

Single Survey

survey report on:

Property address	Fantail Cottage, Maud, Peterhead, AB42 5PB
Customer	
Customer address	Fantail Cottage, Maud, Peterhead, AB42 5PB
Prepared by	Allied Surveyors Scotland Ltd
Date of inspection	2nd March 2026



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

Terms and Conditions

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

Terms and Conditions

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

Terms and Conditions

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

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

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

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

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



1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a single storey detached cottage which has been extended in the past.
Accommodation	Ground Floor > Entrance Hallway, Lounge, Kitchen, Porch, Bedroom, Box Room, Bathroom.
Gross internal floor area (m²)	51 square metres approximately.
Neighbourhood and location	The property is situated in a mainly rural and agricultural setting, approximately 4 miles east of the village of Mintlaw, 13 miles east of the town of Peterhead and 32 miles north of the city of Aberdeen. Local facilities and amenities are limited, with a broader range available in Mintlaw and Peterhead.
Age	Built circa 1900.
Weather	At the time of inspection, it was dry but overcast. The report should be read in the context of these weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stacks are of masonry construction, rendered externally.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space

Single Survey

Roofing including roof space	may be taken by other means if the Surveyor deems it safe and reasonable to do so. The main roof is of pitched design, clad with slates. The rear extension has a shallow pitched roof, clad with fibreglass. No inspection of any roof space was possible as there was no available access. Solar PV panels have been installed on the front roof slope.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rainwater fittings are of PVC design.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main external walls are of solid stone construction. The rear extension walls appear to be of solid concrete block construction, rendered externally. We were advised that internal wall insulation has been installed. We have not been provided with documentation confirming the specification, extent of works, warranties or certification.
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 PVC framed and double glazed. The main entrance door is of composite panel construction.
External decorations	Visually inspected. Painted finishes and low maintenance PVC finishes.
Conservatories / porches	There is a porch extension of solid concrete block construction under a pitched and slated roof. The entrance door is of timber design, with there being PVC double glazed window units.
Communal areas	None.

