

Single Survey

survey report on:

Property address	South Farden Croft, Newburgh, Ellon, AB41 6AJ
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Customer	Mr D Rennie and Ms A Rennie
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	23rd March 2026
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

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they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The property comprises: (1) a detached house with 1.5 storey wings and a central single storey section linking them; (2) buildings which include a garage/workshop and two general purpose sheds; (3) approximately 22 acres of land, of which 2 acres include the house, buildings, their grounds and yards, and the access road and 20 acres are within three agricultural fields.
Accommodation	<p>Summary of main accommodation within the house: 2 living rooms, 4 bedrooms, 3 bathrooms.</p> <p>Ground floor: porch, hall, utility room, kitchen/dining room, living room/dining room, sitting room, principal bedroom with ensuite shower room, bedroom 2, shower room.</p> <p>First floor: south wing - living area balcony, bedroom 3 with ensuite shower room; north wing - bedroom 4, office with attic store off.</p>
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 157 square metres, split between the ground floor of 109 square metres and the first floor of 48 square metres. This floor area excludes the attic storage room above the kitchen which has a floor area of around 18 square metres.
Neighbourhood and location	<p>The property lies in a rural setting on its own. It is adjoined on its north-west side by a 20-25 year old coniferous wood, on its north-east side by the B9000 Pitmedden - Newburgh road and is otherwise adjoined by agricultural land. Access to the house and buildings is off the B9000 along 220 metres of surfaced road, which is understood to lie wholly within the property.</p> <p>The property is located 2 miles from the coastal village of Newburgh and 4 miles to the south of Ellon (population 10,500), which has a secondary school, wide range of shops and community facilities and an expanding employment base. It is understood the property lies within the catchment for Ythan Bridge Primary School at Foveran. Aberdeen City Centre is 13 miles to the south.</p>

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Age	The house was erected 34/35 years ago (1991/92) on the site of a former croftthouse.
Weather	The weather was dry and overcast during the inspection. The report should be read in the context of these weather conditions.
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are two chimney stacks, which both rise through the roof ridge. They are built with concrete blocks, are faced externally above roof level with pointed stone, have lead flashings around their bases, concrete coping and each has a clay pot. The pot on the sitting room chimney is fitted with a metal cowl, the other pot is fitted with a pepper-pot cap.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof is pitched and slated. The owners advised that the roof was completely re-slated in 2020.</p> <p>External roof detail includes: concrete ridge sections; lead lined valley gutters at roof junctions; at gables overhanging slates with cement filled verges; one hipped corner lined with concrete ridge sections bed in cement; slate vents incorporated near the ridge within some faces; two velux roof windows within the south face of the south wing.</p> <p>A limited head and shoulders inspection of the south wing roof space was made from a hatch in the landing ceiling. There was approximately 200mm of sheep wool insulation between the joists of the flat part of the roof space and 100mm of sheep wool insulation between the rafters, held up with netting. This part of the roof space is fitted with two pendant lights.</p> <p>A very limited head and shoulders inspection of the roof of the north wing was obtained from two wall hatches off the attic store. The roof is formed with timber trusses overlaid with timber sarking boards and a layer of slate under-felt was visible between the gaps of the sarking boards. Insulation was noted (i) to parts of the roof between the rafters - 100mm of sheep wool insulation, (ii) between the first floor joists - a mix of mineral wool and sheep wool insulation and (iii) behind the vertical lining of the office - 60mm of mineral wool insulation.</p>

<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are black plastic. Gutters are half round, deep flow. Downpipes are round.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The majority of the walls are built with cavity construction. The inner leaf is 100mm concrete block. The outer leaf to the north wing and most of the central section is pointed stone (incorporating precast concrete cills and lintels and dressed granite block window facings and quoin stones); these walls are approximately 650mm thick, including the internal wall lining. The outer leaf of the south wing is 150mm concrete block, roughcast externally and incorporating dressed granite block window facings and quoin stones; these walls are approximately 480mm thick, including the internal wall lining. Added onto the south wing (from the sitting room) is a bay window, which has pointed stone walls to window cill level and a mono-pitched lead clad roof.</p> <p>The exception is the north wall of the north wing, which the owners advised is the only remaining solid stone wall of the former croft and its wall-head was lined with concrete lintels.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are Nordan, pine framed double glazed casement windows, which incorporate aluminium cill strips and splash strips along the base of each casement. Opening casements are tilt and turn opening.</p> <p>The owners advised that two windows have been renewed recently.</p> <p>External doors include (all Nordan): (i) main entrance, into porch - timber framed, double glazed panel door, steel reinforced; (ii) rear door, into utility room - recently renewed, steel reinforced timber door, with double glazed upper panel, exterior clad with aluminium; (iii) living room patio door - timber framed double glazed sliding door, with matching fixed side panel.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is painted.</p>

