

Single Survey

survey report on:

Property address	South Hawkhillock Farm, Hatton, Peterhead, AB42 0TS
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Customer	Mrs C Miller
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	10th 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	The property includes: (1) a detached house, of which the front part is a traditional 1.5 storey house, onto the rear of which a 2 storey extension has been added; (2) a group of linked former farmbuildings and a detached small bothy; (3) approximately 14.5 acres, of which the house, buildings and their grounds/yards extend to around 1.7 acres and a block of adjoining agricultural land extends to around 12.8 acres (these areas have been provided by the selling agents).
Accommodation	<p>Summary of main accommodation within the house: 5 bedrooms, 2 living rooms, 2 bathrooms.</p> <p>Ground floor: front part - kitchen/dining room, dining area, living room; rear part - hall, utility room, jack and jill shower room, bedroom 5/office, rear lobby.</p> <p>First floor: front part - 2 bedrooms, w.c; rear part - landing, 2 bedrooms, bathroom.</p>
Gross internal floor area (m²)	The gross internal floor area of the house with a ceiling height of greater than 1.0 metre extends to approximately 161 square metres, split between the ground floor of 85 square metres and the first floor of 76 square metres.
Neighbourhood and location	<p>The property lies in a rural setting. It is adjoined on its north-east side by the A952 Ellon - Mintlaw road, to the north of the farm buildings by the grounds of a residential property called South Hawkhilllock Cottage and otherwise by agricultural land. Access to the house and buildings is off the A952 along 200 metres of stone track, which is understood to lie wholly within the property.</p> <p>The property lies 7 miles to the south of Mintlaw (population 3,000), which has a secondary school and range of local shops and community facilities and 7 miles to the north-east of Ellon (population 10,500), which has an alternative secondary school, a wide range of shops and community facilities and a growing employment base. Major regional centres of population and employment include Peterhead (population 19,000) 12 miles and Aberdeen City Centre 22 miles.</p>

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Age	<p>The original part of the house is likely to be at least 125 years old. The rear extension, mostly 2 storey with a small single storey addition with a vestibule, is understood to have been erected around 35-40 years ago during the late 1980's.</p>
Weather	<p>The weather was dry and largely sunny during the inspection. The report should be read in context of these weather conditions.</p>
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are two chimney stacks, one above each gable wall of the original part of the house. They are built with dressed stone blocks, which are pointed, have a mix of lead and cement flashing around their bases and each has two clay pots bed in cement haunching. One of the pots on the south-west gable chimney is fitted with a metal cowl.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof of the original part of the house is pitched and slated.</p> <p>External roof detail includes: concrete ridge sections bed in cement; at both gables skews which have been covered with felt, except for one rear side which has been covered with metal; lead lined valley gutters at roof junctions; 2 front bay windows, which have slated sides and roofs, clay ridge sections bed in cement, hipped ends, zinc valleys and side slips, lead front flashings, plastic fascias soffits and window facings; 1 central velux roof window.</p> <p>No inspection of its roof space was possible, as there were no access hatches.</p> <p>The roof of the rear 2 storey extension is of mansard construction, with both the pitched section and sides clad with what appeared to be plastic slate-effect tiles.</p> <p>External roof detail includes: concrete ridge sections, including a vented section and a hipped end; overhanging roof at eaves with plywood fascias and soffits; in the north-east mansard side 2 small bay window projections with pitched tiled roofs and metal clad sides; in the south-west mansard side 2 velux roof windows.</p> <p>A limited head and shoulders inspection of the extension roof was made from a hatch within a bedroom cupboard. The roof is formed with lightweight timber trusses overlaid with plywood sarking and there was approximately 100mm of mineral wool insulation between the joists.</p> <p>The roof of the small single storey addition to the rear extension (vestibule) is pitched and slated.</p>

Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are black plastic.</p> <p>The front gutter to the original part of the house is half round, deep flow and its downpipes are round.</p> <p>The rear gutter and the 2 storey extension gutters have flat bottoms and are attached to fascia boards and their downpipes are square.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls to the original part of the house are built with solid stone and are pointed externally. They are approximately 600mm thick, including the internal wall lining.</p> <p>The walls to the rear extension are faced externally with decorative pink precast concrete blocks, which are pointed; these walls are approximately 320mm thick, including the internal wall lining.</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>The windows are plastic framed double glazed windows. Most are relatively old and are likely to have been installed at the time the extension was added around 35 years ago, the exceptions being the 2 front ground floor windows, which are dated 2005. Opening casements are a mix of top hinged, tilt and turn and sash and casement style.</p> <p>External doors include: (i) front, into dining area - plastic framed double glazed door; (ii) side, into hall - timber panel door with glazed upper panes; (iii) rear, into vestibule - timber panel door with 2 opaque leaded upper panes; (iv) rear door, into garage - timber panel door with glazed upper panes.</p>
External decorations	<p>Visually inspected.</p> <p>The external joinery is stained. All window frames and the front door have plastic frames.</p>
Conservatories / porches	<p>There are no conservatories or porches.</p>