Single Survey

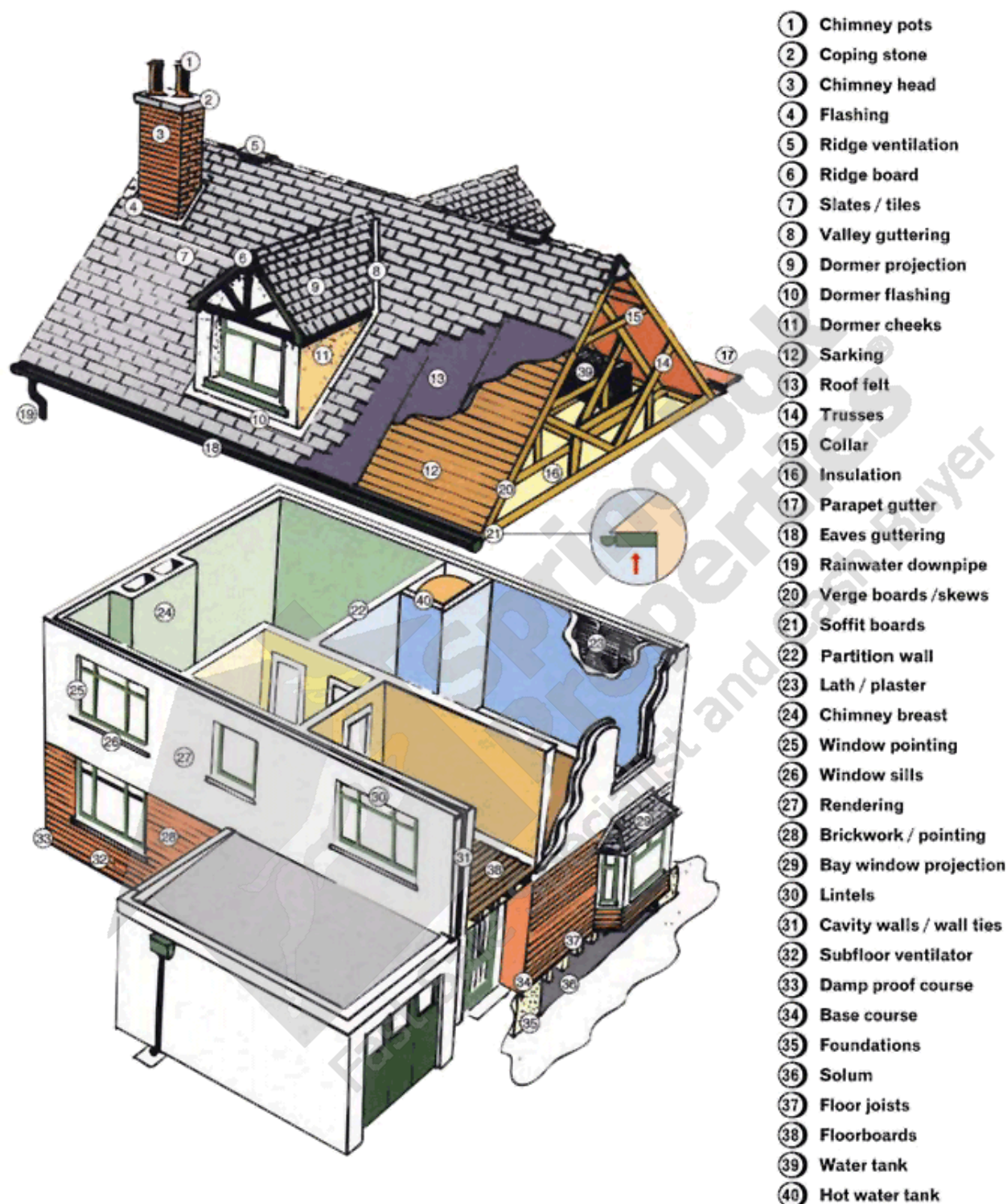
Garages and permanent outbuildings	Visually inspected. There are no garages. There is a small metal garden shed.
Outside areas and boundaries	Visually inspected. The subjects occupy an irregular shaped plot, having garden areas to the front side and rear. The assumed boundaries are defined with post and wire fencing.
Ceilings	Visually inspected from floor level. The ceilings appear to be a mixture of lath and plaster and plasterboard lined.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The walls appear to be a mixture of timber lath and plaster and plasterboard lined.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The flooring is predominantly of solid concrete construction at ground level, though the bedroom appears to have a suspended timber floor. No sub-floor inspection was possible due to the absence of any apparent access.
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 construction. Door frames and skirtings are formed in timber and are painted. Within the kitchen, there is an adequate supply of worktops, cabinets, and wall cupboard units.

Single Survey

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. Original openings have been sealed and are no longer in use.
Internal decorations	Visually inspected. Painted and papered 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. The property is connected to mains electricity. The electrical installation is located within the lounge cupboard.
Gas	Mains gas is not connected.
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. Water is advised to be from the main public supply with the internal plumbing, where seen, being a mixture of copper supply and PVC wastepipes. Within the bathroom, there is a three-piece suite comprising a bath, toilet and wash hand basin.
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. Heating is provided to the property via an electric Air Source Heat Pump (ASHP) which feeds panel radiators fitted with thermostatic valves. The ASHP is located externally. Hot water is provided via an electric immersion heater, stored within an insulated cylinder located within the lounge cupboard.

Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Private drainage is connected to a septic tank located in the rear garden area.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.
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. It was not possible to inspect the cold water rising main. The windows and doors were not all tested. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered invasive, and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

Sectional Diagram showing elements of a typical house



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

Single Survey

2. Condition

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

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

 Structural movement	
Repair category	1
Notes	There is no evidence of any significant structural movement having taken place within the property.

