

Single Survey

survey report on:

Property address	Bankhead Farm and Cottage, Banff, AB45 2LQ
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Customer	Mr Fittall
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Customer address	Bankhead Farm and Cottage, Boyndie, Banff, AB45 2LQ
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Prepared by	DM Hall LLP
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Date of inspection	4th December 2025
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

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they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	Detached two storey house. Additional detached single storey cottage.
Accommodation	MAIN HOUSE: GROUND FLOOR:- Entrance Porch, Hall, Living Room, Sun Room, Bedroom, Dining Kitchen, Dining Room, Utility Room, Bathroom. FIRST FLOOR:- Landing, Three Bedrooms, WC. COTTAGE:- GROUND FLOOR:- Entrance Hall, Kitchen, Living Room, Two Bedrooms, Bathroom, Shower Room.
Gross internal floor area (m²)	Main house: 159m2 Cottage:84m2
Neighbourhood and location	The property is located within a rural area. The property is surrounded by open countryside. A range of local transport, shopping, educational and social facilities are readily available in the town of Banff within reasonable commuting distance.
Age	Originally built in 1900, with more recent additions and renovations.
Weather	Overcast and dry, following rain.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Chimney stacks are of concrete block construction externally rendered. There are concrete slabs on top of chimney stacks. There are clay chimney pots. There are no chimney stacks on the cottage.

<p>Roofing including roof space</p>	<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> <p>The roof over the main house is of a mansard style, pitched and slated with slate haffits. The roof over the single storey sections of the main house are pitched and slated. Ridges are formed in tile.</p> <p>The cottage roof is pitched and clad in natural slate. The ridge is formed in tile.</p> <p>There are photovoltaic panels fitted to the roofs of both properties.</p> <p>Access to the roof spaces over the main house was obtained via ceiling hatches in the landing and kitchen. The roofs are of timber construction with timber sarking boards. There is evidence of underslate felt. Glasswool insulation has been laid between the ceiling joists. The roof spaces were not inspected due to the limited size of the spaces and a lack of suitable crawl boards.</p> <p>The roof space over the cottage was accessed via hatches in the kitchen living room and bedroom. The cottage roof is of timber construction with timber sarking boards and underslate felt. Glasswool insulation has been laid between the ceiling joists.</p> <p>The roof spaces were only inspected from the hatches and were not entered due to the limited size of the spaces and lack of suitable crawl boards.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters are of a PVC, half round design with PVC, round downpipes.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The original walls are of solid stone construction. These have been extended up the way in concrete block. The extensions appear to be of solid concrete block construction externally rendered.</p> <p>The cottage is partly of solid stone construction and partly of solid concrete block construction externally rendered. There are some sections clad in timber externally.</p> <p>The external render has a painted finish.</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 are of a double glazed timber casement type. There are double glazed Velux window units at first floor level. Entrance doors are generally of a timber framed and panelled type. Fascias are formed in timber. There are some sections of upper wall clad in timber.</p>
External decorations	<p>Visually inspected.</p> <p>External walls are painted. Timbers are painted. The external doors are varnished.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>There are three entrance porches of concrete block construction under pitched and slated roof.</p>
Communal areas	<p>There are no communal areas.</p>
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a large outbuilding of stone and concrete block construction under a profile metal sheet roof. This would be suitable for a range of purposes.</p> <p>There are three timber/profile metal sheds adjoining the larger outbuilding. There is a polytunnel.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>The owner has advised the grounds extend to approximately 12 acres. This includes the driveway and extensive parking area at the front. The gardens immediately surrounding the houses, the area of cut grass with mature trees beyond the outbuilding to the east and a fenced grass field to the west. Part of the plot is utilised as an orchard. Boundaries are generally defined by post and wire fencing. Given the extent of the ground the boundaries have not been inspected. The land has not been measured.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings are formed in plasterboard. There are some textured plaster finishes.</p>

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Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Walls are of timber stud construction with plasterboard finishes.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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.</p> <p>Ground floors are of solid concrete construction. The first floors are of suspended timber construction overlaid with chipboard.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal doors are of a flush ply type and framed and panelled effect type. There are a number of glazed doors. Skirtings and door facings are formed in timber.</p> <p>The kitchens of the cottage and main house contain a range of fitted floor and wall mounted units. The stairs in the main house is formed in timber with a timber balustrade around the top.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are multi fuel stoves in the sitting room and kitchen.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal walls are papered or painted. Joinery finishes are generally painted.</p>
Cellars	<p>There are no cellars.</p>
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 electricity supply. Visible wiring is of PVC coated cabling with 13 amp sockets. The electricity meter for the main house is located</p>

