



**ALLIED**  
**SURVEYORS**  
**SCOTLAND**

# Home Report

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Waterside Croft  
Strathdon  
AB36 8XA

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Offices throughout Scotland  
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Waterside Croft  
Strathdon  
AB36 8XA

# **Section 1**

# **Single Survey and Mortgage Valuation Report**



# Single Survey

survey report on:

<b>Property address</b>	Waterside Croft, Strathdon, AB36 8XA
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<b>Customer</b>	Little Tolly Properties Ltd
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<b>Customer address</b>	3 St John Street, Beverley, HU17 8HT
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<b>Prepared by</b>	Allied Surveyors Scotland Ltd
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<b>Date of inspection</b>	3rd April 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 Property<sup>1</sup>.

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.

<sup>1</sup> 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.<sup>2</sup>

## 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

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<sup>2</sup> 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;

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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.

<b>Description</b>	The property comprises a 1.5 storey detached traditional cottage with a single storey extension at one side, within grounds that extend to approximately 0.6 acres.
<b>Accommodation</b>	Ground floor: living room with study/bedroom 4 off, sitting room/bedroom 3, kitchen/dining room, shower room. First floor: landing with cupboard off, 2 bedrooms.
<b>Gross internal floor area (m<sup>2</sup>)</b>	The gross internal floor area of the cottage extends to approximately 90 square metres, split between the ground floor of 59 square metres and the first floor of 31 square metres.
<b>Neighbourhood and location</b>	<p>The property lies in a rural setting. It is adjoined on its north side by a minor public road, on its west side by the grounds of a residential property (Waterside Steading), on its east side by a track that leads to a small agricultural building and to its rear by agricultural land.</p> <p>The property is located 1.5 miles from the small rural settlement of Bellabeg, which has a convenience store and 17 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. Strathdon Primary School is 1.75 miles away, close to Bellabeg. Major local centres of population and employment include: Banchory (population 7,500) - 29 miles; Inverurie (population 14,500) - 32 miles; Westhill (population 12,500) - 33 miles; Aberdeen City Centre - 41 miles.</p>
<b>Age</b>	The original part of the cottage is likely to be around 120 years old and the single storey extension at one side (accommodating the shower room and kitchen) to have been added around 50-60 years ago.

<b>Weather</b>	The weather was dry and overcast during the inspection. The report should be read in context of these weather conditions.
<b>Chimney stacks</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>There are two chimney stacks, one above each gable wall of the original part of the house. They are built with stone, are harled externally, have a mix of lead and cement flashing around their bases, stone coping and each has two clay pots bed in cement haunching. The pots are fitted with metal cowls.</p>
<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The roofs are pitched and slated.</p> <p>External detail of the main roof includes: lead lined ridge; at each gable skews lined with dressed stone coping, with cement flashing; two front bay windows with slated sides and roofs, lead lined ridges valleys side-slips and front flashings, timber facias and soffits, plastic window facings and cast iron gutters; 1 central velux roof window (above the stairway).</p> <p>The only visible hatch into the roof space was a screwed wall hatch in a cupboard off the landing. From a very limited view from opening the hatch ajar, no roof space insulation was visible - it was not possible to view the roof timbers in any detail.</p> <p>The extension roof has clay ridge sections bed in cement, a hipped end with concrete lined hip ridges and cement flashing along its junction with the adjoining gable wall.</p> <p>A head and shoulders inspection of the extension roof space was made from a small hatch in the kitchen ceiling. The roof is formed with timber trusses overlaid with timber sarking boards, a layer of slate underfelt was visible between the gaps of the sarking boards and there was approximately 300mm of mineral wool insulation laid between and over the joists.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The rainwater fittings are cast iron, except for plastic front and rear downpipes. Gutters are half round and appear to be supported by rafter brackets. Downpipes are round.</p>

