

Single Survey

survey report on:

Property address	19 Cameron Street, Stonehaven, AB39 2BL
-------------------------	---

Customer	Mr A Gorrara
-----------------	--------------

Customer address	14 Carron Terrace, Stonehaven, AB39 2HX
-------------------------	---

Prepared by	ALLIED SURVEYORS SCOTLAND PLC
--------------------	-------------------------------

Date of inspection	17th May 2023
---------------------------	---------------



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

Terms and Conditions

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

Terms and Conditions

- 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

Terms and Conditions

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.

Single Survey

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a three storey mid-terraced style town house which, in recent years, has been converted to form two flats with an additional single storey rear projection.
Accommodation	Ground Floor: Lounge with Kitchen and Dining Area open plan; Bedroom; Wet Room. First Floor: Landing; Utility Room; Lounge/Dining Room/Kitchen open plan. Second Floor: Landing; Cloakroom with WC and wash hand basin; Two Bedrooms; Bathroom.
Gross internal floor area (m²)	135 sq.m. approximately.
Neighbourhood and location	The subjects are located within a well-established mixed residential and commercial area adjacent to Stonehaven town centre, situated approximately 17 miles south of Aberdeen. A good range of facilities and amenities are available locally.
Age	140 years approximately.
Weather	At the time of inspection, the weather was dry and bright. Our report should be read within the context of these weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stacks are of solid stone construction, pointed externally and sealed to the roof with cement flashings.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. 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. 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. The roof is of traditional pitched timber frame design, boarded with timber sarking and clad externally in slates, incorporating pitched and slated dormer projections. The roof over the single- storey rear projection is of mono-pitched design clad in profile metal sheeting. A limited inspection of the roof space was carried out via a ceiling hatch with pull-down aluminium Ramsay Ladder located in the cloakroom. Fitted insulation restricted our inspection. No roof void access was possible over the rear projection due to the nature of construction.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rainwater fittings are of cast iron and modern alloy construction.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main external walls are of traditional solid sandstone construction, pointed externally. The rear projection is also of sandstone construction, pointed and roughcast externally, incorporating timber weatherboard cladding to the westmost elevation.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The majority of the windows are of timber framed double glazed sash and case design. There is a timber double glazed Velux rooflight within the stairwell, metal skylight within the toilet and timber single glazed window within the utility room. The external doors are of timber construction.

Single Survey

External decorations	Visually inspected.
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected. The property fronts onto the pavement of Cameron Street. To the rear, there is a slabbed courtyard area with boundaries presently undefined. The boundary wall to the rear is of masonry construction, forming part of the Stonehaven Flood Prevention Scheme.
Ceilings	Visually inspected from floor level. The ceilings appear to be a mixture of timber lath and plaster and plasterboard construction.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are a mixture of timber lath and plaster, plasterboard and plastered on the hard.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The flooring at ground level is of solid concrete construction whereas the upper floors are formed in suspended timber. There are no sub-floor areas.

