



ALLIED
SURVEYORS
SCOTLAND

Home Report

1 Waterside Gardens
Bridge of Alford
Alford
AB33 8PG

Offices throughout Scotland
alliedsurveyorsscotland.com

1 Waterside Gardens
Bridge of Alford
Alford
AB33 8PG

Section 1

Single Survey and Mortgage Valuation Report



Single Survey

survey report on:

Property address	1 Waterside Gardens, Bridge of Alford, Alford, AB33 8PG
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Customer	Mr A Mathers and Mrs C Mathers
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Customer address	1 Waterside Gardens, Bridge of Alford, Alford, AB33 8PG
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	20th March 2026
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

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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;

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- 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*

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The property comprises a detached bungalow with an attached single garage and grounds extending to approximately 0.35 acres.
Accommodation	Vestibule, hall, open plan living room/dining room, kitchen/dining room, utility room, bathroom, principal bedroom with en suite shower room, 3 bedrooms.
Gross internal floor area (m²)	The gross internal floor area of the bungalow extends to approximately 127 square metres.
Neighbourhood and location	<p>The property occupies a corner site within a cul-de-sac of six bungalows built by Stewart Milne Homes in the early 1990s. It is adjoined along its NW side by a public road between Bridge of Alford and Montgarrie, on its SW side by Waterside Gardens, on its SE side by the grounds of 2 Waterside Gardens and on its NE side a farm track to Waterside Farm.</p> <p>The property is located 1.5 miles from Alford (population 2,700), which has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Inverurie (population 14,500) - 18 miles; Westhill (population 12,500) - 20 miles; Aberdeen City Centre - 27 miles.</p>
Age	The bungalow was erected approximately 33 years ago (1993).
Weather	The weather was dry and sunny during the inspection. The report should be read in context of these weather conditions.

Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are no chimney stacks.</p> <p>There is a steel flue through the roof from the living room stove. This has metal flashings around the point where it penetrates the roof tiles, is supported to the roof by two steel braces and is fitted with a metal cap.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>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.</p> <p>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.</p> <p>The roof is pitched and covered with concrete interlocking tiles.</p> <p>External roof detail includes: concrete ridge sections incorporating a dry ventilated ridge system; lead lined valleys at roof junctions with cement filled verges on either side; overhanging roof at gables and eaves with timber fascias and soffits (some of the soffits have roof space vent strips); cement filled verges at gables.</p> <p>A limited inspection of the roof space was made from a hatch in the hall which is fitted with a slide- down aluminium ladder. The roof is formed with lightweight timber trusses, overlaid with fibreboard sarking, on top of which is a layer of tile underfelt. There was approximately 300mm of mineral wool insulation laid between and over the joists and a fitted pendant light. There are roof space vents at the apex of both the front and rear gable walls.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are black plastic. Gutters are flat bottomed and attached to the fascia boards. Downpipes are round.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The building is built with timber frame cavity construction with a load-bearing timber frame inner leaf and concrete block outer leaf. Externally the base of the walls are cement rendered up to ground floor level, except for the base of the front wall which is faced with pointed stone, and the remainder is roughcast externally. There is also pointed stonework facing at each front corner. The walls are approximately 300mm thick, including the internal wall lining.</p>

<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows and external doors are the original fittings.</p> <p>Windows are timber framed double glazed casement windows, which incorporate aluminium cill strips and splash strips along the base of each casement.</p> <p>External doors include: (i) front, into vestibule - solid timber door with thin double glazed panel, external roofed canopy which is an extension of the main tiled roof supported by a stone faced pillar; (ii) rear, into utility room - solid timber door with double glazed upper panel; (iii) patio door, into kitchen/dining room - sliding timber framed double glazed door, with fixed matching side panel.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is stained brown.</p>
<p>Conservatories / porches</p>	<p>There are no conservatories or porches.</p>
<p>Communal areas</p>	<p>There are no communal areas.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>Attached to one side of the bungalow is an integral single garage. This has a concrete floor, concrete block external walls and its roof is an extension of the tiled bungalow roof. It is fitted with a metal up and over vehicle door, a side uPVC pedestrian door and double glazed window, plasterboard ceiling, lights and sockets and has an internal floor area of 17.5 square metres.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The grounds are bounded by a mix of low stone walls, a 1.8 metre high fence along its NE side and perimeter beech and cypress hedging. Hard landscaped areas include a tarred drive and parking area, and a concrete flagged patio off the kitchen/dining room.</p> <p>Structures within the grounds include a 7.5 metre x 4.5 metre polytunnel, a timber garden shed with a felt roof and a timber log-store with space boarded sides and a mono-pitched metal roof.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings are lined with plasterboard. The ceilings of the two bathrooms are lined with pine linings.</p>