<p><b>Main walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The walls of the original part of the cottage are built with solid stone and are harled externally. They are approximately 550mm thick, including the internal wall lining.</p> <p>The walls of the side extension are likely to be built with concrete blocks and are harled externally (the construction may be cavity block). They are approximately 320mm thick, including the internal wall lining.</p>
<p><b>Windows, external doors and joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are uPVC framed double glazed casement windows. Some of the glazing has a date stamp of 2006, though there are two window types. Ground floor opening casements are a mix of top hinge upper casements and top hopper casements. The first floor bay windows have tilt and turn opening casements.</p> <p>There are two front doors, which are both uPVC panel style doors with small double glazed upper panes. The hall door has a uPVC framed double glazed fanlight above.</p>
<p><b>External decorations</b></p>	<p><b>Visually inspected.</b></p> <p>The only external joinery are the bay windows facias and soffits which are painted. All window frames and the two external doors are uPVC.</p>
<p><b>Conservatories / porches</b></p>	<p>There are no conservatories or porches.</p>
<p><b>Communal areas</b></p>	<p>There are no communal areas.</p>
<p><b>Garages and permanent outbuildings</b></p>	<p>There are no garage or permanent outbuildings.</p>
<p><b>Outside areas and boundaries</b></p>	<p><b>Visually inspected.</b></p> <p>The grounds extend to approximately 0.6 acres. It is all in grass - the front part has been mown, whilst the rear part has uncut longer grass. There is a tarred section of driveway off the public road, which is gated, and there are open ditches along the south and east boundaries of the grounds. The boundaries are mostly fenced, including (i) along its west side, adjoining Waterside Steading, part by a 1.8 metre high timber fence and part by a rylock stock fence, (ii) along its south side by a rylock stock fence on the field side of the ditch, which incorporates a gate at one end, (iii) along its east side there is a bank on the far side of the open ditch and (iv) on its roadside boundary by a post and rail fence with</p>

<b>Outside areas and boundaries</b>	rabbit netting.  Within the grounds is a small timber shed with a corrugated onduline roof, measuring 2.6 metres x 2.3 metres.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b>  The ground floor ceilings of the original part are likely to be lined with lathe and plaster and those in the side extension are lined with plasterboard.  The kitchen and living room ceilings have a textured finish.  The first floor ceilings are timber lined.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b>  <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b>  The ground floor internal walls of the original part are likely to be lined with lathe and plaster and those in the side extension are lined with plasterboard.  The first floor walls are timber lined.
<b>Floors including sub floors</b>	The ground floor of the original part of the cottage is suspended timber. Sub-floor vents were noted through both the front and rear external walls.  The floor of the side extension is concrete.  At the time of the inspection, the floors were covered with fitted carpets and other floor coverings and the extent of the inspection of the floors was thus limited.  It was not possible to gain access to the sub-floor area as there was no apparent means of access.
<b>Internal joinery and kitchen fittings</b>	<b>Built-in cupboards were looked into but no stored items were moved.</b>  <b>Kitchen units were visually inspected excluding appliances.</b>  The kitchen is fitted with a range of wall and floor units, which have wood-effect doors, drawer fronts and facing and dark grey laminate worktops, with splash boarding above (part tiled and part laminate).  Internal doors are timber panels doors, except for 2 flush plywood doors in the side extension.