Communal areas	Circulation areas visually inspected. The private access road from the A952 to the house and buildings is understood to lie within the property and is shared with South Hawkhilllock Cottage and the adjoining farmer.
Garages and permanent outbuildings	Visually inspected. At the rear of the house are a group of linked former farm buildings: (1) Garage/workshop: concrete floor, pointed stone walls, pitched roof clad with corrugated metal sheeting incorporating perspex skylights and timber trusses and sarking, galvanised valley gutter along one side, walls cement rendered internally, in the gable wall are a pair of sliding timber framed and metal clad doors, internal access to house, re-wired with lights and 8 double sockets, internal floor area of 62 square metres. (2) Store (adjoining end of garage/workshop): earth floor, pointed stone walls, pitched roof clad with box-profile metal cladding, timber linings external door, 18 square metres. (3) Stable building: uneven concrete floor, pointed stone walls, pitched roof clad with box-profile metal sheeting, galvanised valley gutter with adjoining court, pair of hinged metal clad external doors, internally sub-divided by block walls into 4 stables and a feed/tack area, lights and sockets, 87 square metres. (4) Cattle court: sub-divided into a court, side passage and narrow rear feed pass, split level concrete floor, stone and concrete block walls, pitched corrugated composite roof on metal trusses with metal lined skews, side pass sub-divided to form 2 stables and has 2 sliding metal external doors, court doorway open, consumer unit on wall adjoining garage/workshop; 166 square metres. (5) Shed with collapsed roof: a building in a dilapidated condition, with a collapsed asbestos roof, which requires to be demolished and removed. (6) Former bothy: detached from the above buildings, timber floor, pointed stone walls, pitched slated roof, 13 square metres.
Outside areas and boundaries	Visually inspected. The house, buildings and their grounds/yards includes approximately 1.7 acres. The house grounds have been unkept in the past 2 years. This area includes a small unenclosed 0.75 acre area of grass at the north-east side of the house and buildings, through which an alternative access could be created to the house and the remainder could be enclosed to form one or two small paddocks. A grassed over area adjoining the court was formerly a sand school. There is an adjoining 12.8 acre field, which is largely enclosed with fencing and around much of which is an enclosed strip in which there are some sporadic trees. The field is currently in grass and does not appear to have been actively managed in recent years. The majority is graded 3.1 on the Macaulay Institute for Soil Research Land Capability for Agriculture Maps; this grade is of above average productivity and is described as land capable of producing consistently high yields of a narrow range of crops and/or moderate yields of a wider range, short grass leys are common.

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Outside areas and boundaries	<p>The land is relatively level.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings in the original part of the house appear to be lathe and plaster. Those within the extension are lined with plasterboard. The rear vestibule ceiling is a vaulted pine linings ceiling.</p>
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>The majority of internal walls in the original part of the house are lined with lathe and plaster. Those in the extensions are mostly lined with plasterboard, except for the lower parts of the walls to the circulation areas which are pine lined to dado height.</p>
Floors including sub floors	<p>The ground floor in the original part of the house is part suspended timber and part solid. That in the extension is concrete.</p> <p>At the time of the inspection, most floors were covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited.</p> <p>It was not possible to gain access to the sub-floor area as there was no apparent means of access.</p> <p>Fixed floor coverings included tiled floors in the kitchen/dining room, shower room and rear vestibule.</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>The kitchen is fitted with a range of floor and wall units which have wooden panel unit doors and drawer fronts and light patterned laminate worktops, with wall splash tiling above. There is an oil fired Esse cooker range and a built-in oven and hob.</p> <p>The utility room is fitted with a sink unit and several floor and wall units.</p> <p>The majority of the internal doors are timber panel style. There are several timber framed glazed panel ground floor doors.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is an open fire in the living room. This has a tiled hearth and surround and a timber mantelpiece.</p>

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Internal decorations	Visually inspected. The majority of the internal linings are papered.
Cellars	There are no cellars.
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 supplied with mains electricity. An overhead mains supply cable is taken to the north-east gable chimney, from which a cable runs down the gable wall and through the wall at eaves height. On a board within an extension bedroom cupboard are two meters, one of which the owner advised is for the house and one for the farm buildings, and two consumer units. The units include a main switch and circuit breakers (which switch off a circuit if they detect a fault). Sockets within the house are 13 amp rectangular pinned sockets.
Gas	Mains gas is not available to the property.
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. The property is supplied with private water. The supply is from a well within a fenced area within the agricultural field. The well cover was off and 4/5 concrete rings were visible below which there is a chamber with water in it. A blue althathene pipe rises from the water and passes through the well wall, with a pump fitted to it. It is understood that the water supply is taken to a small external box outside the utility room. There is an uninsulated plastic cold water tank in the roof space. The water pipework inspected was a mix of copper and plastic. The water has been turned off, following a significant water burst several years ago which originated from pipework in the vicinity of the first floor w.c. There are 2 bathrooms: (i) ground floor jack and jill shower room - narrow space with wet room style shower area, with tiled floor that has a drainage outlet and mixer shower, hand basin in pine unit, w.c, ceiling mechanical extract fan and white towel radiator; (ii) first floor bathroom - bath with wooden panelling and above tiled walls, shower attachment from mixer tap and a glazed screen along the bath edge, hand basin in laminate top unit with wooden doors, no