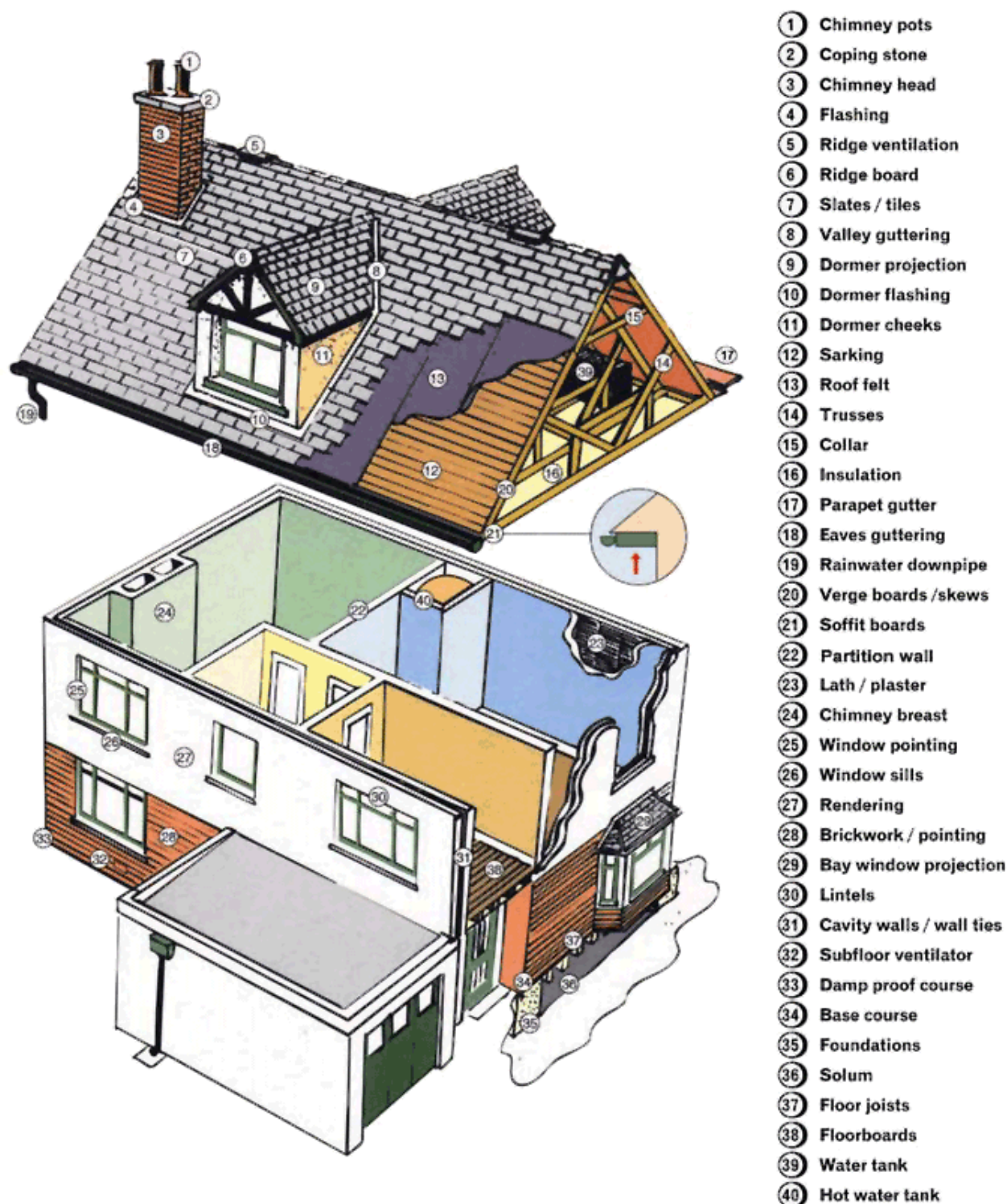
Single Survey

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The internal doors are of timber construction. Door frames and skirtings are formed in timber and are painted. The ground floor apartment contains a limited range of fittings whereas at first floor level, there is a larger range of kitchen worktops and wall cupboard units.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There are chimney breast areas, however, original fireplaces have been removed.
Internal decorations	Visually inspected.
Cellars	None.
Electricity	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. The property is connected to mains electricity, currently with separate supplies to each flat. Wiring, where visible, is sheathed in PVC. The meters and consumer unit for the ground floor flat are situated within a cupboard adjacent to the entrance door, whereas the consumer unit for the first floor apartment is located in the utility room.
Gas	Accessible parts of the system 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. There is no mains gas supply to the ground floor flat, however, the upper floor flat is connected to mains gas, with the meter being located within the access pend.

Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Water is from the main public supply with the internal plumbing, where seen, being a mixture of copper supply and PVC wastepipes. The ground floor flat has a wet room apartment with mixer shower, WC and wash hand basin. There is a white two piece suite within the cloakroom to the upper storey flat comprising WC and wash hand basin. Within the attic floor bathroom, there is a white four piece suite comprising mixer shower, bath, WC and wash hand basin.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. Space heating to the ground floor flat is provided via electric underfloor heating, whereas the upper flat is served via a gas-fired radiator system, with a modern condensing 'Worcester Greenstar' boiler located within the roof space. Hot water to the ground floor apartment is via an electric immersion heater with the storage cylinder located within a cupboard off the access pend. Hot water to the upper storey flat is supplemented via an electric immersion heater stored within a modern insulated tank located adjacent to the boiler in the roof space.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Drainage is to the main public sewer.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. The subjects are fitted with smoke detectors. The new Fire and Smoke Alarm Standard came in to 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.