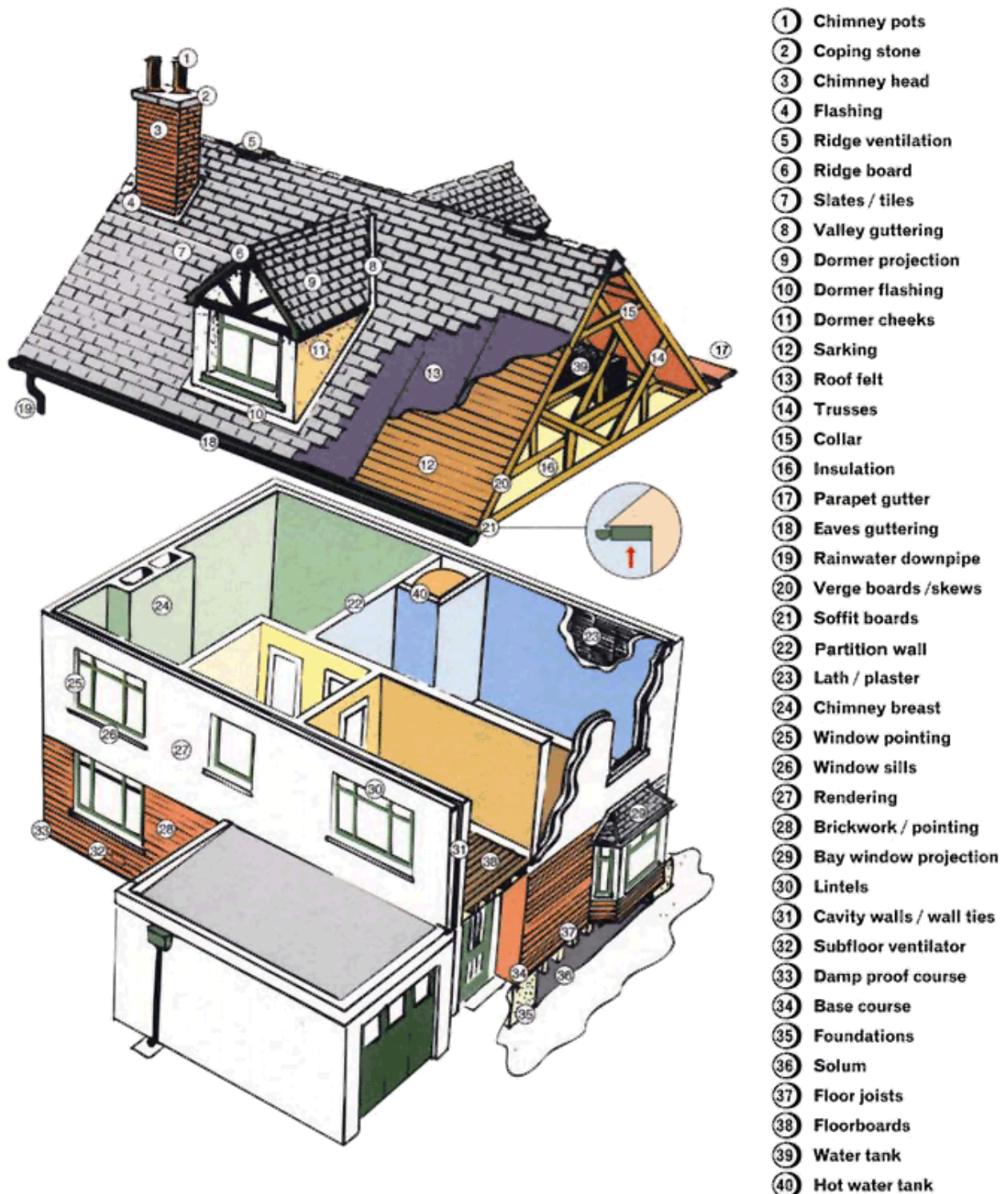
<p><b>Chimney breasts and fireplaces</b></p>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>In the living room is a Fireview Eco 5 wood-burning stove (5kW output), mounted on a tiled hearth, within a recess that has tiled sides and a pointed stone rear, and a timber mantelpiece.</p> <p>In the sitting room/bedroom 3 is an open fire, which does not appear to have been used recently - it has no hearth, a cast iron fire with tiled inset and a timber mantelpiece.</p> <p>In both first floor bedrooms are redundant open fires, which have cast iron fireplaces and timber mantelpieces.</p>
<p><b>Internal decorations</b></p>	<p><b>Visually inspected.</b></p> <p>The internal linings are decorated with a mix of painted paper, painted plaster and painted timber linings.</p>
<p><b>Cellars</b></p>	<p>There are no cellars.</p>
<p><b>Electricity</b></p>	<p><b>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.</b></p> <p>The property is supplied with mains electricity.</p> <p>From a pole within the grounds, an overhead line is taken to the south gable chimney, from where a cable is taken down the skew, along part of the front eaves and through the wall.</p> <p>The meter and consumer unit are located within a box above the stairs; the consumer unit includes the main switch, residual current devices (switches that trip a circuit under dangerous conditions and disconnect the electricity) 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><b>Gas</b></p>	<p>Mains gas is not available to the property.</p>
<p><b>Water, plumbing, bathroom fittings</b></p>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is supplied with private water.</p> <p>Relevant documents inspected include an Aberdeenshire Council Water Supply Risk Assessment and Planning Information report dated 30/03/2026, in which it is stated that (a) the supply serves eight residential properties, including the property, (b) the system includes 2 buried springs within agricultural land above the property, which feed a storage tank, from which a 50mm alkathene</p>

<b>Water, plumbing, bathroom fittings</b>	<p>pipe carries water to the properties, (c) that the supply dried up in October 2025, (d) that all properties on the supply should fit a UV filter and appropriate pre-filter and (e) additional issues listed included the materials used in the construction of the supply, a water safety management plan and the risk assessment of another water source.</p> <p>Below the kitchen sink is a particle filter and UV filter.</p> <p>The water system within the cottage is a pressurised system off a combination boiler - there is no cold water storage tank within the cottage. The water pipework inspected within the cottage was copper.</p> <p>There is a ground floor shower room which has a waterproof floor covering, a wet room shower area with laminate sheeted walls, a mixer shower with 2 heads, wet room drain and a hinged glazed low level splash screen, w.c, hand basin, electric towel rail and wall mounted mechanical extract fan.</p> <p>In the kitchen is a stainless steel sink.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The house is heated by an oil central heating system from a Worcester Greenstar Heatslave II 18/25 ErP boiler, floor mounted in a kitchen corner cupboard and fitted with a balanced flue through the external wall. Oil is supplied from a 1,400 bunded plastic tank mounted on concrete flags at the side of the cottage, installed in 2015.</p> <p>The heating system is a wet system, via modern panel radiators and is controlled by a programmer mounted on a wall of the kitchen and by thermostatically controlled valves fitted to the radiators.</p> <p>Hot water is provided directly by the central heating boiler.</p>
<b>Drainage</b>	<p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is to a septic tank, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch. At the inspection, it was not apparent where the septic tank was located.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>