<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>There is a small entrance porch, which has timber framed double glazed external wall panels either side of the external door and a mono-pitched slated roof.</p>
<p>Communal areas</p>	<p>Circulation areas visually inspected.</p> <p>The owners advised that the access road is shared with one other adjoining property. The first section of this road from the B9000 to the house and buildings is tarred, which the owners advised was undertaken around 2000 and thereafter it is a stone track.</p>
<p>Garages and permanent outbuildings</p>	<p>Visually inspected.</p> <p>Close to the house is a garage/workshop. This is built and fitted with: concrete floor; concrete block walls roughcast externally except for the front wall which is faced externally with pointed stone; pitched slated roof with plastic rainwater goods; electronically operated metal double vehicle door, solid timber external grade side door, single glazed rear window; consumer unit (renewed 2025), sockets and lights; internal floor area 33 square metres.</p> <p>There are two general purpose sheds:</p> <p>(1) closest to the house: concrete floor, steel portal frame, concrete block walls to 1.9 metres roughcast externally, metal upper wall cladding, pitched fibre cement roof (renewed) on timber trusses, in 1 gable sliding timber frame metal clad vehicle door; within rear corners of shed are two concrete block partitioned stables (3.5m x 3.0m and 3.0m x 3.0m); consumer unit, lights and sockets; internal floor area 106 square metres.</p> <p>(2) hardcore floor, steel portal frame, metal wall cladding (including some ventilated sheets, majority renewed), pitched fibre cement roof (renewed); main part of shed has a metal roll-up door and a metal pedestrian door in the front gable; in one corner of the shed is an ex-BT van with a pair of external doors; electricity; internal floor area 160 square metres.</p> <p>There is a tarred yard in front of both sheds.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The property extends in total to approximately 22 acres.</p> <p>This includes:</p> <p>(1) The access road, house, buildings and their grounds and yards of approximately 2 acres. The house grounds include: extensive gravelled areas around the house, split level log-block paved area adjoining the rear (west side) of the house with small water feature, all surrounded by a banked garden; small front patio bounded by raised beds; 10' x 8' aluminium framed green house.</p> <p>(2) Land within three fenced enclosures of approximately 20 acres. This can be approximately be divided between agricultural land of 19.25 acres, wooded strips of 0.25 acres and rough ground (a former quarry) of 0.5 acres. The majority of the land is graded as 3.1 on the Macaulay Institute for Soil Research Land Capability for Agriculture Maps, except for the western margin of the land which</p>

