

Single Survey

survey report on:

Property address	GARDEN COTTAGE MEIKLE WARTLE INVERURIE AB51 5AA
Customer	Lorraine Tattersall & Martin O'Neill
Customer address	Garden Cottage Meikle Wartle AB51 5AA
Prepared by	Graham & Sibbald
Date of inspection	11th September 2025

GRAHAM + SIBBALD

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 Sellers 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.

To date, 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 the 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.

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

Terms and Conditions

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. 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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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 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.

1.10 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;
- 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" 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. 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	Single storey semi detached bungalow.
Accommodation	GROUND FLOOR: Hall; Utility; Bathroom; Living Room; Kitchen; Conservatory; Bedroom One; Bedroom Two.
Gross internal floor area (m²)	75 or thereby including the conservatory.
Neighbourhood and location	The property is located in the Aberdeenshire village of Meikle Wartle and forms part of an established residential area comprising properties of varying age and style. Facilities and amenities in the immediate vicinity are limited however a more extensive provision can be found to the south in the town of Inverurie.
Age	Built circa 1929
Weather	Dry and cloudy.
Chimney stacks	Chimney stacks are of brick construction, rendered externally with concrete cope, clay pots bedded in cement haunching and flashings formed in both lead and adhesive roof material.
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</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>

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	<p>Roof - pitched and hipped and clad in slate with clay tiled ridge and hips and flashings formed in an adhesive type flashing material.</p> <p>Roof space - access hatch in the hall ceiling. The roof is framed in timber joists and rafters overlaid with timberboard sarking. Glass wool quilt insulation is laid between and over ceiling joists.</p> <p>Only a head and shoulders inspection was carried out of the roof space and as insulation was laid over ceiling joists there were no boards available.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Pvc gutters and downpipes discharging into the drainage system.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>Main external walls appear of traditional brick construction, harled externally. Walls to the rear outshoot would appear to be of single skin brick construction, harled externally.</p>
Windows, external doors and joinery	<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>Windows - upvc double glazed casement type. Entrance door to the house - flush timber. Door between the living room and conservatory - UPVC framed and double glazed.</p>
External decorations	<p>Visually inspected.</p> <p>Painted finishes to external timbers and walls.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>Attached to the rear of the property is a conservatory with harled concrete block dwarf walls, upvc double glazed windows and French doors plus lean to polycarbonate roof with lead flashing where it abuts the rear wall of the house.</p>