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<b>Fire, smoke and burglar alarms</b>	<b>Visually inspected.</b> <b>No tests whatsoever were carried out to the system or appliances.</b> Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms to the ground and first floors; heat detector in the kitchen; carbon monoxide detector in the kitchen.
<b>Any additional limits to inspection</b>	The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property. 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

<b>Repair category</b>	1
<b>Notes</b>	Given the age and type of the original part of the cottage, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.



### Dampness, rot and infestation

<b>Repair category</b>	1
<b>Notes</b>	Damp meter readings were taken at appropriate locations throughout the cottage but no significant evidence of dampness was encountered.  An inspection could not be made of the sub-floor timbers and the roof timbers to the original part of the cottage. It is recommended that the structural timberwork of the cottage be inspected by a reputable Timber and Damp Specialist Firm at a change of ownership to assess their condition.



### Chimney stacks

<b>Repair category</b>	2
<b>Notes</b>	Defects noted included cracks to the chimney haunching, several open joints between the chimney coping stones and a fine crack was visible through the south gable chimney harling.



### Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	Defects noted included some cracked and loose sections of cement skew flashing and some open joints between the skew stones.  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



## Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	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.



## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	There appears to some leakage at several gutter junctions.  No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	Defects noted to the wall harling included: front wall - cracks from the living room window and at a bottom corner a small missing section of harling and an adjoining bossed section; cracks from the sitting room/bedroom 3 window; some minor deterioration at the front and rear corners at the south gable; to the extension a crack below the kitchen window and a vertical crack up the front wall.  These defects should be assessed by a reputable mason and repaired as necessary.




## Windows, external doors and joinery


<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the windows and external doors. A selection of window opening casements and both doors were opened and found to operate effectively.





## External decorations


<b>Repair category</b>	1
<b>Notes</b>	The bay window joinery paintwork appeared to be in satisfactory condition.  All window frames and the two external doors are low maintenance uPVC.  Some rust is evident to the cast iron rainwater fittings.


 <b>Conservatories/porches</b>	
<b>Repair category</b>	-
<b>Notes</b>	None.


 <b>Communal areas</b>	
<b>Repair category</b>	-
<b>Notes</b>	None.


 <b>Garages and permanent outbuildings</b>	
<b>Repair category</b>	-
<b>Notes</b>	None.


 <b>Outside areas and boundaries</b>	
<b>Repair category</b>	1
<b>Notes</b>	<p>The grass in the front part of the garden has been managed and was in a fairly tidy condition. That in the rear half was rough and has not been tended of late.</p> <p>It should be clarified why there is a gate in the rear fenceline into the adjoining field and whether any third party has rights of access to cross the property to access this gate.</p> <p>A survey undertaken by the Health Protection Agency and British Geological Survey has identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Radon is a colourless and odourless gas, which comes naturally from the rocks and soil. The UK Health Security Agency (UKHSA) has the remit for providing advice on public health issues associated with radiation in Scotland - it has a Glasgow office and can be contacted on 0141 440 2201. It launched a new interactive radon map in 2022, whose link is: <a href="http://www.ukradon.org/information/ukmaps">www.ukradon.org/information/ukmaps</a>.</p>


 <b>Ceilings</b>	
<b>Repair category</b>	1
<b>Notes</b>	<p>Fine cracks were noted in a number of the ceilings.</p> <p>Due to the age of the lathe and plaster ceilings, it is possible that there are cracked and loose areas of plaster behind the decoration. The stability of ceilings was not tested.</p> <p>The first floor is wholly timber lined and it is assumed there will none, or little, insulation behind these linings.</p>

 Internal walls	
<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the internal wall linings.</p> <p>Due to the age of the lathe and plaster internal linings, it is possible that there are cracked and loose areas of plaster behind the decoration. The stability of internal walls was not tested.</p> <p>The first floor is wholly timber lined and it is assumed there will none, or little, insulation behind these linings.</p>


 Floors including sub-floors	
<b>Repair category</b>	1
<b>Notes</b>	<p>From a limited inspection that was possible of the floors, no significant defects were noted.</p> <p>An inspection of the structural timberwork at a change in ownership should include, where possible, the ground floor joists and the sub-floor.</p>