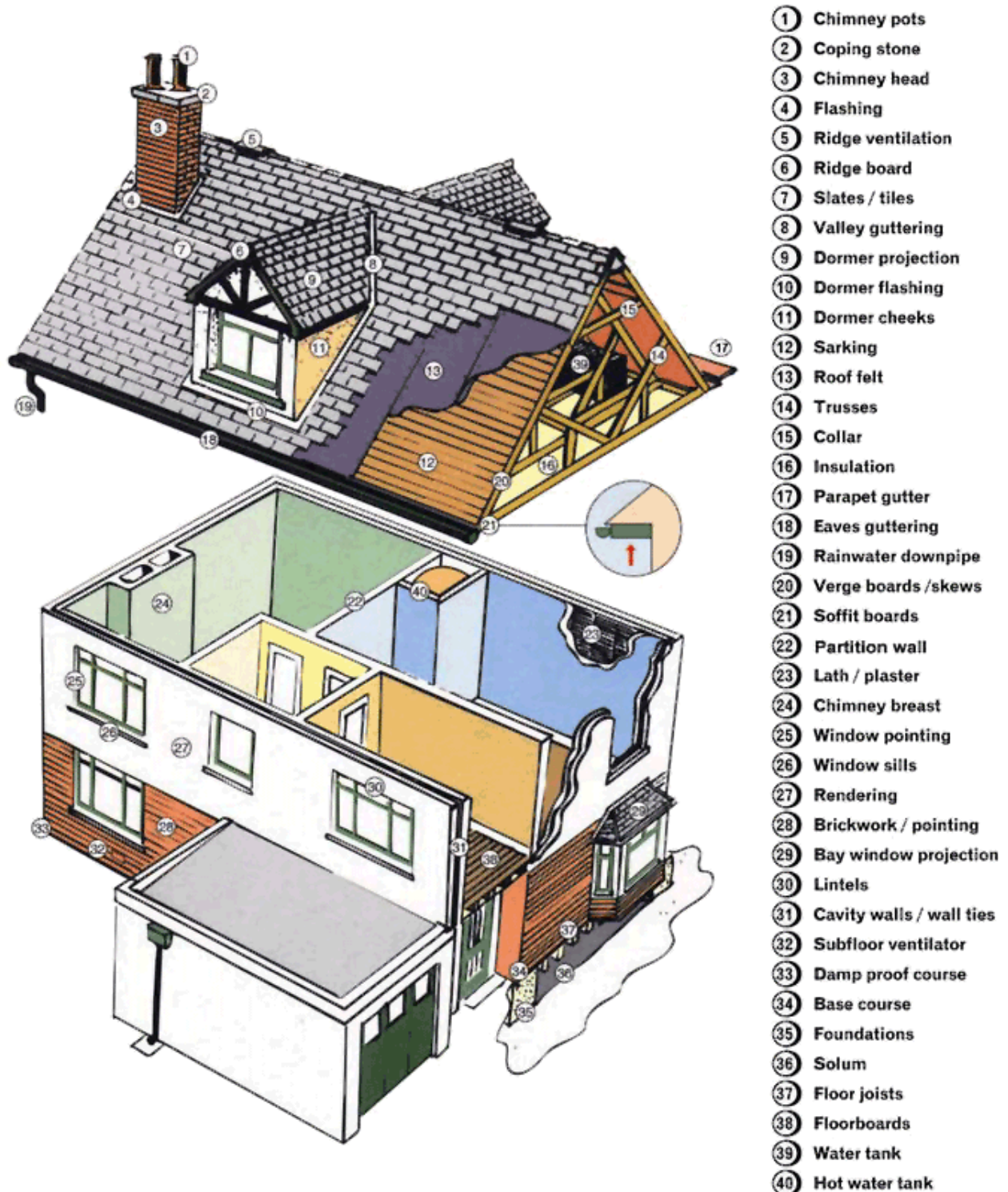
<p>Outside areas and boundaries</p>	<p>is graded 3.2 and 4.2. Grade 3.1 land is described as land capable of producing consistently high yields of a narrow range of crops, principally cereals and grass and moderate yields of a wider range of crops including potatoes, some vegetable crops and oil seed rape. The majority of the land is gently north facing between 35-50 metres ASL. The three enclosures are fenced with rylock netting and there are two field water troughs.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings are lined with plasterboard. Part of the sitting room ceiling is vaulted to roof tie height.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The majority of the internal walls are lined with plasterboard. Within the hall are pine lined internal walls up to 2.0 metres. There are unlined sections of stone faced internal wall in the sitting room (including its chimney breast) and dining room.</p> <p>The building plans inspected indicate that 60mm of glass-wool insulation is incorporated behind the external wall linings.</p>
<p>Floors including sub floors</p>	<p>The ground floor of the north and central wings are concrete. The owners advised that these floors incorporate polystyrene insulation and a damp proof membrane.</p> <p>The ground floor of the south wing is suspended timber. Sub-floor vents were noted through each external wall.</p> <p>At the time of the inspection, most floors were covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited.</p> <p>It was not possible to gain access to the sub-floor area as there was no apparent means of access.</p> <p>Fixed floor coverings included: wood-effect Karndeen vinyl flooring in the living room/dining room; Pergo wood-effect flooring in the kitchen/dining room, hall and utility room; water-proof click flooring in the three shower rooms.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen is fitted with a range of floor and wall units which have pine unit doors, drawer fronts and facings and light coloured laminate worktops with wall splash tiling above. There are two pine shelved larder units and a free standing low unit with a polished granite worktop. Built-in appliances include an oven and an extractor hood above the cooker space.</p> <p>The utility room is fitted with a sink unit and short section of laminate worktop, with row of splash tiles above.</p> <p>The majority of the internal doors are a mix of pine panel doors and</p>