Any additional limits to inspection	Fitted floor coverings and furnishings restricted our internal inspection. No roof void access was possible over the rear projection due to the nature of construction. Our inspection of the main roof space was limited due to fitted insulation. Not all windows were tested. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.
--	---

Sectional Diagram showing elements of a typical house



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

Single Survey

2. Condition

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

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



Structural movement

Repair category	1
Notes	There is evidence of past movement within the property, being typical of the type of movement one would expect to find in a property of this age and type. There is no obvious evidence of any recent movement having occurred, with the movement noted appearing to be old and non- progressive.



Dampness, rot and infestation

Repair category	2
Notes	Where appropriate, we tested internal surfaces for dampness using a moisture meter. High readings were recorded to hard plastered wall linings adjacent to the access pend, at the chimney breast area at ground floor level and to the window recess within the utility room. There is evidence of woodworm to flooring/roofing timbers, typical of a property of this age and type. No evidence of rot was noted within the limitations of our inspection.



Chimney stacks

Repair category	2
Notes	Vegetation growth and cracked skews were noted at the chimney stacks.



Roofing including roof space

Repair category	2
Notes	A number of slipped and broken slates and vegetation growth was noted to the roof covering. It should be appreciated that a slate roof of this age will require a programme of periodic inspection and maintenance with a view to eventual re-slating and the liability should be considered. No significant defects were noted to the roof covering over the rear projection.



Roofing including roof space

Repair category	2
Notes	Evidence of woodworm and condensation were noted to accessible roofing timbers. Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify this likelihood in good or dry weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.



Rainwater fittings

Repair category	1
Notes	No significant defects evident. The adequacy of the rainwater goods should, however, be checked during periods of heavy rainfall.



Main walls

Repair category	2
Notes	Cracked and spalled stonework were noted to the main walls, particularly at the front and gable elevations.



Windows, external doors and joinery

Repair category	1
Notes	Misting was visible to the first floor kitchen window.



External decorations

Repair category	1
Notes	No adverse comments. External decorations should be regularly maintained in order to prolong the life span of the timbers.



Conservatories/porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.



Outside areas and boundaries

Repair category	1
Notes	No significant defects evident. We understand that the side boundaries are to be reinstated following completion of the Stonehaven Flood Prevention Scheme. The Title Deeds should be consulted in this regard.



Ceilings

Repair category	1
Notes	Plaster cracking was noted in places.



Internal walls

Repair category	1
Notes	With the exception of the comments noted under 'Dampness, Rot and Infestation', no significant defects were evident. Plaster cracking was noted in some apartments.



Floors including sub-floors

Repair category	2
Notes	A number of loose floorboards were noted underfoot throughout the upper floor accommodation. Sloping to flooring was evident in places, typical of what we would expect to find in a property of this age and type. Evidence of old woodworm infestation was noted to timbers.



Internal joinery and kitchen fittings

Repair category	1
Notes	No significant defects.



Chimney breasts and fireplaces

Repair category	2
Notes	High damp meter readings were noted around the chimney breast area of the lounge at ground floor level. It should be ensured that all flues, whether in use or not, are kept in sound condition and are regularly checked and serviced.



Internal decorations

Repair category	1
Notes	Generally satisfactory.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	1
Notes	No significant defects were evident with regard to the electrical installations to both apartments. It is recommended good practice, however, that all electrical installations are periodically checked, approximately every 10 years or when a property changes hands. This should be regarded as a routine safety and maintenance check.



Gas

Repair category	1
Notes	No significant defects visible at the gas installation. In the interests of safety and in light of recent regulations, it would be prudent to have all gas appliances checked on an annual basis by a Gas Safe registered contractor.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No visible defects identified. Concealed areas around baths and shower trays cannot be inspected, however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.



Heating and hot water

Repair category	1
Notes	No significant defects evident at the heating/hot water installations. Should the property be re- converted into a single dwelling house, then it is anticipated that the modern gas-fired heating system to the upper storey accommodation is extended to the ground floor. It is common practice for incoming purchasers to have the heating system tested upon taking occupation.



Drainage

Repair category	1
Notes	No visible defects from our surface inspection.

