



**ALLIED**  
**SURVEYORS**  
SCOTLAND

# Home Report

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Esset Pines

Montgarrie

Alford

AB33 8AQ

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Offices throughout Scotland

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Esset Pines  
Montgarrie  
Alford  
AB33 8AQ

## **Section 1**

# **Single Survey and Mortgage Valuation Report**



# Single Survey

survey report on:

<b>Property address</b>	Esset Pines, Montgarrie, Alford, AB33 8AQ
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<b>Customer</b>	Mr D Emsley and Mrs A Hughes
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<b>Customer address</b>	Esset Pines, Montgarrie, Alford, AB33 8AQ
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<b>Prepared by</b>	Allied Surveyors Scotland Ltd
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<b>Date of inspection</b>	10th June 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

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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.

<b>Description</b>	The property comprises a detached house built on a sloping site on 2 levels with an attached garage/workshop, within grounds that extend to approximately 1.1 acres.
<b>Accommodation</b>	Summary of main accommodation within house: 3 living rooms, 5 bedrooms, 2 bathrooms.  Lower level: lobby, sitting room.  Upper level: hall, kitchen/dining room, living room, shower room, principal bedroom with ensuite bathroom, 3 bedrooms, study/bedroom 5.
<b>Gross internal floor area (m<sup>2</sup>)</b>	The gross internal floor area of the house extends to approximately 198 square metres, split between the lower level of 34 square metres and the upper level of 164 square metres.
<b>Neighbourhood and location</b>	The property lies in a semi-rural setting at the edge of the small rural settlement of Montgarrie. It is adjoined along its south-west side by a public road between Montgarrie and Tullynessle, along its west side by a site on which two large residential properties have been built, along its short north side by a wooded gully and along its east side by the Esset Burn.  The property is located 1.5 miles from Alford (population 2,700), which has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Inverurie (population 14,500) - 18 miles; Westhill (population 12,500) - 20 miles; Aberdeen City Centre - 27 miles.
<b>Age</b>	The main part of the property was erected around 1980. It is understood that two single storey extensions were added around 35 years ago (in the early 1990's): (a) a lower floor addition at one side (lobby and sitting room) and (b) a rear addition (principal bedroom and ensuite bathroom).

<b>Weather</b>	The weather was dry and mostly sunny 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 is one chimney stack, which rises through the front roof ridge from the living room stove. It is built with concrete blocks that are roughcast externally, has lead flashing around its base, precast concrete coping and a clay pot fitted with a metal cowl.</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>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</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 clad with concrete interlocking tiles.</p> <p>External roof detail includes: concrete ridge sections bed in cement; lead lined valley gutters at roof junctions; overhanging roof at eaves and gables with plywood facias and soffits - eaves soffit vents are included to the original parts by way of circular vents at corners and to the extensions with vent strips; plastic verge sections at gables; to the roof of lower floor (side) extension there is a small section of flat felt roof below a bedroom window, with cement verges to the tiling on either side.</p> <p>In 2023 the moss was removed from the roof surface and the tiles were coated with Renotec, a coating designed to extend the life of roof tiles.</p> <p>A partial inspection of the roof space was made from a hatch in the passage ceiling. The roof is formed with lightweight timber trusses overlaid with plywood sarking boards. There is approximately 250mm of mineral wool insulation laid between and over the joists, there are roof space vents at the apex of each of the three gable walls and there are two fitted lights.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The rainwater fittings are plastic. Gutters are half round and attached to fascia boards and 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 house and the two extensions are built with concrete blocks and are roughcast externally. The thickness of the original walls is approximately 310mm and of the extensions is 330-340mm, all dimensions include 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 and external doors were all renewed in 2018 by Garioch Glazing.</p> <p>Windows are uPVC double glazed casement windows, with opening casements being a mix of side and top hinged casements.</p> <p>External doors include: (1) main door (lower level), into lobby - uPVC panel style door with double glazed upper panels (stained and leaded); (2) sitting room patio doors (lower level) - pair of UPVC double glazed doors (fitted with a cat flap); (3) kitchen door - uPVC door with double glazed upper panel (fitted with a dog flap); (4) living room door, onto balcony - uPVC double glazed sliding door, with fixed matching side panel; (5) principal bedroom doors - pair of uPVC double glazed doors.</p>
<p><b>External decorations</b></p>	<p><b>Visually inspected.</b></p> <p>The external joinery (facias and soffits) is painted. External doors are window frames 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><b>Visually inspected.</b></p> <p>Part of the lower level of the building is a garage/workshop (below the living room). This has a concrete floor, unlined concrete block walls, lined ceiling, electrically operated up and over insulated sectional vehicle door, timber panel side door, single glazed window, lights and sockets, internal floor area 27 square metres.</p>

