettes only	y Floor(s) on which located No. of floors in block Lift provided? Yes No No. of units in block
Approximate Year of	Construction 1870
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	2 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 2 WC(s) 0 Other (Specify in General remarks)
Gross Floor Area (exc	Sluding garages and outbuildings) 116 m ² (Internal) m ² (External)
Residential Element (greater than 40%) X Yes No
Garage / Parking /	Dutbuildings
Single garage Available on site?	Double garage Parking space X No garage / garage space / parking space Yes No
Permanent outbuilding	gs:
Brick store.	

Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concrete	Timber fram	e Othe	r (specify in Ger	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Othe	r (specify in Ger	eral Remarks)
Special Risks							
Has the property su	Iffered structu	ral moveme	ent?			Yes	X No
If Yes, is this recent	t or progressiv	ve?				Yes	No
Is there evidence, h immediate vicinity?	istory, or reas	son to antici	pate subsidenc	e, heave, landsli	p or flood in the	e Yes	X No
If Yes to any of the	above, provic	le details in	General Remai	ks.			
Service Connecti	on						
Based on visual ins of the supply in Ger			ces appear to b	e non-mains, ple	ase comment o	on the type a	nd location
	X Mains	Private	None	Wate	r X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description of	Central Heati	ng:					
Site							
Apparent legal issu	es to be verifi	ed by the co	onvevancer Ple	ase provide a br	ief description	in General R	emarks
Rights of way	Shared drives		_ ·	r amenities on separ		red service conr	
Ill-defined boundaries		_	tural land included v			er (specify in Ge	
Location							
			/ ·/ □ • •			· · ·	
Residential suburb Commuter village		lential within to ote village		ked residential / com lated rural property		nly commercial er (specify in Ge	neral Remarks)
Planning Issues							
Has the property be	en extended	/ converted	/ altered? X	Yes 🗌 No			
If Yes provide detai	ls in General	Remarks.					
Roads							
X Made up road	Unmade road	Partly	completed new roa	d Pedestria	in access only	Adopted	Unadopted

General Remarks

The property is generally in reasonable order given its age and style although some items of routine repair and maintenance are required.

The property has been refurbished and the layout may have been altered in recent times. In particular the attic floor toilet and the lower floor shower room may be recent installations. Certain aspects of the attic floor toilet do not appear to comply with regulations.

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. Any timber specialist reports or guarantees relating to treatment work carried out in the property in the past should be checked and transferred to the purchaser.

Essential Repairs

None.			
Estimated cost of essential repairs £	Retention recommended?	X No	Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property is mortgageable.

Valuations	
Market value in present condition	£ 245,000
Market value on completion of essential repairs	£n/a
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 450,000
Is a reinspection necessary?	Yes X No
Buy To Let Cases	
What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No
Declaration	

Signed	Security Print Code [453831 = 7381] Electronically signed by:-
Surveyor's name	Shaun Peddie
Professional qualifications	MRICS
Company name	DM Hall
Address	4-5 Union Terrace, Aberdeen, AB10 1NJ
Telephone	01224 594172
Fax	01224 574615
Report date	17th January 2023