<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are lined with plasterboard.</p>
<p>Floors including sub floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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.</p> <p>The floor is suspended timber covered with chipboard.</p> <p>A limited inverted head and shoulders inspection of the sub-floor was made from a hatch at the front door. The sub-floor depth at that point was 500mm, the solum was lined with concrete, the edges of a damp proof membrane were visible and there was approximately 100mm of mineral wool insulation between the floor joists, held up with netting.</p> <p>Sub-floor vents were noted through the front and rear external walls.</p> <p>At the time of the inspection, the floors were covered with floor coverings and the extent of the inspection of the floors was thus limited.</p> <p>Fixed floor coverings include: wood-effect laminate in the circulation areas, living room/dining room and four bedrooms; tiled flooring in the two bedrooms.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen was re-fitted around 10 years ago and includes a range of floor and wall units which have oak unit doors, drawer fronts and facings, and light patterned laminate worktops with wall splash tiling above. There is an matching peninsula, which has an overhanging worktop along one side to create a breakfast bar. Built-in electric appliances include two ovens, a combined oven/microwave, a hob with extractor hood above, dishwasher and fridge.</p> <p>The utility room is fitted with a sink unit and section of laminate worktop on either side (providing space for washing machine and tumble drier below).</p> <p>The majority of the internal doors are flush plywood doors. There is a timber framed glazed door between the vestibule and hall.</p> <p>There are built-in wardrobes and cupboards in three of the bedrooms, hall and vestibule.</p>

<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a free standing oval shaped wood-burning stove in the living room, mounted on a glass hearth and fitted with a steel flue taken through the ceiling.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the internal linings are painted plasterboard. The walls of the en suite shower room are tiled.</p>
<p>Cellars</p>	<p>There is no cellar.</p>
<p>Electricity</p>	<p>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.</p> <p>The property is supplied with mains electricity.</p> <p>An underground mains cable is taken to an external box inset into the rear bungalow wall.</p> <p>The meter and two consumer units are located in a bedroom cupboard; the consumer units include main switches and circuit breakers (which switch off a circuit if they detect a fault).</p> <p>Sockets within the house are 13 amp rectangular pinned sockets.</p> <p>The owners advised that the electricity supply is an economy 7 tariff.</p>
<p>Gas</p>	<p>Mains gas is not available to the property.</p>
<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is supplied with mains water.</p> <p>The supply enters the bungalow through the floor of the vestibule cupboard, in which there is a stop-cock. There is a plastic cold water tank in the roof space, supported on a timber platform and fitted with a lid and insulation jacket. The water pipework that was inspected within the house was copper and that within the roof space was lagged.</p> <p>There are two bathrooms: (i) main bathroom - shower bath with above laminate sheeted walls, mixer shower and glazed screen along the bath edge (all renewed 8-10 years ago), WC, hand basin with a vanity unit and wall cupboard and mirror above, electric chrome towel rail and ceiling mechanical extract fan; (ii) principal</p>