<b>Outside areas and boundaries</b>	<b>Visually inspected.</b> <p>The grounds extend to approximately 1.1 acres.</p> <p>This includes at the front of the house a gravelled drive and parking area and a terraced shrub/plant rockery, at the lower (east) side of the house a mown lawn with a variety of shrubs and trees, and to the rear an area of mixed deciduous and conifer (mostly pine) woodland. The eastern boundary of the property extends to the centre line of the Esset Burn.</p> <p>Structures within the grounds include: (1) upper floor balcony (off living room): supported by two steel uprights, timber joists, plywood decking and a felt covering with lead flashing around its edges, metal balustrades - its floor and felt covering were completely renewed in 2025; (2) area of raised decking off sitting room, with timber balustrade; (3) 8' x 6' greenhouse; (4) summer house (from Deeside Log Cabins) - installed 2020/21, interlocking timber walls, pitched felt shingles roof, 3.0m x 3.5m internally, mower shelter behind; (5) several cattery sheds.</p>
<b>Ceilings</b>	<b>Visually inspected from floor level.</b> <p>The ceilings are lined with plasterboard.</p>
<b>Internal walls</b>	<b>Visually inspected from floor level.</b> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls are lined with plasterboard. The owners advised that there is glass wool behind the plasterboard on the external walls (this insulation was not inspected).</p>
<b>Floors including sub floors</b>	<p>The floor of the lower level is concrete and that of the upper level is suspended timber.</p> <p>The majority of the floor of the upper part (not the living room floor which is above the garage) has been fitted with 100mm of spray foam insulation between its joists, which can be inspected in the cellar.</p> <p>At the time of the inspection, the floors were covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited.</p> <p>Fixed floor coverings included: Karndean wood-effect flooring in the hall and passage (parquet style), living room and kitchen/dining room; wood-effect click board flooring in the principal bedroom; tiled floors in the two bathrooms.</p>
<b>Internal joinery and kitchen fittings</b>	<b>Built-in cupboards were looked into but no stored items were moved.</b> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The owners advised that the kitchen was re-fitted in 2014. It has a range of floor and wall units with shaker style off-white doors and drawer fronts and oak-block worktops with mosaic wall splash tiling above. Built-in appliances include a dishwasher and double oven.</p>