 Internal joinery and kitchen fittings	
<b>Repair category</b>	1
<b>Notes</b>	<p>The kitchen fittings are of a basic modern standard and were found to be in satisfactory condition, with minor wear and tear markings.</p> <p>The condition of skirtings, facings and internal doors were found to be satisfactory condition.</p>


 Chimney breasts and fireplaces	
<b>Repair category</b>	1
<b>Notes</b>	<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>The three open fires do not appear to have been used recently and are assumed to be redundant.</p> <p>It should be ensured that all flues, whether in use or not, are kept in a sound condition and are regularly checked and swept.</p>

 Internal decorations	
<b>Repair category</b>	1
<b>Notes</b>	<p>The internal decoration was found to be in a satisfactory condition, with some wear and tear damage.</p>

 Cellars	
<b>Repair category</b>	-
<b>Notes</b>	None.

 Electricity	
<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the visible parts of the electrical installation that were inspected. A sticker on the consumer unit board states that the installation was last inspected on 9/10/2021; a copy of the Electrical Installation Condition Report provided from this inspection should be obtained from the sellers.</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	
<b>Repair category</b>	-
<b>Notes</b>	None.

 Water, plumbing and bathroom fittings	
<b>Repair category</b>	2
<b>Notes</b>	<p>The water supply report referred to above in the description section on Water states that the water supply ran dry in October 2025. The purchasers should satisfy themselves of the adequacy of the supply and whether measures have been taken to supplement and/or safeguard the supply. The valuation stated in this report assumes the existing supply to be adequate; if significant expenditure is required to upgrade the system or find an alternative source, then we would reserve the right to revise the valuation accordingly. The alternative is to consider whether it would be possible to have a borehole supply on the property, for which the services of a water diviner should be engaged.</p> <p>It is recommended that prior to purchase, documentation be obtained stating that the water supply has been analysed recently and is satisfactory in terms of purity and quantity; it is assumed that documentation to confirm this will be provided.</p> <p>The water treatment filters will require to be regularly maintained and serviced.</p> <p>Sections of sealant appeared to be missing along the junction of the floor with the laminate wall sheeting; concealed areas around the shower area cannot be</p>



## Water, plumbing and bathroom fittings

<b>Repair category</b>	2
<b>Notes</b>	inspected and water leakage over a period of time can result in unexpected defects to hidden parts of the building fabric.



## Heating and hot water

<b>Repair category</b>	2
<b>Notes</b>	<p>No significant defects were noted to the visible parts of the central heating system that were inspected.</p> <p>The central heating boiler and system (including the oil tank), should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation. In the service log-book, the last service by W &amp; M Stuart is dated 20/09/2022; if this is the case, a service is overdue, particularly given that the water supply ran dry in 2025.</p> <p>No assessment has been made on the operation, efficiency and adequacy of the central heating system.</p>



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	<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>The septic tank should be located and inspected, if possible. It is likely that it 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	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
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	2
Heating and hot water	2
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.

<b>1. Which floor(s) is the living accommodation on?</b>	Ground
<b>2. Are there three steps or fewer to a main entrance door of the property?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>3. Is there a lift to the main entrance door of the property?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>4. Are all door openings greater than 750mm?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>5. Is there a toilet on the same level as the living room and kitchen?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>6. Is there a toilet on the same level as a bedroom?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>7. Are all rooms on the same level with no internal steps or stairs?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>8. Is there unrestricted parking within 25 metres of an entrance door to the building?</b>	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.

In respect of the private water supply, it is assumed that: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; the supply is adequate in all respects and that a recent certificate confirming satisfactory testing of the water quality is available; repair/maintenance responsibilities of the common parts of the system are on an equitable shared basis.

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.

£350,000 (Three 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 wars in Ukraine and the Middle East 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:

£210,000 (Two Hundred and Ten Thousand Pounds)

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

**Signed**

Security Print Code [647620 = 5804 ]  
Electronically signed

**Report author**

David Silcocks

# Single Survey

<b>Company name</b>	Allied Surveyors Scotland Ltd
<b>Address</b>	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
<b>Date of report</b>	9th April 2026

# Mortgage Valuation Report



## Property Address

Address Waterside Croft, Strathdon, AB36 8XA  
Seller's Name Little Tolly Properties Ltd  
Date of Inspection 3rd April 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

There are no permanent outbuildings.

# 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  
Electricity  Mains  Private  None  
Central Heating  Yes  Partial  None

Water  Mains  Private  None  
Gas  Mains  Private  None

Brief description of Central Heating:

Full oil central heating from a combination boiler, via a wet radiator system, controlled by a programmer and radiator thermostatically controlled valves.