<p>Internal joinery and kitchen fittings</p>	<p>pine-effect flush doors. Between the living accommodation are pine framed glazed panel doors.</p> <p>There are two staircases, one in each wing. That off the sitting room is an open staircase with pine steps, stringers and balustrades (which extend around the first floor balcony). That off the hall has pine wall lined up one side, pine stringers and balustrades.</p> <p>There are built-in wardrobes/cupboards in three of the bedrooms and in the hall. The attic storage area above the kitchen is floored with chipboard and lined with plasterboard; it is accessed from the office via a narrow 500mm wide hatch door.</p>
<p>Chimney breasts and fireplaces</p>	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a multi-fuel stove in the sitting room, installed in 2010, set on a polished granite hearth and set within a cement rendered recess. The chimney breast is faced with pointed stone. The owners advised that the steel flue liner from the stove was renewed in 2022.</p>
<p>Internal decorations</p>	<p>Visually inspected.</p> <p>The majority of the internal linings are painted plasterboard.</p>
<p>Cellars</p>	<p>There are no cellars.</p>
<p>Electricity</p>	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is supplied with mains electricity.</p> <p>An underground mains cable is taken to an external metre box inset into the utility room wall.</p> <p>The house consumer unit is located in a hall cupboard; this was renewed in 2025 and includes the main switch, a surge protection device, 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>There are further consumer units in the garage and in one of the sheds.</p> <p>A 15kW C&F Green Energy CF15 wind turbine is located at a high point of the agricultural land, with an inverter (which converts DC electricity to AC) within the garage. The electricity generated by the turbine supplies the property, with the surplus exported to the National Grid, for which feed-in tariff payments are made by an electricity supplier. The owners advised that: (i) they have recently spent around £50,000 on a major refurbishment of the turbine,</p>

<p>Electricity</p>	<p>including a new motor; (ii) during the three years 22/23, 23/24 and 24/25 their feed-in-tariff payments have averaged around £16,000.</p> <p>Inset into the west roof face of the house are two solar panels, which contribute to heating the domestic hot water.</p>
<p>Gas</p>	<p>Mains gas is not available to the property.</p>
<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is supplied with mains water.</p> <p>The owners advise that the point of connection onto the water main is within their land, that a 32mm diameter plastic pipe runs from the connection to the house and that their water charges include a Council Tax charge and a charge for 1 field water trough.</p> <p>The supply enters the house in a wall hatch in the utility room, where there is a stop-cock fitted. The water system within the house is pressurised, with the pressure vessel(s) within the garage (there is no cold water storage tank). The water pipework inspected within the house was copper.</p> <p>There are three shower rooms, two on the ground floor and one on the first floor, which have each been re-fitted by the owners: (1) ground floor shower room - large laminate/glazed quadrant cubicle with mixer shower, w.c and hand basin built into grey unit, matching tall storage cupboard, white towel radiator; (2) principal bedroom ensuite shower room - rectangular laminate sheeted cubicle with sliding glazed door and mixer shower, w.c and hand basin built into similar unit, white towel radiator; (3) first floor bedroom ensuite shower room - square laminate sheeted cubicle with glazed door and electric shower, w.c and hand basin built into similar unit.</p> <p>Sinks include in the kitchen a 2.5 bowl stainless steel sink and in the utility room a stainless steel sink.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The house is heated by an air to water heat pump system. The outdoor unit is positioned externally, at the rear of the garage; this is a Daiken ERLA14DAV3 unit. The indoor unit is located within the garage; this is a Daiken EBBH16DF6V unit.</p> <p>The heating system is a wet system via modern panel radiators. The system is controlled by a programmer built into the indoor unit, which includes 365 day time control and temperature control. In addition, there is a digital room thermostat in the hall and the radiators are fitted with thermostatically controlled valves.</p> <p>A brief summary of how the system operates is as follows: within the outdoor (evaporation) unit air is blown over a network of tubes</p>