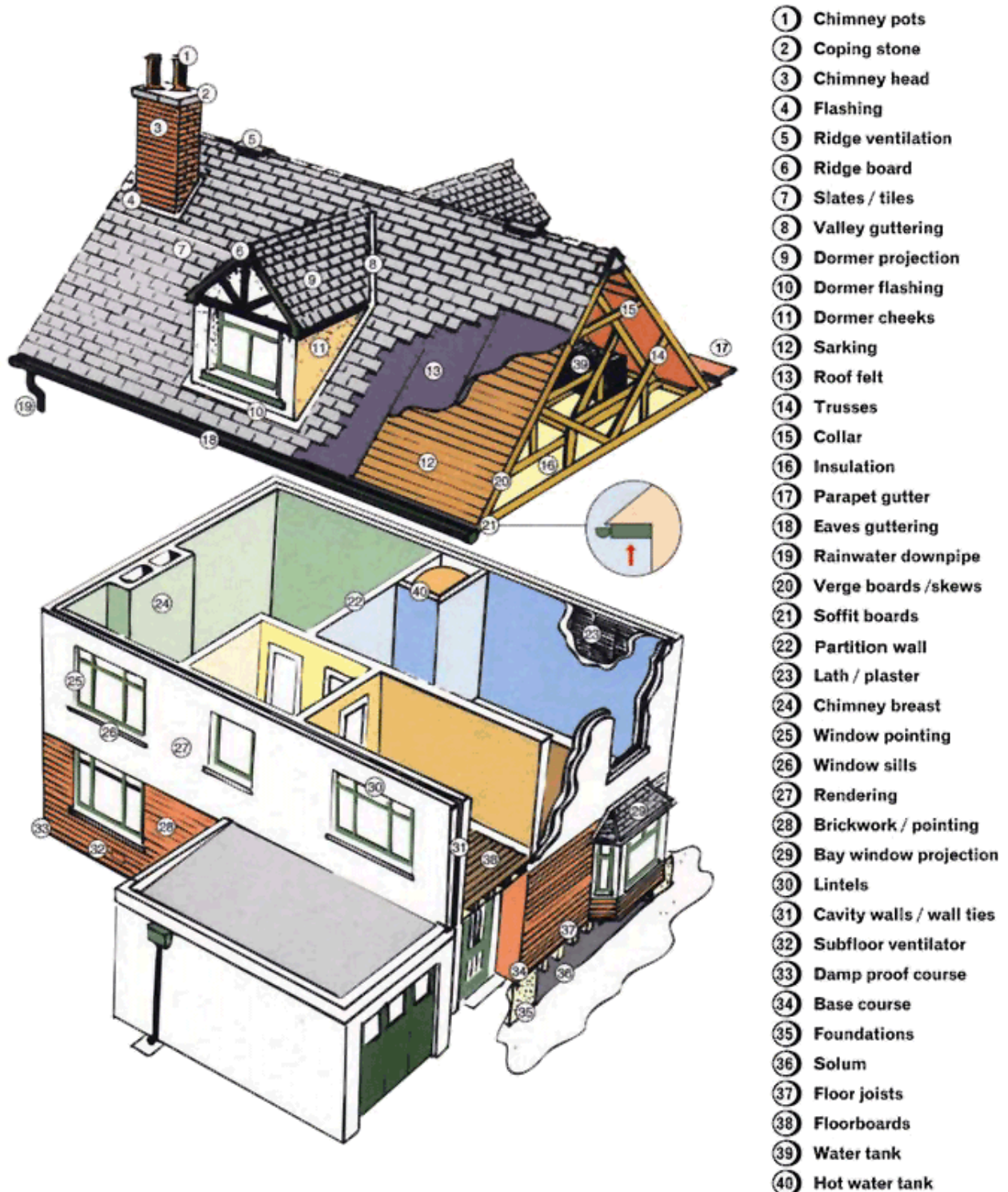
<b>Internal joinery and kitchen fittings</b>	<p>Above the cooker space is a textured glass splash-back and a glass extractor hood. Off the kitchen is a shelved larder cupboard and a shelved corner cupboard.</p> <p>The majority of the internal doors are oak veneer style doors. Off the stairway and hall are oak veneer framed glazed doors.</p> <p>The stairway has plasterboard sides, timber stringers and handrail. There is a small stairway within the sitting room, which has oak stringers and balustrades.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a Hwami wood-burning stove in the living room, which the owners advised was installed in 2013 by Donside Heating Supplies of Alford to replace an open fire. It is inset into the chimney breast and has a glass front. The fireplace has a small slate hearth and a mantelpiece ledge.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>The internal linings are decorated with a mix of painted plasterboard and decorative wallpaper. The walls of the two bathrooms are tiled.</p>
<b>Cellars</b>	<p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>Accessed off the garage via a plywood door fitted with a mortice lock is a cellar below the majority of the original part of the house, sub-divided by load-bearing concrete block walls with the majority having a ceiling height of 1.4-1.7 metres. It has a concrete floor, with a damp proof membrane visible at the edges, the west and rear sides have been tanked with bitumen and each part has a light fitted. Approximately 100mm of spray foam insulation has been installed from the cellar between the floor joists of the upper floor.</p>
<b>Electricity</b>	<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>A Smart metre and the consumer units are mounted on a board in the garage/workshop. The main consumer unit includes a 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). There are further smaller consumer units for the solar and EV charger and for the heating system.</p> <p>Sockets within the house are 13 amp rectangular pinned sockets.</p> <p>There are 16 photovoltaic panels mounted on the south roof face,</p>