## 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 comprises a 1.5 storey detached traditional cottage with a single storey extension at one side, within grounds that extend to approximately 0.6 acres.

The single storey extension is likely to have been added 50-60 years ago and is built with concrete block walls and a pitched slated roof.

The property lies in a rural setting. It is adjoined on its north side by a minor public road, on its west side by the grounds of a residential property (Waterside Steading), on its east side by a track that leads to a small agricultural building and to its rear by agricultural land.

The property is located 1.5 miles from the small rural settlement of Bellabeg, which has a convenience store and 17 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. Strathdon Primary School is 1.75 miles away, close to Bellabeg. Major local centres of population and employment include: Banchory (population 7,500) - 29 miles; Inverurie (population 14,500) - 32 miles; Westhill (population 12,500) - 33 miles; Aberdeen City Centre - 41 miles.

Given the age and type of the original part of the cottage, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.

An inspection could not be made of the sub-floor timbers and the roof timbers to the original part of the cottage. It is recommended that the structural timberwork of the house be inspected by a reputable Timber and Damp Specialist Firm at a change of ownership to assess their condition.

In respect of the private water supply, it is assumed that: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; the supply is adequate in all respects and that a recent certificate confirming satisfactory testing of the water quality is available; in the event of shared use, that repair/maintenance responsibilities of the common parts of the system are on an equitable shared basis.

The water supply report referred to above in the description section on Water states that the water supply ran dry in October 2025. The purchasers should satisfy themselves of the adequacy of the supply and whether measures have been taken to supplement and/or safeguard the supply. The valuation stated in this report assumes the existing supply to be adequate; if significant expenditure is required to upgrade the system or find an alternative source, then we would reserve the right to revise the valuation accordingly. The alternative is to consider whether it would be possible to have a borehole supply on the property, for which the services of a water diviner should be engaged.

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.

Significant factors which are likely to be relevant to the market value of the property include: attractive rural setting within Upper Donside; large 0.6 acre grounds, with cottage set in one corner, close to the boundary with the adjoining Waterside Steading; small extended traditional cottage with 5 habitable rooms, 1 shower room and an internal floor area of 90 square metres; modernised to a basic standard with uPVC external doors and windows, re-fitted kitchen and shower room and oil central heating system off combi boiler; some minor chimney, roof and wall repairs are required, but no significant defects were noted; likely to be minimal insulation within the original part of the cottage; no garage or permanent outbuildings.

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 [647620 = 5804 ] 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	9th April 2026

Waterside Croft  
Strathdon  
AB36 8XA

## **Section 2**

# **Energy Report**



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**WATERSIDE CROFT, STRATHDON, AB36 8XA**

**Dwelling type:** Detached house  
**Date of assessment:** 03 April 2026  
**Date of certificate:** 07 April 2026  
**Total floor area:** 90 m<sup>2</sup>  
**Primary Energy Indicator:** 512 kWh/m<sup>2</sup>/year

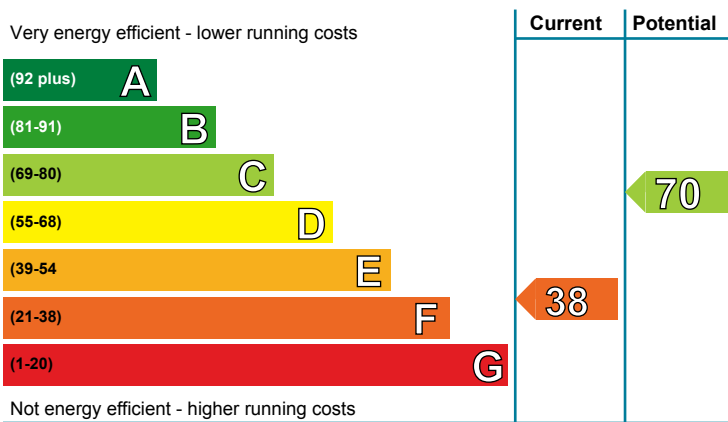
**Reference number:** 0110-2327-1140-2606-0565  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, oil

## 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 CO<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£8,232</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£1,581</b>	