Heating and hot water	<p>filled with a liquid refrigerant, which warms up and turns into a gas; within the indoor unit, using electricity a pump compresses the gas, which further increases its pressure and temperature; the hot gasses pass into a condenser surrounded by cool water where the refrigerant cools and condenses back to a liquid releasing energy that transfers its heat to the cool water, which is then circulated to provide heating to the radiators and stored in the hot water cylinder; the liquid refrigerant passes through an expansion valve and the cycle begins again.</p> <p>Hot water is provided by a 370 litre NIBE VPAS 300/450 hot water tank in the garage. Hot water is heated by both the air heat source pump and by the solar roof panels.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a plastic septic tank located within the property, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms to the ground and first floors; heat detector in the kitchen; carbon monoxide detector in the sitting room.</p> <p>There is an intruder alarm system and a CCTV system.</p>
Any additional limits to inspection	<p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p>

Sectional Diagram showing elements of a typical house



- ① Chimney pots
- ② Coping stone
- ③ Chimney head
- ④ Flashing
- ⑤ Ridge ventilation
- ⑥ Ridge board
- ⑦ Slates / tiles
- ⑧ Valley guttering
- ⑨ Dormer projection
- ⑩ Dormer flashing
- ⑪ Dormer cheeks
- ⑫ Sarking
- ⑬ Roof felt
- ⑭ Trusses
- ⑮ Collar
- ⑯ Insulation
- ⑰ Parapet gutter
- ⑱ Eaves guttering
- ⑲ Rainwater downpipe
- ⑳ Verge boards /skews
- ㉑ Soffit boards
- ㉒ Partition wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank


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


Single Survey


2. Condition


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

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

 Structural movement	
Repair category	1
Notes	No evidence of settlement or structural movement was found affecting the building.

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

 Chimney stacks	
Repair category	1
Notes	From a ground level inspection of the two chimneys, no significant defects were visible.

 Roofing including roof space	
Repair category	1
Notes	No significant defects were noted to the roof exterior and to those parts of the roof space which were inspected. Some short sections of cracked and loose cement verges were noted to the gable wall of the north wing, which should be repaired when the roof is next checked over. 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

Repair category	1
Notes	No significant defects were noted to the rainwater fittings. 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

Repair category	1
Notes	No significant defects were noted to the main walls. A number of fine cracks through the stonework pointing were noted, though they did not appear to be of structural significance or to require remedial work at the present time.



Windows, external doors and joinery

Repair category	1
Notes	No significant defects were noted to the windows and external doors. A selection of opening window casements and the front and rear doors were opened and found to operate effectively. Some softness was noted to the bottom of a facing to the sitting room bay window. As most of the windows are the original fittings and therefore 34 years old, they are of an age where a degree of ongoing maintenance should be anticipated to their external joinery, sealed units and opening mechanisms.



External decorations

Repair category	1
Notes	The decoration of the external joinery was found to be in good condition.



Conservatories/porches

Repair category	1
Notes	No significant defects were noted to the small entrance porch.



Communal areas

Repair category	1
Notes	The shared section of roadway, tarred up to the house and buildings and stone beyond, was found to be in satisfactory condition. Several areas of wear were noted to the tarred surface, which will require future repair to preserve their integrity.



Garages and permanent outbuildings

Repair category	1
Notes	No significant defects were noted to the garage/workshop and two general purpose sheds.



Outside areas and boundaries

Repair category	1
Notes	The outside areas, including garden ground and agricultural land, has been well maintained and was found to be in a neat and tidy condition.



Ceilings

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



Internal walls

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



Floors including sub-floors

Repair category	1
Notes	From a limited inspection that was possible of the floors, no significant defects were noted.