<b>Electricity</b>	<p>which were installed in 2013. These convert thermal energy into electricity, have a gross output of 4.0 kilowatt peak power and are mounted at an elevation of 30-35 degrees. They are connected both to the property's electricity supply and to its meter allowing for the excess electricity to be fed into the grid under the Smart Export Guarantee. The inverter, which was replaced in 2025, converts direct current electricity into alternating current electricity, is within the roof space.</p> <p>Also within the roof space is a GivEnergy 5.12kWh Li-ion battery, installed in 2025, which stores surplus electricity produced by the photovoltaic panels.</p>
<b>Gas</b>	<p>Mains gas is not available to the property.</p>
<b>Water, plumbing, bathroom fittings</b>	<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 mains water.</p> <p>The water system within the house is pressurised, with the pressure vessel within the cellar (there is no cold water storage tank - the former plastic tank in the roof space is redundant). The water pipework inspected within the house was copper, with that in the cellar lagged.</p> <p>There are two bathrooms, both re-fitted by Laings of Inverurie in 2020: (1) shower room - large walk-in shower enclosure, with a low-profile tray, 3 tiled sides and a glazed side, mixer shower with two heads, chrome hand rail and built-in seat, w.c and hand basin built into gloss light grey unit with ceramic top, row of wall cupboards with mirror doors, brushed metal towel radiator, ceiling mechanical extract fan; (2) principal bedroom ensuite bathroom - spa bath, w.c and hand basin built into light grey gloss unit with wood-effect top, shower enclosure with low profile tray, 3 tiled sides, glazed side, mixer shower with two heads, row of similar wall cupboards, brushed metal towel radiator, ceiling mechanical extract fan.</p> <p>Sinks include a 1.5 bowl stainless steel sink in the kitchen.</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 a Vaillant air to water heat pump system that was installed to replace an LPG system in 2021. An Vaillant aroTHERM plus VWL 125/6 A 230V S2 outdoor unit is positioned externally close to the kitchen wall. The indoor unit, a Vaillant VWZ MEH 97/6, is located within the cellar.</p> <p>The heating system is a wet system, via modern panel radiators. It is understood that the majority of radiators were renewed as part of the installation of the new heating system. The system is controlled by a Vaillant sensoCOMFORT control panel in the</p>

# Single Survey

<b>Heating and hot water</b>	<p>passage and thermostatically controlled valves fitted to the radiators.</p> <p>Hot water is provided by an 270 litre unvented indirect hot water storage cylinder within the cellar and is heated by the heat pump system, controlled by its programmer.</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 plastic septic tank located to the rear of the house (with a concrete cover), with wastewater discharge taken from the tank to a discharge into the Esset Burn.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms to the circulation areas and living room; heat detector in the kitchen; carbon monoxide detector in the living room.</p>
<b>Any additional limits to inspection</b>	<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




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


# Single Survey


## 2. Condition


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

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

 Structural movement	
Repair category	1
Notes	There are no significant signs of settlement/structural movement 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 chimney stack, no significant defects were noted.

 Roofing including roof space	
Repair category	2
Notes	No significant defects were noted to the roof tiling, which was wholly coated with Renotec in 2025.  The end of a plywood soffit board along the west side of the original part of the house has deteriorated - the owner advised that this will be repaired prior to sale once a blackbird has vacated its nest. The plywood fascias and soffits are the original fittings and are at an age where some ongoing maintenance can be expected.  There is a small section of felt roof surface to the side extension roof below a bedroom window - the felt looked in satisfactory condition, though will have a limited life and can fail without warning. At one side of this felt section there is



## Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	<p>some minor deterioration to the cement tile verge.</p> <p>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the Building Research Establishment. Life expectancy will depend on the quality of the tiles, weathering and damage from the prevailing weather. A roofing contractor will be able to advise on life expectancy and repair/replacement costs.</p> <p>Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof tiles, metal flashings/valleys, plywood facias and soffits, and roof cement work.</p>



## Rainwater fittings

<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the rainwater system.</p> <p>The rainwater fittings will require to be regularly cleaned out, given the number of nearby trees.</p> <p>No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.</p> <p>Plastic guttering can be susceptible to damage in periods of heavy snowfall or build up of ice in sub-zero temperatures.</p>



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	<p>A section of bossed render was noted on the west elevation of the original part of the house at the right hand side of a bedroom window.</p> <p>A number of minor cracks were noted through the wall roughcast from window openings. They do not appear to be of any structural significance but should be assessed and monitored in the future and repaired when considered necessary to prevent water penetration and the bossing of the harling.</p>



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the windows and external doors. A selection of window opening casements and external doors were opened and found to operate effectively.</p> <p>Dog/cat flaps have been fitted to two of the external doors.</p> <p>The condition of the plywood facias and soffits have been described in the Roofing section above.</p>



## External decorations

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



## Conservatories/porches

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



## Communal areas

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



## Garages and permanent outbuildings

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the garage/workshop.