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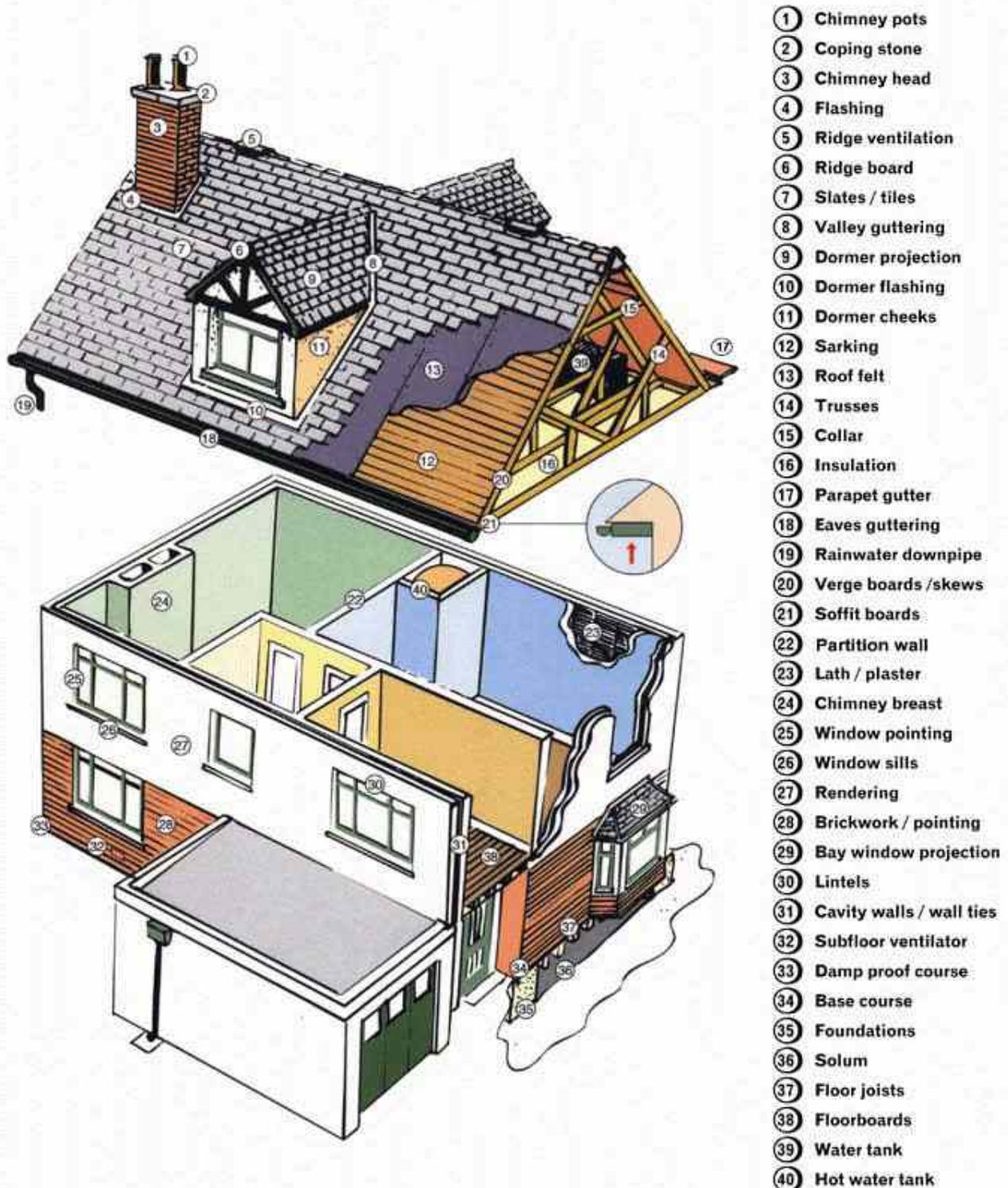
Communal areas	Circulation areas visually inspected. The property is accessed over a shared tarmacadam surfaced driveway.
Garages and permanent outbuildings	Visually inspected. Detached single car garage constructed in timber log cabin style walls beneath a pitched bituminous felt tile clad roof. To the front are double timber entrance doors and side timber pass door and glazed timber windows. Attached to the property is a rendered brick store/coal shed with lean to bituminous felt clad roof with timber entrance door.
Outside areas and boundaries	Visually inspected. The property occupies a good sized site with grounds mainly laid in grass and tarmacadam surfaced driveway plus paved areas. Boundaries are formed by timber fencing and post and wire fencing.
Ceilings	Visually inspected from floor level. Plasterboard on timber framing.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Plasterboard on timber framing and timber stud partitions. Some areas appear to incorporate hardboard linings.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Floors - suspended timber construction with timber joists overlaid with timber flooring to the main house and solid concrete to the rear outshoot. No access was gained to any sub floor areas as any hatches are concealed by fitted and fixed floor coverings.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Internal joinery - flush, panelled and glazed timber doors set in timber frames with associated timber architraves and skirtings. Double glazed upvc door between the living room and conservatory. Kitchen fittings - base and wall mounted fitted units with laminate worktop.