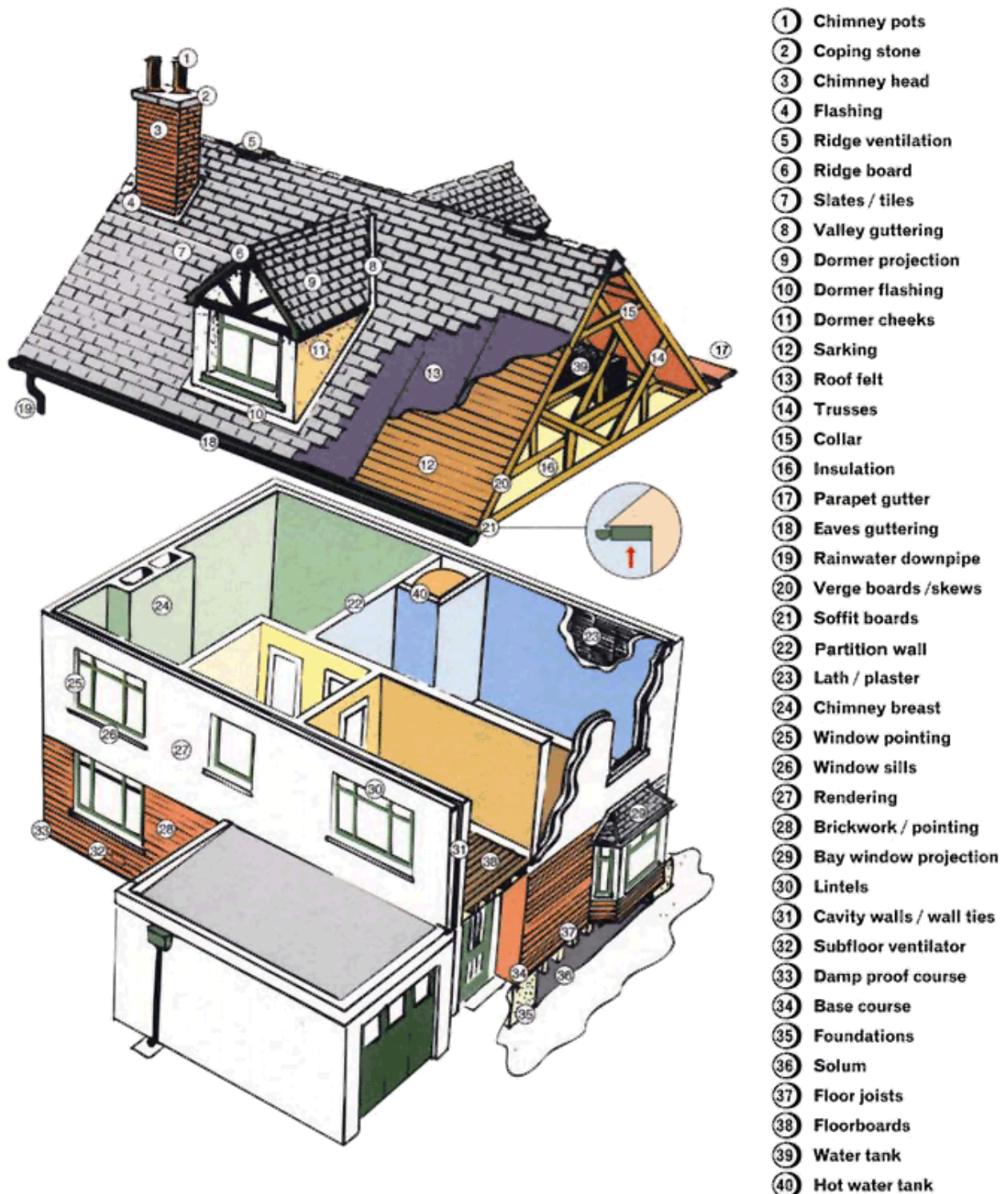
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Water, plumbing, bathroom fittings	<p>bedroom en suite shower room - laminate sheeted cubicle with sliding glazed door and mixer shower (all renewed 8-10 years ago), WC, hand basin with vanity unit and wall cupboards above, electric chrome towel rail and ceiling mechanical extract fan.</p> <p>Sinks include a 1.5 bowl stainless steel sink in the kitchen and a stainless steel bowl in the utility room.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The bungalow has electric heating from a mix of storage and panel heaters.</p> <p>There are four storage heaters: in the hall is an upgraded Dimplex Quantum storage heater, which has a seven day time and temperature programmer and an integrated convector heater; in the kitchen, dining room and utility room are Dimplex XLN storage heaters, which are the original fittings.</p> <p>There are electric panel heaters in the four bedrooms and electric towel rails in the two bathrooms.</p> <p>Hot water is provided from a 1500mm x 450mm foam insulated indirect copper hot water cylinder in a hall cupboard, which has a capacity of 200 litres and is fitted with two immersion heaters (both renewed in 2025).</p> <p>The owners advised that the electricity supply is an economy 7 tariff, which provides seven hours of off-peak electricity.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank located within the grounds, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Ceiling mounted detectors/alarms have been fitted as follows: smoke alarm in the hall/passage; heat detector in the kitchen; carbon monoxide detector in the living room.</p>

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Any additional limits to inspection	<p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>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.</p>
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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	No evidence of settlement or structural movement was found affecting the building.

 Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken at appropriate locations throughout the bungalow but no significant evidence of dampness was encountered. From a limited inspection that was possible of the structural timberwork within the house, no sign of decay or infestation was noted.

 Chimney stacks	
Repair category	1
Notes	No defects were noted to the steel flue through the roof from the living room stove.

 Roofing including roof space	
Repair category	1
Notes	No significant defects were noted to the roof exterior and to that part of the roof space which was inspected. Issues for further attention/monitoring include: (i) some short sections of cracked and loose cement gable verge fill were noted, which will require to be repaired at the next roof repair; (ii) some minor deterioration to the plywood facias and soffits was visible at corners, though the external joinery appeared to have been well maintained and in satisfactory condition - plywood has a limited life and will require to be treated regularly and repaired as necessary; (iii) within the roof space, several sections of fibreboard sarking are sagging slightly. Ongoing roof maintenance will be required, including keeping valley gutters clear



Roofing including roof space

Repair category	1
Notes	<p>of debris and monitoring the condition of the roof slates, metal flashings/valleys, timber fascias and soffits and roof cement work.</p> <p>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the Building Research Establishment. Life expectancy will often depend on weathering and damage from the prevailing weather. A roofing contractor will be able to advise on life expectancy and repair/replacement costs.</p>



Rainwater fittings

Repair category	1
Notes	<p>No significant defects were noted to the rainwater fittings.</p> <p>No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.</p> <p>The downpipes incorporate an angular section below the fascia boards and some of these sections appear to have had some historic choking.</p>



Main walls

Repair category	1
Notes	<p>No significant defects were noted to the main walls.</p>




Windows, external doors and joinery


Repair category	1
Notes	<p>No significant defects were noted to the windows and external doors. A selection of window opening casements and the front and rear doors were opened and found to operate effectively. Some of the windows lacked handles, but the owners advised they have these and they will be re-fitted prior to sale.</p> <p>As the windows and external doors are the original fittings and therefore 33 years old, they are of an age where a degree of ongoing maintenance should be anticipated to their external joinery, sealed units and opening mechanisms.</p>





External decorations


Repair category	1
Notes	<p>The decoration of the external joinery was found to be in mostly good condition.</p>


 Conservatories/porches	
Repair category	-
Notes	None.

 Communal areas	
Repair category	-
Notes	None.

 Garages and permanent outbuildings	
Repair category	1
Notes	No significant defects were noted to the garage. Its up and over door was a little stiff to open.

 Outside areas and boundaries	
Repair category	1
Notes	<p>The outside areas, boundaries, perimeter hedging and garden structures appear to have been well maintained and were in a neat and tidy condition. Some sections of the low stone perimeter walling may need some repair in the future.</p> <p>On the SEPA flood maps, the grounds are shown as having a high likelihood of flooding from surface water or small watercourse. The owners advised that in their 30 years at the property there have been several occasions when parts of the garden have suffered some flooding, but that this has never affected the bungalow.</p>

 Ceilings	
Repair category	1
Notes	No significant defects were noted to the ceilings.

 Internal walls	
Repair category	1
Notes	No significant defects were noted to the internal wall linings.



Floors including sub-floors

Repair category	1
Notes	From a limited inspection that was possible of the floor and sub-floor, no significant defects were noted. Several floor tiles in the en suite shower room were cracked.