Internal joinery and kitchen fittings

Repair category	1
Notes	<p>The majority of the kitchen fittings are the original and were installed in 1992; they have been well maintained and were found to be in good condition for their age, with only minor wear and tear markings. No assessment has been made on the condition of any built-in kitchen appliances.</p> <p>The utility room fittings were in satisfactory condition.</p> <p>The condition of skirtings, facings, internal doors and joinery were found to be generally good condition.</p>



Chimney breasts and fireplaces

Repair category	1
Notes	<p>No significant defects were noted to the sitting room stove and its fireplace. No assessment has been made on the operation of the stove and whether its flue is adequately lined.</p>



Internal decorations

Repair category	1
Notes	<p>The internal decoration was found to be in good condition, with minor wear and tear markings.</p>



Cellars

Repair category	-
Notes	<p>None.</p>



Electricity

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the electrical installation that were inspected. The installation was last inspected by K F Watson Electrical on 13/05/2025 and a copy of the Electrical Installation Condition Report provided from the inspection was inspected - the purchasers should obtain a copy of this report from the sellers.</p> <p>No assessment has been made on the condition and operation of the wind turbine. The owners advised that it had a major overhaul recently, including the replacement of its motor. It is assumed that it will require an annual service and periodic maintenance.</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</p>



Electricity

Repair category	1
Notes	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.



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant defects were noted to the visible parts of the plumbing system that were inspected. The sanitary fittings in the three shower rooms were found to be in good condition.



Heating and hot water

Repair category	1
Notes	No significant defects were noted to the visible parts of the central heating and hot water systems that were inspected. The central heating and hot water systems will require to be periodically checked over and serviced by a qualified engineer to ensure its safe and efficient operation.



Drainage

Repair category	1
Notes	No problems with the drainage were visible during the inspection. No assessment has been made on the size, capacity, condition and operation of the drainage system. The owners advised that the septic tank was last emptied in October 2025. It is likely that the tank will require to be periodically emptied in the future. The soakaway and discharge drain may require future maintenance in the event of blockage or a loss of permeability.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

The house was erected in 1991/92 and is therefore 34-35 years old; if considered necessary, it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private drainage system, it is assumed that the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA.

It should be confirmed whether the owner of the adjoining property has formal servitude rights of access over the private road from the B9000 through the property and what liability this party has towards its upkeep, maintenance and repair.

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.

£870,000 (Eight Hundred and Seventy Thousand Pounds)

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

Valuation and market comments

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

£560,000 (Five Hundred and Sixty Thousand Pounds)

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

Signed

Security Print Code [464959 = 9311]
Electronically signed

Report author

David Silcocks

Single Survey

Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	27th March 2026

Mortgage Valuation Report



Property Address

Address South Farden Croft, Newburgh, Ellon, AB41 6AJ
Seller's Name Mr D Rennie and Ms A Rennie
Date of Inspection 23rd March 2026

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

The garage is a garage/workshop, constructed with a concrete floor, concrete block walls and a pitched slated roof; it has an internal floor area of 33 square metres.

Permanent buildings include two general purpose steel portal framed sheds: (1) shed 1 (nearest house) - concrete floor, concrete block walls to 1.9 metres and metal cladding above, pitched fibre cement roof, parts sub-divided to create 2 concrete block stables, electricity, water, internal floor area 106 square metres; (2) shed 2 - hardcore floor, metal wall cladding, pitched fibre cement roof, electricity, internal floor area 160 square metres.

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:

Air to water heat pump central heating system, via panel radiators, controlled by a 365 day and temperature programmer built into the indoor unit, a room thermostat 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: (1) a detached house with 1.5 storey wings and a central single storey section linking them; (2) buildings which include a garage/workshop and two general purpose sheds; (3) approximately 22 acres of land, of which 2 acres include the house, buildings, their grounds and yards, and the access road and 20 acres are within three agricultural fields.

The house is built with cavity wall construction, with a concrete block inner leaf, part with a stone outer leaf and part with a concrete block outer leaf.

Other accommodation within the house referred to above includes a utility room, office and balcony living area.

The property lies in a rural setting on its own. It is adjoined on its north-west side by a 20-25 year old coniferous wood, on its north-east side by the B9000 Pitmedden - Newburgh road and is otherwise adjoined by agricultural land. Access to the house and buildings is off the B9000 along 220 metres of surfaced road, which is understood to lie wholly within the property.

The property is located 2 miles from the coastal village of Newburgh and 4 miles to the south of Ellon (population 10,500), which has a secondary school, wide range of shops and community facilities and an expanding employment base. It is understood the property lies within the catchment for Ythan Bridge Primary School at Foveran. Aberdeen City Centre is 13 miles to the south.

The house was erected in 1991/92 and is therefore 34-35 years old; if considered necessary, it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval.