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Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Chimney breasts are formed in brick. There is a fireplace in the living room which has an Inglebrook opening with metal wood burning stove inserted within which is set on a tiled hearth. The other fireplace has been removed and blanked over in the past.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decorations are of paper and paint finishes. The ceiling of the rear bedroom has a textured coating.</p>
Cellars	None.
Electricity	<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>Mains supply with main consumer units located at high level in the hall and the meter located in external housing. Wiring appears to be of pvc coated cabling to 13 amp sockets and switches.</p>
Gas	None.
Water, plumbing, bathroom fittings	<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>Water supply - mains supply. The stop cock is located beneath the kitchen sink. Plumbing and fittings are of pvc and copper piping where seen. Kitchen fittings - stainless steel sink. Utility fittings - plumbing for a washing machine. Bathroom fittings - white three piece suite.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Central heating - heating is provided by electric night storage, panel and fan heaters. Heating is supplemented by a wood-burning stove in the living room. It is understood this incorporates a back boiler which also provides hot water through the foam insulated copper cylinder located in the kitchen cupboard. This has an electric immersion heater fitted.</p>

<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to connect into the main sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke and heat detectors fitted.</p> <p>New smoke alarm standards were introduced in Scotland in February 2022 and it is likely that some properties may require additional works to meet these standards. In instances where alarms are in place, no tests whatsoever have been carried out and we cannot confirm if the system complies with the most recent regulations. Any potential purchaser should satisfy themselves as to whether the current system meets with regulations or otherwise.</p>
<p>Any additional limits to inspection</p>	<p>The services were not tested.</p> <p>Due to some fitted carpets and floor coverings no detailed inspection was possible of the floor timbers and accordingly we cannot guarantee their soundness or otherwise.⁴</p> <p>It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.</p> <p>No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties.</p> <p>Insulation has been laid over the roof joists and accordingly a head and shoulders inspection of the roof space was possible only.</p> <p>It should be appreciated that the Home Report inspection is a non-disruptive visual inspection of the property as at the date of inspection and that we are unable to inspect parts of the property which are concealed or covered by floor coverings or contents in place at that time. Once vacant, defects may be apparent that could not be detected during our survey. Changing weather conditions can also affect aspects of the property which would not be apparent at the time of inspection.</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.

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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	At the time of our inspection there was no evidence of significant structural movement noted to affect the property within the limits of our inspection.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Localised dampness was evident to a lower front wall of the front bedroom adjacent to the bay window, plus damp/ movement to adjoining flooring. There is also evidence of localised moisture penetration at high level at the front corner of the front bedroom and along the party wall within both bedrooms. There is evidence of woodworm flight holes to some of the roof timbers which we are advised have been treated.</p> <p>Instruct a timber/damp specialist firm to undertake a thorough inspection of the entire property and thereafter undertake any immediate repairs under cover of long term guarantee.</p>

 Chimney stacks	
Repair category	2
Notes	Plant growth is evident at the middle chimney stack, with cracking noted to one of the chimney cans.

 Roofing including roof space	
Repair category	2
Notes	The roof was stripped and re-slatted around four years ago. Flashing detailing is poor around the front bay window and this will require to be improved to ensure the area is completely watertight. The felt flashing at the party wall head is not completely watertight which has allowed moisture ingress at the front upper corner of bedroom one. There is a loose/deteriorating flashing at the rear gable

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	<p>wall head. In addition there are loose ridge tiles to the section of roof abutting the gable chimney. A number of uneven, slipped and chipped slates were noted.</p> <p>Within the roof space there are woodworm flight holes to timbers. Corrosion was noted to some nail ends. Staining was noted to some sections of roofing timbers.</p> <p>See Dampness, rot and infestation section above.</p>
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Rainwater fittings

Repair category	2
Notes	<p>The gutter detailing around the bay window is poor and discharges onto the area above the bay roof where the flashing does not appear completely watertight. There is also uneven sections of gutter and poor gutter detailing above the main entrance door and an area of leakage at the gutter adjacent to the gable chimney.</p>



Main walls

Repair category	2
Notes	<p>Walls to the rear outshoot containing the bathroom and utility room appear to be of single skin brick construction, harled externally. This type of construction is considered to be unconventional and whilst there do not appear to be any present issues this area of the building could be more prone to condensation or damp penetration issues. There are areas of worn and cracked harling elsewhere.</p>



Windows, external doors and joinery

Repair category	1
Notes	<p>The windows and external doors were not all fully tested and opened. It should be appreciated that some defects may only be evident during certain weather conditions.</p> <p>Windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore possible that maintenance/repair will be required as part of an ongoing maintenance programme.</p>



External decorations

Repair category	1
Notes	<p>The external decorations are generally in fair order. Regular repainting will be required if these areas are to be maintained in satisfactory condition.</p>

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 Conservatories/porches	
Repair category	1
Notes	Fair condition with normal weathering evident.