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	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	2
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	-
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

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 subjects have been altered and extended in recent years to provide the present accommodation. It has been assumed that all necessary Local Authority documentation was sought and obtained in this regard.

The property is understood to be Category C Listed as being of architectural and historical interest and is located within a designated Conservation Area. This can impose restrictions on any permitted future alterations or improvements at the property.

The property is located within a high risk flood area in accordance with SEPA Flood Maps, within an area of Stonehaven which has been prone to flooding, most notably in 2012 and 2016, with it understood that the property was previously affected in this regard. There are ongoing works to the Stonehaven Flood Prevention Scheme to the rear of the property which are nearing completion, with no further incidences of flooding having occurred. It has been assumed that buildings insurance premiums can be readily obtained on normal terms.

Where items of maintenance or repair have been identified, the purchaser, should, prior to purchase, satisfy themselves as to the costs and implications of these issues.

Estimated reinstatement cost for insurance purposes

£480,000 (Four Hundred and Eighty Thousand Pounds)

Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit and the Pandemic. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

Valuation and market comments

£250,000 (Two Hundred and Fifty Thousand Pounds)

Our valuation has fully reflected recent sales transactions and current market trends.

Signed

Security Print Code [469832 = 8073]
Electronically signed

Report author

Nick Rose

Company name

ALLIED SURVEYORS SCOTLAND PLC

Single Survey

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
----------------	---

Date of report	5th June 2023
-----------------------	---------------

Mortgage Valuation Report



Property Address

Address 19 Cameron Street, Stonehaven, AB39 2BL
Seller's Name Mr A Gorrara
Date of Inspection 17th May 2023

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:

None.

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 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 Water ☒ Mains ☐ Private ☐ None
Electricity ☒ Mains ☐ Private ☐ None Gas ☒ Mains ☐ Private ☐ None
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating:

Electric underfloor heating to the ground floor apartment; Gas-fired heating to the upper storey accommodation.

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 subjects are located within a well-established mixed residential and commercial area adjacent to Stonehaven town centre, situated approximately 17 miles south of Aberdeen. A good range of facilities and amenities are available locally.

In addition to the accommodation listed above, there is a Utility Room.

At the time of inspection, the general condition of the property appeared commensurate with its age and type of construction, however, some maintenance repairs are required.

There is evidence of past movement within the property, being typical of the type of movement one would expect to find in a property of this age and type. There is no obvious evidence of any recent movement having occurred, with the movement noted appearing to be old and non- progressive.

The subjects have been altered and extended in recent years to provide the present accommodation. It has been assumed that all necessary Local Authority documentation was sought and obtained in this regard.

The property is understood to be Category C Listed as being of architectural and historical interest and is located within a designated Conservation Area. This can impose restrictions on any permitted future alterations or improvements at the property.

The property is located within a high risk flood area in accordance with SEPA Flood Maps, within an area of Stonehaven which has been prone to flooding, most notably in 2012 and 2016, with it understood that the property was previously affected in this regard. There are ongoing works to the Stonehaven Flood Prevention Scheme to the rear of the property which are nearing completion, with no further incidences of flooding having occurred. It has been assumed that buildings insurance premiums can be readily obtained on normal terms.

Where items of maintenance or repair have been identified, the purchaser, should, prior to purchase, satisfy themselves as to the costs and implications of these issues.

Tests by the National Radiological Protection Board have identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Further advice on this may be obtained from the Environmental Health Department of the local Council.

The property is currently configured as a ground floor flat and upper storey maisonette, however, the layout could be readily reconfigured and converted back to a single family dwelling house with accommodation set over three floors.

Essential Repairs

None required.

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

Mortgage Valuation Report

Comment on Mortgageability

We consider the subjects to form suitable security for mortgage loan purposes, subject to the specific lending criteria of any mortgage provider.

Valuations

Market value in present condition £ 250,000

Market value on completion of essential repairs £

Insurance reinstatement value £ 480,000
(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 [469832 = 8073]
Electronically signed by:-

Surveyor's name Nick Rose

Professional qualifications MA (Hons) MRICS

Company name ALLIED SURVEYORS SCOTLAND PLC

Address Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

Telephone 01224 571163

Fax

Report date 5th June 2023