Internal joinery and kitchen fittings

Repair category	1
Notes	<p>The kitchen fittings were found to be in good condition for their age, with minor wear and tear markings noted. No assessment has been made on the condition of the built-in kitchen appliances.</p> <p>The utility room fittings appear to be the original and were in satisfactory condition.</p> <p>The condition of skirtings, facings and internal doors were found to be generally consistent with what is to be expected of a property of this age and type.</p> <p>The glazing within the door between the vestibule and hall should be checked to ensure that it is safety glass.</p>



Chimney breasts and fireplaces

Repair category	1
Notes	<p>No significant defects were noted to the living room stove. No assessment has been made on the operation of the stove and whether its flue is adequately lined.</p> <p>It should be ensured that its flue is kept in a sound condition and is regularly checked and swept.</p>



Internal decorations

Repair category	1
Notes	The internal decoration was found to be in satisfactory condition, with wear and tear markings commensurate with its age. A small area of historic condensation staining was noted to the ceiling above a front bedroom window.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the electrical installation that were inspected.</p> <p>It is recommended that a new owner have the installation checked over and tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.</p> <p>The new Fire and Smoke Alarm Standard came into 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.</p>



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the plumbing system that were inspected.</p> <p>The sanitary fittings in the two bathrooms were found to be in satisfactory condition.</p> <p>Sections of sealant were missing around the edge of the en suite shower cubicle tray. Concealed areas around baths and shower trays cannot be inspected; if there has been any water leakage over a period of time it could have resulted in some deterioration to the floor covering below and the adjoining fabric. The owners advised that they will arrange for the sealant to be repaired prior to sale.</p>



Heating and hot water

Repair category	1
Notes	<p>Three of the four electric storage heaters were of an older type which are generally considered inefficient and expensive to operate. The hall heater has been upgraded with a Quantum storage heater that offers 7 day time and temperature control and has an integral convector heater. The four bedrooms have Dimplex panel heaters, which have 24 hour and temperature control, but will operate at the more expensive electricity rate. It is likely that a purchaser would wish to review the efficiency, effectiveness and economy of the entire heating and hot water system.</p>

Single Survey



Drainage

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

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	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	1
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
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

The bungalow was erected around 1993; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private drainage system, it is assumed that: the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

Estimated reinstatement cost for insurance purposes

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussion with your insurers is advised.

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

Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit, the Pandemic, the war in Ukraine and world-wide trade upheavals. It is recommended that this figure be regularly updated to ensure that there is adequate cover or alternatively seek specialist advice from your insurer.

Valuation and market comments

In its present condition, it is our opinion that the market value of the heritable interest in the property with the benefit of vacant possession and as at the date of our inspection, is:

£300,000 (Three Hundred Thousand Pounds)

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

Signed

Security Print Code [489902 = 6978]
Electronically signed

Report author

David Silcocks

Single Survey

Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	30th March 2026

Mortgage Valuation Report



Property Address

Address 1 Waterside Gardens, Bridge of Alford, Alford, AB33 8PG
Seller's Name Mr A Mathers and Mrs C Mathers
Date of Inspection 20th 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:

The garage is attached to the bungalow and has an internal floor area of 17.5 square metres.

Mortgage Valuation Report

Construction

Walls	<input type="checkbox"/> Brick	<input type="checkbox"/> Stone	<input type="checkbox"/> Concrete	<input checked="" type="checkbox"/> Timber frame		
	<input type="checkbox"/> Solid	<input type="checkbox"/> Cavity	<input type="checkbox"/> Steel frame	<input type="checkbox"/> Concrete block	<input type="checkbox"/> Other (specify in General Remarks)	
Roof	<input checked="" type="checkbox"/> Tile	<input type="checkbox"/> Slate	<input type="checkbox"/> Asphalt	<input type="checkbox"/> Felt		
	<input type="checkbox"/> Lead	<input type="checkbox"/> Zinc	<input type="checkbox"/> Artificial slate	<input type="checkbox"/> Flat glass fibre	<input type="checkbox"/> 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	<input type="checkbox"/> Mains	<input checked="" type="checkbox"/> Private	<input type="checkbox"/> None	Water	<input checked="" type="checkbox"/> Mains	<input type="checkbox"/> Private	<input type="checkbox"/> None
Electricity	<input checked="" type="checkbox"/> Mains	<input type="checkbox"/> Private	<input type="checkbox"/> None	Gas	<input type="checkbox"/> Mains	<input type="checkbox"/> Private	<input checked="" type="checkbox"/> None
Central Heating	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Partial	<input type="checkbox"/> None				

Brief description of Central Heating:

Electric heating from a mix of storage heaters and panel heaters. There are four storage heaters, one upgraded Dimplex Quantum storage heater in the hall and older style storage heaters in the kitchen, utility room and dining room. The four bedrooms have panel heaters and the two bathrooms have towel rails.