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Electricity	<p>externally. The consumer unit located within the porch.</p> <p>Wiring in the cottage is similar to the main house. The consumer unit and electricity meter for the cottage are located within the hall. Both properties are fitted with photovoltaic panels. These produce electricity which can be utilised or sold back to the grid subject to a feed-in tariff. The owner can provide more details on the panels.</p>
Gas	<p>No mains gas supply.</p>
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>The owner has advised that water is from the mains supply. Visible pipework is formed in copper and PVC materials. The ground floor shower room contains a white suite comprising low level WC, wash hand basin and shower cubicle with mixer shower over. The bathroom of the main house contains a white WC, wash hand basin, bath and shower cubicle with mixer shower over. The first floor toilet contains a white low level WC and wash hand basin. The bathroom at the cottage contains a white WC, wash hand basin and bath.</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>Each property is serviced by its own oil fired central heating boiler. Each property has a Worcester Heatslave 20/25 oil boiler. These supply steel panel radiators which are fitted with thermostatic valves. These also supply domestic hot water. Each boiler is supplied via its own oil tank.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Each property is serviced by its own septic tank. These are both located within the boundaries.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are smoke detectors fitted to ceilings.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure</p>

Fire, smoke and burglar alarms	compliance.
Any additional limits to inspection	<p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>Both properties were occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.</p> <p>Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.</p> <p>My physical inspection of the roof void area was restricted due to insulation material, stored items and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.</p> <p>I was not able to inspect the sub floor area.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</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	No obvious evidence of significant movement noted within the limitations of my inspection.



Dampness, rot and infestation

Repair category	1
Notes	Woodworm flight holes were noted to the roofing timbers. The seller has advised this has been treated in the past. Full details could be confirmed. There is evidence of rodents in the properties.



Chimney stacks

Repair category	2
Notes	There is some cracking to render on chimney stacks. A builder can inspect and undertake the necessary repairs.



Roofing including roof space

Repair category	2
Notes	There are some areas of missing ridge pointing. There are a few cracked, broken and missing roof slates. There would appear to be a small area of water ingress below the flashing where the kitchen projection abuts the main house. There is staining to the roofing timbers. A roofing contractor can inspect and carry out necessary repairs to ensure the roof remains wind and watertight. Regular and ongoing maintenance should be anticipated.



Rainwater fittings

Repair category	1
Notes	No significant defects evident.



Main walls

Repair category	2
Notes	There is some cracking to external render in various areas. A builder can inspect and undertake the necessary repairs.



Windows, external doors and joinery

Repair category	2
Notes	<p>The window units are of an older type. Seals on a number of double glazed window units have failed resulting in condensation between the panes. There are some areas of localised rot to external joinery finishes. There is some age related wear and tear to windows. The porch door requires adjustment.</p> <p>Windows units/ access doors have been replaced in the past. Random windows and doors are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fittings are functional.</p>



External decorations

Repair category	1
Notes	There are a couple of areas of deterioration to the external paintwork. Regular repainting is required to maintain an attractive appearance and prevent the deterioration of external timbers.



Conservatories/porches

Repair category	1
Notes	No significant defects evident.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	1
Notes	Generally the outbuildings are in a condition consistent with age and type. Regular and ongoing maintenance should be anticipated with outbuildings.



Outside areas and boundaries

Repair category	1
Notes	<p>There are electrical poles within the site.</p> <p>There is a traditional stonework wall, which is a remnant of a former outbuilding. Ongoing maintenance could be anticipated.</p>



Ceilings

Repair category	2
Notes	There is a damp stain to the sun room ceiling. This area was dry when tested indicating hidden leakage has been repaired. This area should be monitored for any signs of further deterioration. There is some condensation staining within porches.



Internal walls

Repair category	1
Notes	The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.



Floors including sub-floors

Repair category	2
Notes	<p>There is a missing tile in the kitchen.</p> <p>I was unable to inspect the sub-floor area, however external ground levels are high in relation to internal floor levels. A timber/damp specialist contractor can examine further, including opening of concealed areas, where possible, with a view to implementing any required repair works.</p> <p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.</p>



Internal joinery and kitchen fittings

Repair category	2
Notes	There is no handrail on the stair. There is a hole in one of the doors. There is wear and tear to joinery finishes.