 Dampness, rot and infestation	
Repair category	2
Notes	Dampness was observed affecting parts of the internal wall linings in the kitchen, specifically adjacent to the side window and to the wall separating the kitchen from the box room. A timber and damp specialist can advise further in this regard. Historic evidence of woodworm infestation was noted to exposed roof joists within the lounge. Any valid guarantees for works undertaken in this regard should be made available.

 Chimney stacks	
Repair category	2
Notes	Cracked cement haunching, a corroded cowl and areas of open pointing were noted at the chimney stacks. We were advised that the corroded cowl is to be replaced prior to sale.

 Roofing including roof space	
Repair category	2
Notes	There are several chipped and slipped roof slates. Natural slates have a lifespan which is dependent upon the type and quality of the slate. Over the long-term slates may deteriorate, their nail fixings may corrode, and the timber sarking boards may deteriorate particularly where exposed to penetrating moisture or condensation. Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof slates, metal flashings/valleys, and roof cement work, with a view to longer term re-slating.



Roofing including roof space

Repair category	2
Notes	We were advised that steel verge flashings are to be installed prior to sale. The rear extension roof is of flat design. Flat roofs have a limited lifespan and depending on their age and quality of workmanship can fail at any time. There are solar PV panels fitted. We recommend that confirmation is obtained that the system was installed and commissioned by an appropriately accredited contractor (e.g. MCS certified), and that relevant certification, warranties, maintenance records and evidence of building regulation compliance are provided. Roofs are prone to water penetration during adverse weather, but it is not always possible for surveyors to identify this likelihood in good or dry weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.



Rainwater fittings

Repair category	1
Notes	Recent repairs have been carried out to sections of the guttering. The adequacy of the rainwater goods should be checked during periods of heavy rainfall.



Main walls

Repair category	1
Notes	No significant defects identified.



Windows, external doors and joinery

Repair category	2
Notes	A number of the window seals have failed, resulting in condensation/misting between the panes. Corrosion was noted to a number of the window handles, with the bedroom opening mechanism not operating correctly.



External decorations

Repair category	1
Notes	No adverse comments.

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

 Communal areas	
Repair category	-
Notes	Not applicable.

 Garages and permanent outbuildings	
Repair category	1
Notes	No adverse comments.

 Outside areas and boundaries	
Repair category	2
Notes	The post and wire boundary fencing is in need of maintenance and repair.

 Ceilings	
Repair category	1
Notes	No significant defects noted.

 Internal walls	
Repair category	1
Notes	Other than that mentioned in section 'Dampness, rot and infestation', no significant defects were noted.



Floors including sub-floors

Repair category	1
Notes	No significant defects noted from our restricted surface inspection of the flooring.



Internal joinery and kitchen fittings

Repair category	1
Notes	No adverse comments.



Chimney breasts and fireplaces

Repair category	1
Notes	The chimney breast opening has been sealed and is no longer in use. A chipped hearth tile was noted.



Internal decorations

Repair category	1
Notes	No significant defects. Some redecoration works will likely be necessary once the previously noted damp issues have been addressed.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	1
Notes	No significant defects identified. It is recommended good practice that all electrical installations are periodically checked approximately every ten years or when a property changes hands. This should be regarded as a routine safety check and to ensure that the system complies with current regulatory requirements.



Gas

Repair category	-
Notes	Not applicable.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant defects identified. Concealed areas around baths and shower trays cannot be inspected, however, water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.



Heating and hot water

Repair category	1
Notes	No significant defects noted. An Air Source Heat Pump (ASHP) has been installed. We recommend that confirmation is obtained that the installation was carried out by a suitably qualified contractor and that all relevant certification, warranties and service records are provided.



Drainage

Repair category	1
Notes	No significant defects identified. The system was not checked or tested. We have assumed that it has been registered and complies with all regulations.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground Floor	
2. Are there three steps or fewer to a main entrance door of the property?	Yes ☒	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

Where items of maintenance or repair have been identified, the purchaser/s should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

There is a side access alongside the property used by the adjoining landowner to reach their farmland. It is assumed that a satisfactory legal right of access exists.