Site

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

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

Location

<input type="checkbox"/> Residential suburb	<input type="checkbox"/> Residential within town / city	<input type="checkbox"/> Mixed residential / commercial	<input type="checkbox"/> Mainly commercial
<input type="checkbox"/> Commuter village	<input type="checkbox"/> Remote village	<input type="checkbox"/> Isolated rural property	<input checked="" type="checkbox"/> Other (specify in General Remarks)

Planning Issues

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

If Yes provide details in General Remarks.

Roads

<input type="checkbox"/> Made up road	<input type="checkbox"/> Unmade road	<input type="checkbox"/> Partly completed new road	<input type="checkbox"/> Pedestrian access only	<input checked="" type="checkbox"/> Adopted	<input type="checkbox"/> Unadopted
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Mortgage Valuation Report

General Remarks

The property comprises a detached bungalow with an attached single garage and grounds extending to approximately 0.35 acres.

Other accommodation within the bungalow referred to above includes a utility room.

The property occupies a corner site within a cul-de-sac of 6 bungalows built by Stewart Milne Homes in the early 1990s. It is adjoined along its NW side by a public road between Bridge of Alford and Montgarrie, on its SW side by Waterside Gardens, on its SE side by the grounds of 2 Waterside Gardens and on its NE side a farm track to Waterside Farm.

The property is located 1.5 miles from Alford (population 2,700), which has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Inverurie (population 14,500) - 18 miles; Westhill (population 12,500) - 20 miles; Aberdeen City Centre - 27 miles.

The bungalow was erected around 1993; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private drainage system, it is assumed that: the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

On the SEPA flood maps, the grounds are shown as having a high likelihood of flooding from surface water or small watercourse. The owners advised that in their 30 years at the property there have been several occasions when parts of the garden have suffered minor flooding, but that this has never affected the bungalow.

Significant features which may be relevant to its market value include: within commuting distance of Inverurie, Westhill and Aberdeen; pleasant semi-rural setting; good sized grounds; bungalow with six habitable rooms, two bathrooms and an internal floor area of 127 square metres; externally well maintained with no significant defects, the windows and external doors are the original fittings; internally fitted to a basic modern standard, with re-fitted kitchen, main bath, en suite shower cubicle, hall storage heater and wood-burning stove; heating is from a mix of electric storage and panel heaters on a dual rate tariff, and a living room wood-burning stove; attached single garage and polytunnel.

In the aftermath of the initial Covid-19 lock-down period from July 2020 onwards, local rural residential market activity increased significantly, with this leading to shorter marketing periods and an increase in prices. However, from mid-2022 the residential property market generally experienced more difficult conditions caused by rising interest rates, inflation and the cost of living, and property taxes (Land Business Transaction Tax and Additional Dwelling Supplement). These conditions extended through 2023-25, although interest rates were steadily reduced during this period from a peak in August 2023. During this period there was at best little change in local rural residential property prices and most sectors saw a small reduction in prices; properties which have special features have fared better, such features might include location, view, setting, design and character, condition and repair, standard of fitting, size and quality of the grounds and its outbuildings. 2026 is likely to bring further uncertainty to the property market caused by the war in the middle east, which may bring a period of rising prices, cost of living and interest rates.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the property.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Comment on Mortgageability

The property is considered to be suitable security for mortgage purposes, subject to the specific lending criteria of the mortgage provider.