Chimney breasts and fireplaces

Repair category	2
Notes	There is a cracked pane on the stove within the kitchen. Stoves have surface corrosion. It is assumed that the stoves comply with the Building Standards. Flues should ideally be swept and tested on an annual basis.



Internal decorations

Repair category	2
Notes	There is some wear and tear to décor in places.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	2
Notes	There is a loose light fitting in the utility room. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.



Gas

Repair category	-
Notes	Not applicable.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant defects evident.



Heating and hot water

Repair category	1
Notes	<p>There is corrosion to some of the radiators.</p> <p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p> <p>Boilers and central heating systems should be tested and serviced by an OFTEC oil registered engineer on an annual basis to ensure their safe and efficient operation.</p>



Drainage

Repair category	1
Notes	Regular inspection and maintenance should be anticipated with the septic tank systems. It is assumed that the tanks are registered with SEPA.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

1. Which floor(s) is the living accommodation on?	Ground 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 type="checkbox"/>	No <input checked="" 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 is accessed via a shared private track. The completing conveyancer should verify right of access and liability in respect of future maintenance.

The owner has advised the grounds extend to approximately 12 acres. We have not measured this. The valuation is based on the assumption this information is correct.

Drainage is to two septic tanks. It is assumed that the tanks are registered with SEPA. The position regarding, age, location, condition and maintenance history should be clarified.

The property has been altered and extended in the past. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Estimated reinstatement cost for insurance purposes

House: £635,000 Cottage: £335,000 Outbuilding £600,000

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

£525,000 (Five hundred and twenty five thousand pounds).

Against a backdrop of changing economic circumstances and changing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.

This is a Replacement Home Report. The original report was based on an inspection carried out on 22 August 2024.

Signed

Security Print Code [438993 = 6260]
Electronically signed

Report author

Blair Stephen

Company name

DM Hall LLP

Address

64 Market Place, Inverurie, AB51 3XN

Single Survey

Date of report

15th December 2025

Mortgage Valuation Report



Property Address

Address Bankhead Farm and Cottage, Banff, AB45 2LQ
Seller's Name Mr Fittall
Date of Inspection 4th December 2025

Property Details

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

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

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?

☐ Yes ☒ No

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

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

There is a large outbuilding of stone and concrete block construction under a profile metal sheet roof. This would be suitable for a range of purposes.

There are three timber/profile metal sheds adjoining the larger outbuilding. There is a polytunnel.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame
☐ Solid ☐ Cavity ☐ Steel frame ☐ Concrete block ☐ Other (specify in General Remarks)

Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt
☐ Lead ☐ Zinc ☐ Artificial slate ☐ Flat glass fibre ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No
If Yes, is this recent or progressive? ☐ Yes ☐ No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No
If Yes to any of the above, provide details in General Remarks.

Service Connection

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

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

Brief description of Central Heating:

The cottage and main house have separate oil fired boilers supplying independent central heating systems.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

Generally the property was found to be in acceptable condition commensurate with age and type. There are some items of repair and maintenance required.

The property is accessed via a shared private track. The completing conveyancer should verify right of access and liability in respect of future maintenance.

The owner has advised the grounds extend to approximately 12 acres. We have not measured this. The valuation is based on the assumption this information is correct.

Drainage is to two septic tanks. It is assumed that the tanks are registered with SEPA. The position regarding, age, location, condition and maintenance history should be clarified.

The property has been altered and extended in the past. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

OTHER ACCOMODATION:- Utility Room.

COTTAGE ACCOMMODATION:- Kitchen, Living Room, Two Bedrooms, Bathroom, Shower Room.

Essential Repairs

None apparent.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property will form suitable security for mortgage purposes at the figure of value outlined below. There are some lenders that may not accept the property as a suitable security for mortgage purposes due to the inclusion of land included and there being two separate residential properties within the Title. You should check with your lender prior to committing to purchase.

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 [438993 = 6260]
Electronically signed by:-

Surveyor's name Blair Stephen

Professional qualifications AssocRICS

Company name DM Hall LLP

Address 64 Market Place, Inverurie, AB51 3XN

Telephone 01467 624393

Fax

Report date 15th December 2025