 Communal areas	
Repair category	1
Notes	No reportable defects.

 Garages and permanent outbuildings	
Repair category	2
Notes	<p>A panel above the door to the external coal store/shed is formed in fibrous cement board which may contain asbestos materials in its construction. Whilst left undisturbed this should present no significant hazard to health however in the event of damage or disturbance advice should be sought from an approved asbestos contractor.</p> <p>There are areas of weathering and decay to timbers at the garage and coal store/shed. There is a section of loose/missing fascia. Decorations are weathered to the garage timbers.</p> <p>Bituminous felt claddings to roof coverings are a type which have a more limited lifespan and can fail without warning at which time repair or replacement will be required.</p> <p>Within the coal store a large wasp bike was noted, although this did not appear to be active.</p>

 Outside areas and boundaries	
Repair category	1
Notes	<p>The boundaries appear reasonably well defined and are in adequate condition. Regular maintenance will be required. You should verify with your conveyancer the extent of the boundaries attaching to the property.</p> <p>Weathering was noted to sections of timber fencing.</p>

 Ceilings	
Repair category	1
Notes	<p>Areas of unevenness and cracking as well as some other blemishes to ceiling linings.</p> <p>Some decorative surfaces are finished with an Artex type product. Early forms of Artex may incorporate small amounts of asbestos based bonding materials and therefore specialist advice should be obtained prior to working on these areas to</p>

	minimise the risk of releasing hazardous fibres.
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 Internal walls	
Repair category	2
Notes	Localised dampness was evident to the lower front wall of the front bedroom. See Dampness, rot and infestation section above. Areas of unevenness/hairline cracking and other minor blemishes were evident to wall linings.

 Floors including sub-floors	
Repair category	2
Notes	Localised dampness/ movement was evident to flooring adjacent to the front wall and bay window of the front bedroom. See Dampness, rot and infestation section above.

 Internal joinery and kitchen fittings	
Repair category	1
Notes	Internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age. There is a missing facing on the door between the hall and living room. Internal glazing should be checked to ensure it complies with current safety standards. This could not be confirmed at the time of inspection. Kitchen fittings are showing signs of normal age related wear.

 Chimney breasts and fireplaces	
Repair category	1
Notes	There is a fireplace installed in the living room incorporating a wood burning stove. It should be emphasised that the flue was not checked or appliance tested. Blocked fireplaces should be ventilated to prevent a build up of moisture within the flue.

 Internal decorations	
Repair category	1
Notes	The property appears in fair decorative condition consistent with some areas of wear noted.

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 Cellars	
Repair category	-
Notes	Not applicable.

 Electricity	
Repair category	1
Notes	<p>The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years and on a change of ownership. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.</p> <p>The advised next test date on the consumer unit has expired and it is recommended that the system is checked as a precaution by a registered electrician and upgraded where necessary.</p>

 Gas	
Repair category	-
Notes	Not applicable.