The property has been previously extended with a porch addition and rear extension. The exact dates of these works are not known, but they are assumed to have been carried out in excess of 20 years ago. We have assumed all the relevant consents and local authority approvals required at the time would have been sought and obtained.

The title deeds should be consulted regarding the extent of the outside areas.

Drainage is to a private septic tank. We have assumed that this has been registered and complies with all regulations.

Estimated reinstatement cost for insurance purposes

£200,000 (Two Hundred Thousand Pounds)

Valuation and market comments

£145,000 (One Hundred and Forty-Five Thousand Pounds)

Our valuation fully reflects recent sales transactions and current market trends.

Signed

Security Print Code [549783 = 5475]
Electronically signed

Report author

Scott Melvin

Company name

Allied Surveyors Scotland Ltd

Address

Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

Single Survey

Date of report	4th March 2026
----------------	----------------



Mortgage Valuation Report



Property Address

Address Fantail Cottage, Maud, Peterhead, AB42 5PB
Seller's Name
Date of Inspection 2nd March 2026

Property Details

Property Type ☐ House ☒ Bungalow ☐ Chalet ☐ Purpose built maisonette
☐ Coach ☐ Studio ☐ Converted maisonette ☐ Purpose built flat
☐ Converted flat ☐ Tenement flat ☐ Flat over non-residential use ☐ Other (specify in General Remarks)
Property Style ☒ Detached ☐ Semi detached ☐ Mid terrace ☐ End terrace
☐ Back to back ☐ High rise block ☐ Low rise block ☐ Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?

☐ Yes ☒ No

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

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)
Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)
Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

Garden shed.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame
☐ Solid ☐ Cavity ☐ Steel frame ☐ Concrete block ☐ Other (specify in General Remarks)

Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt
☐ Lead ☐ Zinc ☐ Artificial slate ☐ Flat glass fibre ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No
If Yes, is this recent or progressive? ☐ Yes ☐ No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No
If Yes to any of the above, provide details in General Remarks.

Service Connection

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

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

Brief description of Central Heating:

Electric Air Source Heat Pump (ASHP) 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
☐ Agricultural land included with property ☒ Ill-defined boundaries ☐ Other (specify in General Remarks)

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property is situated in a mainly rural and agricultural setting, approximately 4 miles east of the village of Mintlaw, 13 miles east of the town of Peterhead and 32 miles north of the city of Aberdeen. Local facilities and amenities are limited, with a broader range available in Mintlaw and Peterhead.

When inspected the property was found to be in a reasonable condition; however, a general programme of maintenance/repair is required.

The 'other' accommodation refers the to the Box Room.

Where items of maintenance or repair have been identified, the purchaser/s should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

There is a side access alongside the property used by the adjoining landowner to reach their farmland. It is assumed that a satisfactory legal right of access exists.

The property has been previously extended with a porch addition and rear extension. The exact dates of these works are not known, but they are assumed to have been carried out in excess of 20 years ago. We have assumed all the relevant consents and local authority approvals required at the time would have been sought and obtained.

The title deeds should be consulted regarding the extent of the outside areas.

Drainage is to a private septic tank. We have assumed that this has been registered and complies with all regulations.

Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

In our opinion the subjects form suitable security for mortgage purposes, subject to any specific lending requirements of the chosen mortgage provider.

Valuations

Market value in present condition

£ 145,000

Market value on completion of essential repairs

£

Insurance reinstatement value

£ 200,000

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

Is a reinspection necessary?

☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?

£

Is the property in an area where there is a steady demand for rented accommodation of this type?

☐ Yes ☐ No

Declaration

Signed

Security Print Code [549783 = 5475]

Electronically signed by:-

Surveyor's name

Scott Melvin

Professional qualifications

AssocRICS

Company name

Allied Surveyors Scotland Ltd

Address

Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

Telephone

01224 571163

Fax

Report date

4th March 2026