In respect of the private drainage system, it is assumed that the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA.

It should be confirmed whether the owner of the adjoining property has servitude rights of access over the private road from the B9000 through the property and what liability this party has towards its upkeep, maintenance and repair.

The property includes the following renewable energy sources: (i) a 15kW wind turbine, which supplies electricity to the property with the surplus exported to the grid - feed-in tariffs under the current contract will be paid for a further 6 years and have averaged £16,000 during 2022-25; (ii) an air to water heat pump central heating system; (iii) two solar roof panels, which contribute to heating the hot water.

Significant factors which are likely to be relevant to the market value of the property include: within commuting distance of Ellon, Peterhead and Aberdeen; private rural setting; attractive multi-use package with 2 general purpose buildings and 22 acres of land; 34 year old house with 6 habitable rooms, 3 shower rooms and an internal floor area of approximately 156 square metres; house and buildings well maintained with no significant defects noted; house fitted to a modern standard - original fittings include the windows, 2 of the external doors and the kitchen, upgraded fittings include the heating and hot water systems, the 3 shower rooms and the sitting room stove; renewable energy sources - wind turbine, air heat source pump central heating and solar panels; the 2 general purpose buildings are steel portal framed sheds of 106 and 160 square metres; the land includes 19.25 acres of mostly class 3.1 agricultural land.

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.

It should be noted that some lenders have restrictions on the land area they will accept for mortgage valuations and on property that will be occupied in full or part for business or commercial purposes.

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 [464959 = 9311] 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	27th March 2026

Energy Performance Certificate (EPC)

Scotland

Dwellings

SOUTH FARDEN CROFT, NEWBURGH, ELLON, AB41 6AJ

Dwelling type: Detached house
Date of assessment: 23 March 2026
Date of certificate: 24 March 2026
Total floor area: 157 m²
Primary Energy Indicator: 78 kWh/m²/year

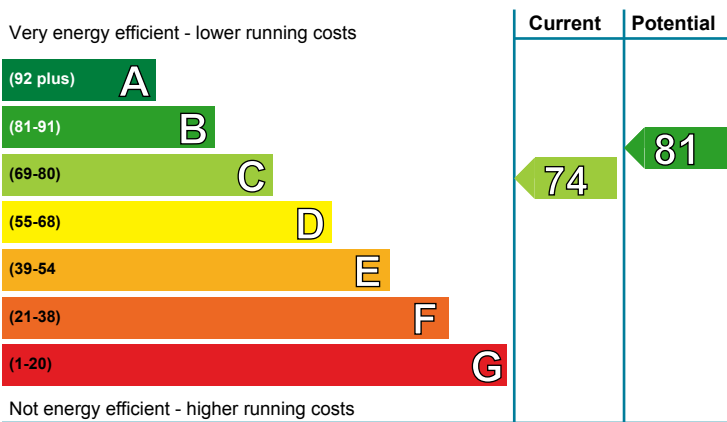
Reference number: 0112-2547-6473-2326-4885
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Air source heat pump, radiators, electric

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£7,116	See your recommendations report for more information
Over 3 years you could save*	£	

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

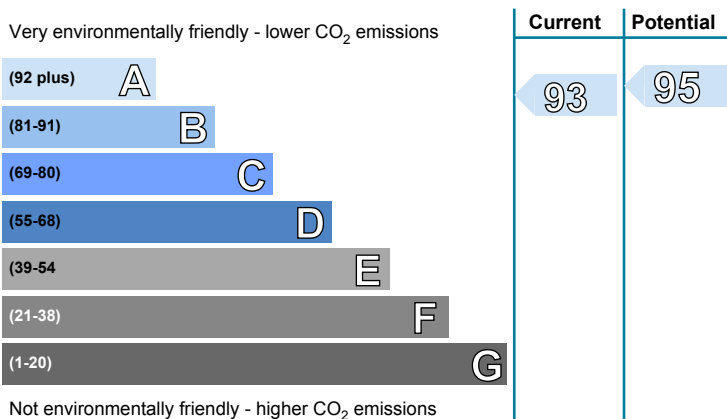


Energy Efficiency Rating

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

Your current rating is **band C (74)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band A (93)**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Solar photovoltaic (PV) panels	£8,000 - £10,000	£945.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 300 mm loft insulation Roof room(s), insulated	★★★★★ ★★★★☆	★★★★★ ★★★★☆
Floor	Solid, limited insulation (assumed)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Air source heat pump, radiators, electric	★★★★☆	★★★★★
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system, plus solar	★★★★☆	★★★★★
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, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