 Water, plumbing and bathroom fittings	
Repair category	1
Notes	<p>The plumbing and fittings appear of copper/ pvc piping where seen and appeared in serviceable condition but were not tested.</p> <p>The sanitary fittings are of modern style and type.</p>

 Heating and hot water	
Repair category	1
Notes	<p>It is assumed that the electric heating and hot water systems have been installed in accordance with the manufacturer's specification and guidance, and that any repairs or upgrades also comply with all relevant regulations.</p> <p>The electric storage heaters are of an older model and may not operate as efficiently as a modern equivalent.</p>

 Drainage	
Repair category	1
Notes	The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	1
Communal areas	1
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	2
Floors including sub-floors	2
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.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground Floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes <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 property has been extended in the past to form the conservatory and the garage has also been built. It is assumed these works were undertaken following receipt of and in accordance with appropriate Local Authority consents and a completion certificate issued. If consents were not required then it is assumed they meet the requirements of the building standards or are exempt. All relevant documentation should be obtained, examined and thereafter retained for future reference.

Transfer guarantee in respect of previous woodworm treatment works

The property is accessed over a shared drive and it is assumed that a legal right of access exists and there are no overly onerous liabilities with regards to maintenance. This should be confirmed by reference to the Title Deeds.

You should verify with your conveyancer the extent of the boundaries attaching to the property.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

It is recommended that when repairs, defects or maintenance items have been identified interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

This is a replacement home report based upon our original inspection dated 17th July 2023.

Estimated reinstatement cost for insurance purposes

It is assumed that insurance cover is obtainable on normal terms. The guidance figure is the estimate of costs for reinstating the subjects as at the date of inspection based on information provided by the Building Cost Information Service (BCIS). It is recommended that this figure is kept under regular review to ensure that you have adequate insurance cover. We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £265,000 (TWO HUNDRED AND SIXTY FIVE THOUSAND POUNDS STERLING).

Valuation and market comments

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £140,000 (ONE HUNDRED AND FORTY THOUSAND POUNDS STERLING).

Our valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

Signed

Security Print Code [514218 = 7552]
Electronically signed

Single Survey

Report author	Andrew Sinclair
Company name	Graham & Sibbald
Address	21 Carden Place, Aberdeen, AB10 1UQ
Date of report	15th September 2025

Mortgage Valuation Report

GRAHAM + SIBBALD

Property Address

Address GARDEN COTTAGE MEIKLE WARTLE, INVERURIE, AB51 5AA
Seller's Name Lorraine Tattersall & Martin O'Neill
Date of Inspection 11th September 2025

Property Details

Property Type House Bungalow Purpose built maisonette 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:

Integral external store

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt 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 Connections

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:

Electric night storage and panel heating.

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
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property is located in the Aberdeenshire village of Meikle Wartle and forms part of an established residential area comprising properties of varying age and style. Facilities and amenities in the immediate vicinity are limited however a more extensive provision can be found to the south in the town of Inverurie.

The general condition of the property appears consistent with its age and type of construction. Some works of repair and maintenance are required. Elements of the property are ageing and likely to require attention. Woodworm is evident to roof timbers and there is localised dampness to flooring and wall linings at the front wall/bay window of the front bedroom and along the party wall within both bedrooms. A damp/timber specialist should be instructed to carry out an inspection and thereafter undertake any necessary repairs under long term guarantee. Our valuation assumes that extensive repairs are not required.

The property has been extended in the past to form the conservatory and the garage has also been built. It is assumed these works were undertaken following receipt of and in accordance with appropriate Local Authority consents and a completion certificate issued. If consents were not required then it is assumed they meet the requirements of the building standards or are exempt. All relevant documentation should be obtained, examined and thereafter retained for future reference.

Transfer guarantee in respect of previous woodworm treatment works.

The property is accessed over a shared drive and it is assumed that a legal right of access exists and there are no overly onerous liabilities with regards to maintenance. This should be confirmed by reference to the Title Deeds.

Essential Repairs

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

Mortgage Valuation Report

Comment on Mortgageability

In our opinion the property forms suitable security for loan purposes subject to the specific lender's criteria which may vary.

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

Declaration

Signed Security Print Code [514218 = 7552]
Electronically signed by:-

Surveyor's name Andrew Sinclair

Professional qualifications MRICS

Company name Graham & Sibbald

Address 21 Carden Place, Aberdeen, AB10 1UQ

Telephone 01224 625024

Fax

Report date 15th September 2025