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

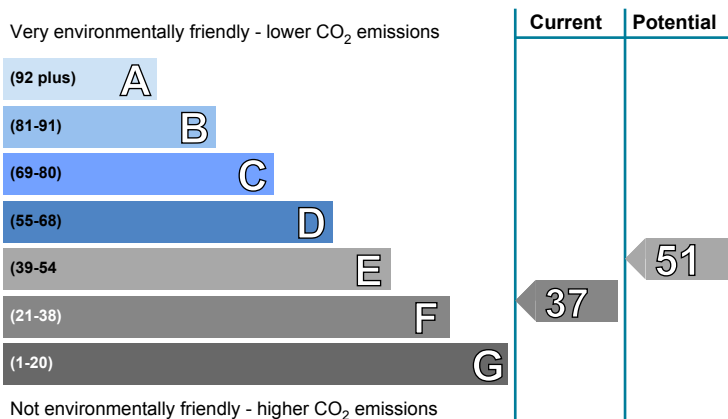


## Energy Efficiency Rating

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 F (38)**. 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 (CO<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (37)**

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 Cavity wall insulation	£900 - £1,500	£201.00
2 Internal wall insulation	£7,500 - £11,000	£780.00
3 Floor insulation (suspended floor)	£5,000 - £10,000	£372.00

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](http://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	Granite or whin, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, insulated (assumed)	★★★☆☆	★★★☆☆
	Pitched, 300 mm loft insulation	★★★★★	★★★★★
	Roof room(s), no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, oil	★★★★☆☆	★★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★★☆☆	★★★★★☆☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system	★★★★☆☆	★★★★☆☆
Lighting	Good 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, CO<sub>2</sub> 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 115 kg CO<sub>2</sub>/m<sup>2</sup>/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 10 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 2.2 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	£7,188 over 3 years	£5,709 over 3 years	
Hot water	£864 over 3 years	£762 over 3 years	
Lighting	£180 over 3 years	£180 over 3 years	
<b>Totals</b>	<b>£8,232</b>	<b>£6,651</b>	

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 Cavity wall insulation	£900 - £1,500	£67	E 40	F 38
2 Internal wall insulation	£7,500 - £11,000	£260	E 46	E 43
3 Floor insulation (suspended floor)	£5,000 - £10,000	£124	E 48	E 45
4 Floor insulation (solid floor)	£5,000 - £10,000	£41	E 50	E 46
5 Heat recovery system for mixer showers	£600 - £1,500	£34	E 51	E 47
6 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£194	D 55	E 48
7 Wind turbine	£5,000 - £20,000	£693	C 70	E 51

### Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation

## 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](http://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 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 2 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 3 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 4 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

### 5 Heat recovery system for mixer showers

A shower heat recovery system extracts heat from the water in the shower drain and transfers it to incoming cold water. This reduces the amount of energy needed per shower. Building regulations generally apply to this work, so it is best to check with your local authority building standards department and seek advice from a qualified plumber or heating engineer.

### 6 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](http://www.microgenerationcertification.org).

## 7 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](http://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:

- Biomass secondary heating

## 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)	29,202.56	N/A	N/A	N/A
Water heating (kWh per year)	3,611.64			

## Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

## 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](http://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](http://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:	<a href="mailto:aberdeen@alliedsurveyorsscotland.com">aberdeen@alliedsurveyorsscotland.com</a>
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](http://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](http://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



Waterside Croft  
Strathdon  
AB36 8XA

## **Section 3**

# **Property Questionnaire**



# Property Questionnaire

PROPERTY ADDRESS:	Waterside Croft Strathdon AB36 8XA
SELLER(S):	Little Tolly Properties Ltd. [Carole Armstrong & Mark Timmans]
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	7 <sup>th</sup> April 2026

# **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? Since 28<sup>th</sup> January 2005

### 2. Council Tax

Which Council Tax band is your property in?

D

### 3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Allocated parking space
- Driveway
- On street

### 4. Conservation Area

<p>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)?</p>	<p>Don't know – Caingorms National Park</p>
<p><b>5. Listed Buildings</b></p>	
<p>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)?</p>	<p>No</p>
<p><b>6. Alterations / additions / extensions</b></p>	
<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>	<p>No</p>
<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p>	<p>No</p>

<p><b><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.</b></p> <p><b>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.</b></p>	
<p><b>b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?</b></p> <p><b><u>If you have answered yes</u>, please answer the three questions below:</b></p>	<p><b>Yes</b></p>
<p><b>(i) Were the replacements the same shape and type as the ones you replaced?</b></p>	<p><b>Yes</b></p>
<p><b>(ii) Did this work involve any changes to the window or door openings?</b></p>	<p><b>No</b></p>
<p><b>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</b></p> <p><b>Unsure of dates</b></p> <p><b>Please give any guarantees which you received for this work to your solicitor or estate agent.</b></p>	