Valuations

Market value in present condition £
Market value on completion of essential repairs £
Insurance reinstatement value £
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

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

Mortgage Valuation Report

Declaration

Signed	Security Print Code [489902 = 6978] Electronically signed by:-
Surveyor's name	David Silcocks
Professional qualifications	BSc, MRICS
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Telephone	01224 571163
Fax	01224 589042
Report date	30th March 2026

1 Waterside Gardens
Bridge of Alford
Alford
AB33 8PG

Section 2

Energy Report



Energy Performance Certificate (EPC)

Scotland

Dwellings

1 WATERSIDE GARDENS, BRIDGE OF ALFORD, ALFORD, AB33 8PG

Dwelling type: Detached bungalow
Date of assessment: 20 March 2026
Date of certificate: 21 March 2026
Total floor area: 127 m²
Primary Energy Indicator: 224 kWh/m²/year

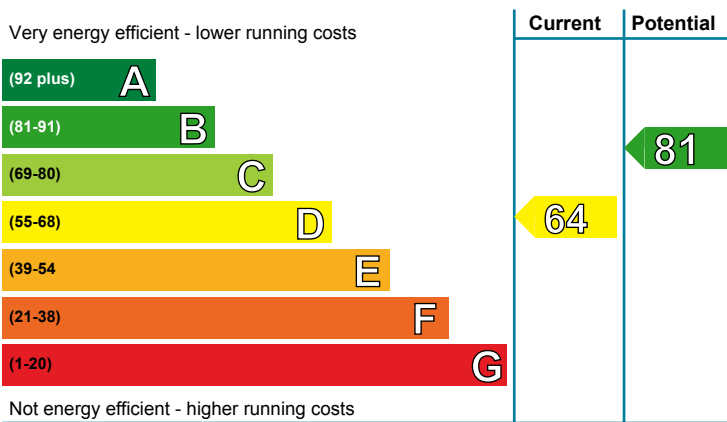
Reference number: 1200-4405-0622-4224-1763
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Electric storage heaters

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£10,143	See your recommendations report for more information
Over 3 years you could save*	£	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

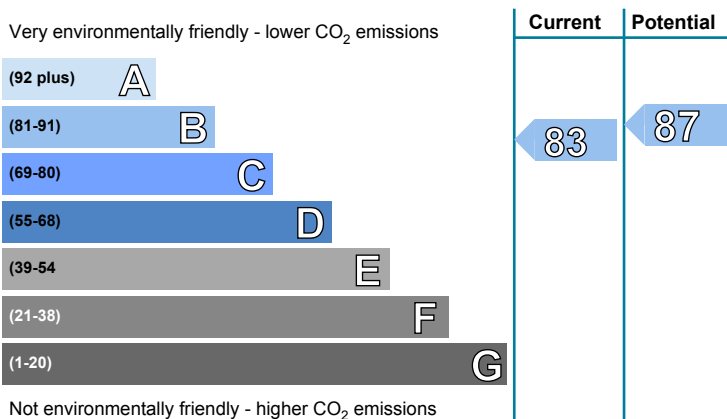


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (64)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (83)**

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Solar photovoltaic (PV) panels	£8,000 - £10,000	£786.00
2 Wind turbine	£5,000 - £20,000	£2457.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerScotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 300 mm loft insulation	★★★★★	★★★★★
Floor	Suspended, insulated	—	—
Windows	Fully double glazed	★★☆☆☆☆	★★☆☆☆☆
Main heating	Electric storage heaters	★★★★★	★★★★★
	Electric storage heaters	★★★★☆☆	★★★★★
Main heating controls	Controls for high heat retention storage heaters	★★★★★	★★★★★
	Manual charge control	★★☆☆☆☆	★★☆☆☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	Electric immersion, off-peak	★★★★★	★★★★★
Lighting	Below average lighting efficiency	★★★★☆☆	★★★★☆☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 20 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.6 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.



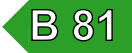
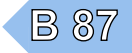
Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£8,433 over 3 years	£8,433 over 3 years	
Hot water	£1,434 over 3 years	£1,434 over 3 years	
Lighting	£276 over 3 years	£276 over 3 years	
Totals	£10,143	£10,143	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£262		
2 Wind turbine	£5,000 - £20,000	£819		

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.