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

The calculated emissions for your home are 8 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.2 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.2 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	£5,502 over 3 years	£5,502 over 3 years	
Hot water	£1,371 over 3 years	£1,371 over 3 years	
Lighting	£243 over 3 years	£243 over 3 years	
Totals	£7,116	£7,116	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£315		

Choosing the right improvement package

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



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

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

1 Solar photovoltaic (PV) panels

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

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:

- Air source heat pump
- Solar water heating
- Wind turbine

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)	18,931.7	N/A	N/A	N/A
Water heating (kWh per year)	2,363.9			

Addendum

The assessment does not include any feed-in tariffs that may be applicable to this property.

About this document

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

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

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

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Property Questionnaire

PROPERTY ADDRESS:	South Farden Croft Newburgh Ellon AB41 6AJ
SELLER(S):	Duncan and Ann Rennie
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	27 March 2025

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? **35 yrs**

2. Council Tax

Which Council Tax band is your property in? **G**

A B C D E F G H

3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Garage. Garage and ample open space
- Allocated parking space
- Driveway
- Shared parking
- On street
- Resident permit
- Metered parking
- Other (please specify):

4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?

No

5. Listed Buildings

Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?

No

6. Alterations / additions / extensions

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)?

If you have answered yes, please describe the changes which you have made:

No

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

N/A

	<p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.</p>	
<p>b.</p>	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes</p>
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<p>Yes</p>
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<p>No</p>
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p><u>Two Nordan windows (2022) and rear door (2024) replaced.</u></p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</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? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <p><u>Air Source Heat Pump</u></p> <p><u>If you have answered yes, please answer the 3 questions below:</u></p>	Yes
b.	<p>When was your central heating system or partial central heating system installed?</p> <p><u>Heat Pump renewed from previous Heat Pump model along with radiator upgrades</u></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.	<p>When was your maintenance agreement last renewed? (Please provide the month and year).</p>	

8. Energy Performance Certificate

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

Yes

Issued at time of Home Report

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

No

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

Yes/No

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

No

If you have answered yes, please give details:

10 Services

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

Services	Connected	Supplier
Gas / liquid petroleum gas		
Water mains / private water supply	✓	Scottish Water
Electricity	✓	OVO
Mains drainage		
Telephone	✓	EE

Cable TV / satellite		
Broadband	✓	EE Fibre Optic

b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	Yes
c.	<p>Do you have appropriate consents for the discharge from your septic tank?</p>	Yes
d.	<p>Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	No

11 Responsibilities for Shared or Common Areas

a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
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b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p> <p><u>All slates on house replaced during 2022 as an upgrade to the property</u></p>	Yes
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>Such access is not required</u></p> <p><u>If you have answered yes, please give details:</u></p>	No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p> <p><u>Neighbouring property (approximately 500 yards away) has right of access using the Croft road.</u></p>	Yes

f.	<p>As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	No
12. Charges associated with your property		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:</u></p>	No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</u></p>	<p>N/A</p> <p>N/A</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.</p>	
13. Specialist Works		

a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property</u></p>	No
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>	N/A
14. Guarantees		

a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	No	Yes	Don't Know	With title deeds	Lost
(ii)	Roofing	No	Yes	Don't Know	With title deeds	Lost
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost
b.	<u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u>					
c.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes, please give details:</u>					No
15. Boundaries						

<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>No</p>	
<p>16. Notices that affect your property</p>		
<p>In the past 3 years have you ever received a notice:</p>		
<p>a.</p>	<p>advising that the owner of a neighbouring property has made a planning application?</p>	<p>No</p>
<p>b.</p>	<p>that affects your property in some other way?</p>	<p>No</p>
<p>c.</p>	<p>that requires you to do any maintenance, repairs or improvements to your property?</p>	<p>No</p>
<p><u>If you have answered yes to any of a-c above</u>, 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.</p>		

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

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

Signature(s) :

A D Rennie.....

.....

Date: ...27.03.2025.....