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	<p>At the west side of the house are a row of tall trees (sycamore, ash and Scots pine), which are relatively close and would cause damage were they to fall; it is recommended that these be inspected by an arboriculturalist to assess their condition and health and whether any would best be lopped or removed.</p> <p>The trees within the wooded parts of the grounds will require regular silvicultural management.</p> <p>The lower lying parts of the grounds adjoining the Esset Burn are marked on SEPA flood maps as having a high likelihood of flooding. The house is built on higher ground and the owners advise that flooding has not affected the house during their ownership of the property (since 2002).</p>



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	Some hairline cracks were noted to several of the ceilings but no significant



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	defects were evident. The stability of ceilings was not tested.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the internal wall linings.



## Floors including sub-floors

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



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	The kitchen fittings are around 12 years old and were found to be in satisfactory condition, with minor wear and tear damage. The oak worktops will require periodic maintenance to remove stains and preserve their integrity (sanding and varnishing/oiling). No assessment has been made of the built-in kitchen appliances.  The condition of skirtings, facings and internal doors were found to be generally good condition.




## Chimney breasts and fireplaces


<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted to the living room stove and its fireplace.  No assessment has been made on the condition of the stove and whether its flue is adequately lined. Its flue should be regularly checked and swept.





## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	The internal decoration was found to be in satisfactory condition, with wear and tear markings commensurate with its age.

 <b>Cellars</b>	
<b>Repair category</b>	1
<b>Notes</b>	No significant defects were noted within the cellar. The concrete floor and concrete block external walls were dry at the inspection.

 <b>Electricity</b>	
<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.</p> <p>Parts of the installation are likely to date from the date of construction, around 1980. A sticker on the consumer unit board states that the installation was last inspected in November 2013. It is recommended good practice that all electrical installations should be checked periodically by a qualified electrician, approximately every 10 years or when a property changes hands; this should be regarded as a routine safety and maintenance check.</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>

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

 <b>Water, plumbing and bathroom fittings</b>	
<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the visible parts of the plumbing system that were inspected.</p> <p>The sanitary fittings on the two bathrooms were found to be in good condition.</p> <p>Concealed areas around baths and shower trays cannot be inspected; water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.</p>



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	<p>No significant defects were noted to the visible parts of the central heating and hot water systems that were inspected.</p> <p>The central heating system should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation.</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>It is likely that the septic tank will require to be periodically emptied in the future. The soakaway and discharge drain may require future maintenance in the event of blockage or a loss of permeability.</p>

# Single Survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	1
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?	Lower and upper levels
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input 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.

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.

Planning permission was renewed on 12/01/2021 for the erection of a new house on a plot adjoining the west side of the property (application reference APP/2020/2301).

The owners advised that there is a public pathway along the west boundary 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.

£660,000 (Six Hundred and Sixty 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:

£425,000 (Four Hundred and Twenty Five Thousand Pounds)

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

**Signed**

Security Print Code [491340 = 8057 ]  
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>	16th June 2026

# Mortgage Valuation Report



## Property Address

Address Esset Pines, Montgarrie, Alford, AB33 8AQ  
Seller's Name Mr D Emsley and Mrs A Hughes  
Date of Inspection 10th June 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:

The garage is a garage/workshop forms part of the lower level of the house and has an internal floor area of 27 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:

Full central heating from an air to water heat pump system, installed in 2025. Heating is via a wet radiator system controlled by a thermostatically controlled programmer and radiator thermostatically controlled valves fitted to the radiators.

## Site

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

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

## Location

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

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

The property comprises a detached house built on a sloping site on 2 levels with an attached garage/workshop, within grounds that extend to approximately 1.1 acres.