About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

2 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	15,851.34	N/A	N/A	N/A
Water heating (kWh per year)	2,873.88			

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. David Silcocks
Assessor membership number:	EES/008466
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	Marywell House 29-31 Marywell Street Aberdeen AB11 6JE
Phone number:	01224 571163
Email address:	aberdeen@alliedsurveyorsscotland.com
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



1 Waterside Gardens
Bridge of Alford
Alford
AB33 8PG

Section 3

Property Questionnaire



Property Questionnaire

PROPERTY ADDRESS:	1 Waterside Gardens Forbes, Alford Aberdeenshire. AB33 8PG
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SELLER(S):	Alexander T. Mathers Christine O. Mathers
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COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	
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PROPERTY QUESTIONNAIRE

NOTE FOR SELLERS

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

PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

1. Length of ownership

How long have you owned the property? *30 years*

2. Council Tax

Which Council Tax band is your property in?

A B C D E **F** G H

3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Garage *yes.*
- Allocated parking space
- Driveway *yes.*
- Shared parking
- On street
- Resident permit
- Metered parking
- Other (please specify):

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

7. Central heating

<p>a.</p>	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes/partial – what kind of central heating is there?</u></p> <p>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <p style="text-align: center;">WOOD BURNER IN LIVING ROOM. MIX OF ELECTRIC STORAGE & PANEL HEATERS</p> <p><u>If you have answered yes, please answer the 3 questions below:</u></p>	<p>Yes/No/ Partial ✓</p>
<p>b.</p>	<p>When was your central heating system or partial central heating system installed?</p> <p style="text-align: center;">WHEN BUILT</p>	
<p>c.</p>	<p>Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes, please give details of the company with which you have a maintenance agreement:</u></p> <p style="text-align: center;">N/A.</p>	<p>Yes(No)</p>
<p>d.</p>	<p>When was your maintenance agreement last renewed? (Please provide the month and year).</p>	

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

Yes/No No

9. Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

Yes/No No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

Yes/No

b. Are you aware of the existence of asbestos in your property?

Yes/No No

If you have answered yes, please give details:

10. Services

a. Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas / liquid petroleum gas		
Water mains / private water supply	Yes	Aberdeenshire Council
Electricity	Yes	EDF
Mains drainage		
Telephone	Yes	B.T.
Cable TV / satellite		

Broadband	Yes	B.T
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b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	Yes/No
c.	<p>Do you have appropriate consents for the discharge from your septic tank?</p>	Yes/No/Don't Know
d.	<p>Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes/No

11. Responsibilities for Shared or Common Areas

a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes</u>, please give details:</p>	Yes/No/Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	Yes/No/Not applicable

b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</u></p>	<p>Yes/No Don't know</p> <p>Yes/No Don't know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.</p>	
<p>13. Specialist Works</p>		
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property</u></p>	<p>Yes/No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p>	<p>Yes/No</p>

	<p><u>If you have answered yes, please give details</u></p>	
c.	<p><u>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</u></p> <p><u>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</u></p> <p>Guarantees are held by:</p>	<p>Yes <input type="radio"/> No <input checked="" type="radio"/></p>

14. Guarantees

a.	<p>Are there any guarantees or warranties for any of the following:</p>					
(i)	Electrical work	<input checked="" type="radio"/> No	Yes	Don't Know	With title deeds	Lost
(ii)	Roofing	<input checked="" type="radio"/> No	Yes	Don't Know	With title deeds	Lost
(iii)	Central heating	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iv)	NHBC	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost

(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
b.	<u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u>					
c.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes, please give details:</u>	Yes <input checked="" type="radio"/> No				
15. Boundaries						
So far as you are aware, has any boundary of your property been moved in the last 10 years? <u>If you have answered yes, please give details:</u>						Yes <input checked="" type="radio"/> Don't Know

c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes/No</p>	<p>NO</p>
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>	
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>	
f.	<p>As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/No</p>	
<p>12. Charges associated with your property</p>			
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:</u></p>	<p>Yes/No</p>	

4. Conservation Area	
Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ Don't know
5. Listed Buildings	
Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes/No
6. Alterations / additions / extensions	
<p>a. (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe the changes which you have made:</p>	Yes/No
(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/No

16. Notices that affect your property		
In the past 3 years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	Yes/No Don't know
b.	that affects your property in some other way?	Yes/No Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No Don't know
<u>If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.</u>		

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

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

Signature(s) :

..... *A. T. Mathers*

..... *C. O. Mathers*

Date: *20/3/26*