## 7. Central heating

a.	<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</u> – what kind of central heating is there?</p> <p>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <p><u>If you have answered yes, please answer the 3 questions below:</u></p>	Yes  Oil-fired
b.	<p>When was your central heating system or partial central heating system installed? Oil tank – 23-09-15 Unsure of rest</p>	
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:</p>	No

d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
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**8. Energy Performance Certificate**

Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes
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**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?  <u>If you have answered yes</u> , is the damage the subject of any outstanding insurance claim?	No
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b.	Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u> , please give details:	No
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**10. Services**

a.	Please tick which services are connected to your property and give details of the supplier:																			
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td></td> <td></td> </tr> <tr> <td>Private water supply</td> <td>Yes</td> <td></td> </tr> <tr> <td>Electricity</td> <td>Yes</td> <td>Scottish Gas</td> </tr> <tr> <td>Mains drainage</td> <td></td> <td></td> </tr> <tr> <td>Telephone</td> <td>Yes</td> <td>Unknown</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas / liquid petroleum gas			Private water supply	Yes		Electricity	Yes	Scottish Gas	Mains drainage			Telephone	Yes	Unknown	
Services	Connected	Supplier																		
Gas / liquid petroleum gas																				
Private water supply	Yes																			
Electricity	Yes	Scottish Gas																		
Mains drainage																				
Telephone	Yes	Unknown																		

<b>Cable TV / satellite</b>		
<b>Broadband</b>		

<b>b.</b>	<b>Is there a septic tank system at your property?</b>  <b><u>If you have answered yes</u>, please answer the two questions below:</b>	<b>Yes</b>
<b>c.</b>	<b>Do you have appropriate consents for the discharge from your septic tank?</b>	<b>Don't Know</b>
<b>d.</b>	<b>Do you have a maintenance contract for your septic tank?</b>  <b><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</b>	<b>No</b>
<b>11. Responsibilities for Shared or Common Areas</b>		
<b>a.</b>	<b>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?</b>  <b><u>If you have answered yes</u>, please give details:</b>  <b>The private water supply from the hill behind which supplies 8 neighbouring properties.</b>	<b>Yes</b>
<b>b.</b>	<b>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</b>	<b>Not applicable</b>

	<b><u>If you have answered yes, please give details:</u></b>	
<b>c.</b>	<b>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</b>	<b>No</b>
<b>d.</b>	<b>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?</b>  <b><u>If you have answered yes, please give details:</u></b>	<b>No</b>
<b>e.</b>	<b>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?</b>  <b><u>If you have answered yes, please give details:</u></b>	<b>No</b>
<b>f.</b>	<b>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.)</b>  <b><u>If you have answered yes, please give details:</u></b>	<b>No</b>
<b>12. Charges associated with your property</b>		
<b>a.</b>	<b>Is there a factor or property manager for your property?</b>	<b>No</b>

	<b><u>If you have answered yes</u>, please provide the name and address and give details of any deposit held and approximate charges:</b>	
<b>b.</b>	<b>Is there a common buildings insurance policy?</b>	<b>No</b>
	<b><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</b>	<b>Yes/No/ Don't know</b>
<b>c.</b>	<b>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.</b>	
<b>13. Specialist Works</b>		
<b>a.</b>	<b>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?</b>  <b><u>If you have answered yes</u>, 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</b>	<b>No</b>

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><u>If you have answered yes, please give details</u></p>	No
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>	Yes/No

**14. Guarantees**

a.	<p>Are there any guarantees or warranties for any of the following:</p>					
(i)	Electrical work			Don't Know		
(ii)	Roofing			Don't Know		
(iii)	Central heating			Don't know		
(iv)	NHBC			Don't know		
(v)	Damp course			Don't know		

(vi)	<b>Any other work or installations?</b> (for example, cavity wall insulation, underpinning, indemnity policy)			<b>Don't know</b>		
b.	<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></b>					
c.	<b>Are there any outstanding claims under any of the guarantees listed above?</b>  <b><u>If you have answered yes, please give details:</u></b>	<b>No</b>				
<b>15. Boundaries</b>						
<b>So far as you are aware, has any boundary of your property been moved in the last 10 years?</b>  <b><u>If you have answered yes, please give details:</u></b>		<b>No</b>				

**16. Notices that affect your property**

**In the past 3 years have you ever received a notice:**

<b>a.</b>	<b>advising that the owner of a neighbouring property has made a planning application?</b>	<b>Don't know</b>
<b>b.</b>	<b>that affects your property in some other way?</b>	<b>Don't know</b>
<b>c.</b>	<b>that requires you to do any maintenance, repairs or improvements to your property?</b>	<b>Don't know</b>

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

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

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

**Signature(s) :**

.....

.....

**Date: .....**