The main part of the property was erected around 1980. It is understood that two single storey extensions were added around 35 years ago (in the early 1990's): (a) a lower floor addition at one side (lobby and sitting room) and (b) a rear addition (principal bedroom and ensuite bathroom). These extensions are both built with concrete block walls and pitched tiled roofs.

Below the majority of the main part of the house is a cellar, accessed off the garage, which has limited head room but can be used for storage purposes.

The property lies in a semi-rural setting at the edge of the small rural settlement of Montgarrie. It is adjoined along its south-west side by a public road between Montgarrie and Tullynessle, along its west side by a site on which two large residential properties have been built, along its short north side by a wooded gully and along its east side by the Esset Burn.

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

The lower lying parts of the grounds adjoining the Esset Burn are marked on SEPA flood maps as having a high likelihood of flooding. The house is built on higher ground and the owners advise that flooding has not affected the house during their ownership of the property (since 2002).

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.

Planning permission was renewed on 12/01/2021 for the erection of a new house on a plot adjoining the west side of the property (application reference APP/2020/2301).

The owners advised that there is a public pathway along the west boundary of the property.

Significant factors which are likely to be of relevance to the market value of the property include: within commuting distance of Inverurie, Westhill and Aberdeen; semi-rural setting at the edge of Montgarrie; house on two levels built around 1980, extended around 1990 and has 8 habitable rooms (7 at the upper level and 1 at the lower level), 2 bathrooms and has an internal floor area of approximately 198 square metres; well maintained, with minor wall and roof repairs required; fitted to a modern standard - kitchen (2014), windows and external doors (2018), 2 bathrooms (2020), air to water heat pump central heating system (2021), PV roof panels (2013) and small battery store (2025); attractive 1.1 acre grounds, low lying parts adjoining the Esset Burn can flood, the wooded parts will require ongoing silvicultural management.

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 has brought 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 [491340 = 8057 ] 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	16th June 2026

Esset Pines  
Montgarrie  
Alford  
AB33 8AQ

## **Section 2**

# **Energy Report**



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**ESSET PINES, MONTGARRIE, ALFORD, AB33 8AQ**

**Dwelling type:** Detached house  
**Date of assessment:** 10 June 2026  
**Date of certificate:** 11 June 2026  
**Total floor area:** 198 m<sup>2</sup>  
**Primary Energy Indicator:** 80 kWh/m<sup>2</sup>/year

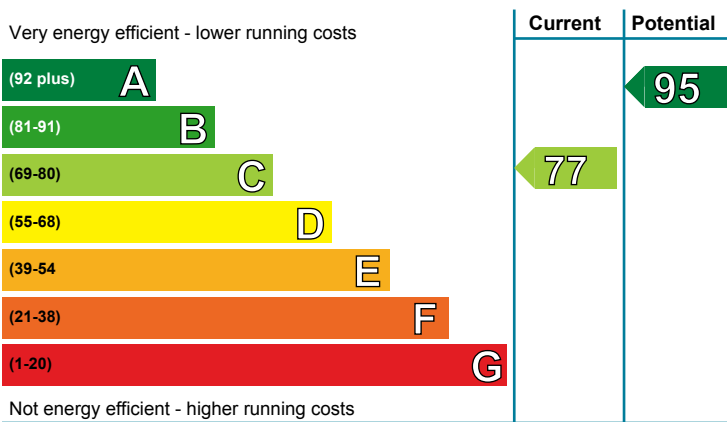
**Reference number:** 2416-3426-4430-2860-6292  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Air source heat pump, radiators, electric

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£10,473</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£2,013</b>	

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

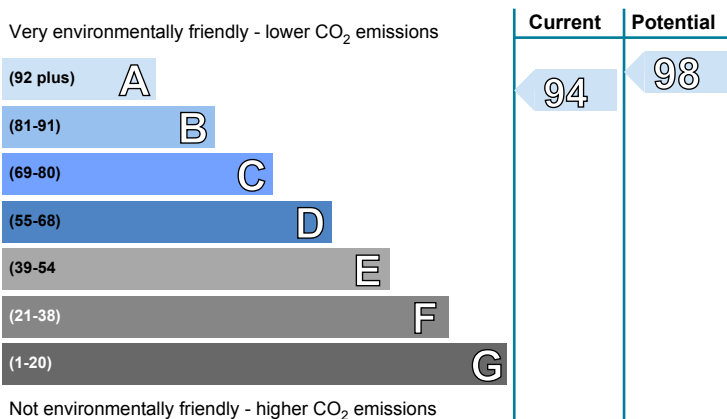


## Energy Efficiency Rating

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 C (77)**. 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 A (94)**

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 Internal wall insulation	£7,500 - £11,000	£939.00
2 Floor insulation (suspended floor)	£5,000 - £10,000	£711.00
3 Floor insulation (solid floor)	£5,000 - £10,000	£348.00

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. 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	Solid brick, as built, partial insulation (assumed)	★★★★☆☆	★★★★☆☆
	Solid brick, as built, insulated (assumed)	★★★★★☆☆	★★★★★☆☆
Roof	Pitched, 250 mm loft insulation	★★★★★☆☆	★★★★★☆☆
	Pitched, insulated (assumed)	★★★★☆☆☆☆	★★★★☆☆☆☆
Floor	Suspended, insulated	—	—
	Solid, no insulation (assumed)	—	—
	Suspended, no 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, 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 8 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 1.5 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 0.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.



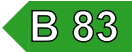
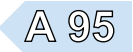




### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£8,754 over 3 years	£6,762 over 3 years	
Hot water	£1,455 over 3 years	£1,434 over 3 years	
Lighting	£264 over 3 years	£264 over 3 years	
<b>Totals</b>	<b>£10,473</b>	<b>£8,460</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 Internal wall insulation	£7,500 - £11,000	£313		
2 Floor insulation (suspended floor)	£5,000 - £10,000	£237		
3 Floor insulation (solid floor)	£5,000 - £10,000	£116		
4 Wind turbine	£5,000 - £20,000	£755		

### 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 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)).

### 2 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.

### 3 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.

### 4 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
- Air source heat pump
- Solar photovoltaics

## 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)	33,137.17	N/A	N/A	N/A
Water heating (kWh per year)	3,271.85			

## 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](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



Esset Pines  
Montgarrie  
Alford  
AB33 8AQ

## **Section 3**

# **Property Questionnaire**



# Property Questionnaire

PROPERTY ADDRESS:	Esset Pines Montgarrie Alford AB33 8AQ
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SELLER(S):	Mr Duncan Emsley and Mrs Audrey Hughes
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COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	9th June 2026
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# **PROPERTY QUESTIONNAIRE**

## **NOTE FOR SELLERS**

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

**PROPERTY QUESTIONNAIRE**  
Information to be given to prospective buyer(s)

**1. Length of ownership**

How long have you owned the property? 23.5 years

**2. Council Tax**

Which Council Tax band is your property in?

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

**3. Parking**

What are the arrangements for parking at your property?

(Please indicate all that apply)

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

<b>4. Conservation Area</b>	
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
<b>5. Listed Buildings</b>	
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
<b>6. Alterations / additions / extensions</b>	
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)?  <u>If you have answered yes</u> , 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?	Yes/No

	<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>	
b.	<p><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>	Yes
	(i) <b>Were the replacements the same shape and type as the ones you replaced?</b>	Yes
	(ii) <b>Did this work involve any changes to the window or door openings?</b>	Yes
	<p>(iii) <b>Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</b></p> <p><b>Replaced tilting wooden windows with standard vertical hinged windows</b></p> <p><b>Replaced lounge French doors with sliding door</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  Air source heat pump
b.	When was your central heating system or partial central heating system installed? September 2021	
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).	

**8. Energy Performance Certificate**

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

Yes

**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?

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	x	Scottish water
Electricity	x	Octopus/SSEN
Mains drainage		
Telephone	x	EE
Cable TV / satellite	x	Sky

Broadband	x	EE
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b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	Yes
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
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	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>	No
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	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>	No
f.	<p>As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p> <p>There is an access path to Montgarrie 'Playing Fields' to the west of the property. Our boundary line runs up the centre of this path.</p>	Yes
<p><b>12. Charges associated with your property</b></p>		
a.	<p>Is there a factor or property manager for your property?</p>	No

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

(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<b>No</b>	Yes	Don't know	With title deeds	Lost
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:		
a.	advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No
<p><b><u>If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.</u></b></p>		

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

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

**Signature(s) :**

*Dean Esley*

.....

*Audrey J. Hughes*

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**Date: 9th June 2026.....**