Water, plumbing, bathroom fittings	<p>w.c, ceiling mechanical extract fan, shelved cupboard.</p> <p>Within the rear first floor bedroom is a tiled shower cubicle with a mixer shower and ceiling mechanical extract fan and a hand basin within a pine unit.</p> <p>There is a w.c off the first floor landing, which has a w.c, hand basin and wall mounted mechanical extract fan.</p> <p>Sinks include a 2 bowl corner stainless steel sink in the kitchen and a stainless steel sink in the utility room.</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>There is central heating to the majority of the house from an oil fired Esse Sovereign Seclect P70 cooker range in the kitchen. It is supplied with oil from a plastic oil tank in the front garden, mounted on concrete block piers.</p> <p>The heating system is a wet radiator system. Some of the radiators are fitted with thermostatically controlled valves.</p> <p>There is a 1050mm x 450mm foam insulated indirect copper hot water cylinder in an extension bedroom cupboard, which has a capacity of 140 litres. The water is primarily heated by the central heating boiler, controlled by its programmer and is supplemented by an electric immersion heater.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank located within the house grounds, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms to the ground and first floors; heat detectors in the kitchen and utility room; carbon monoxide detectors in the kitchen and living room.</p>

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Any additional limits to inspection	<p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p>
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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	Given the age and type of the original part of the house, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.



Dampness, rot and infestation

Repair category	2
Notes	<p>The house suffered a first floor pipe burst around 2 years ago; whilst the visibly affected areas have dried out, there is a possibility that hidden areas, such as the timber ground floor may have suffered some deterioration. It is essential that a purchaser have all structural timberwork within the original part of the house and that part of the extension affected by the burst inspected by a reputable Timber & Damp Specialist Firm to determine its condition and whether any treatment and/or repair is required.</p> <p>Damp meter readings were taken at appropriate locations throughout the house. Particularly high readings were recorded to parts of both first floor front bedroom gable walls and parts of the kitchen gable wall. The causes of this damp ingress require to be identified and repaired by a reputable roofing contractor/mason - they are likely to originate from chimney, skew or pointing defects.</p> <p>Some internal deterioration was noted to parts of the front bay window cills adjoining the window.</p>



Chimney stacks

Repair category	2
Notes	Defects were noted to the stonework pointing and cement haunching of the chimneys. It should also be checked that the redundant chimney pots are adequately capped. The dampness recorded to parts of the first floor gable walls may be caused or contributed to by these defects.



Roofing including roof space

Repair category	2
Notes	<p>Defects noted to the original part of the roof included: a missing slate to a front bay window and the rear face; a small number of cracked and significantly chipped slates; missing and loose sections of cement ridge bedding. Three of the four skewers are covered with felt, which is a material which has a limited life and skew leakage is a possible cause of the first floor gable dampness.</p> <p>The roof tiles of the rear extension appear to be a synthetic plastic tile. Whilst no leakage or significant defect was noted to these tiles, they are in excess of 35 years old and may have a limited life. It is recommended that they be assessed by a reputable roofing contractor to assess their condition.</p> <p>The plywood fascias and soffits of the extension roof will have a limited life (their decoration is worn) and should be inspected by a roofing contractor to assess their condition and whether any repairs are required at the present time.</p> <p>Some evidence of condensation was noted in the extension roof space to the underside of the plywood sarking; additional roof space ventilation should be considered.</p> <p>The roof of the original part of the house is likely to have minimal or no insulation. The extension roof has only 100mm of mineral wool, which is insufficient for modern energy efficiency standards.</p>



Rainwater fittings

Repair category	2
Notes	Some of the gutters are choked with vegetation. Sections of guttering were missing from both sides of the extension roof.



Main walls

Repair category	2
Notes	<p>Minor defects were noted to the pointing of the north-east gable wall and a kitchen waste pipe through this wall has not been properly built up.</p> <p>There is a small missing section of blockwork facing above the rear door, into the vestibule.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>The majority of the older plastic framed double glazed windows and the front glazed door have internal condensation.</p> <p>There is some minor deterioration to the timber external doors and their frames. A glazed pane in the side door into the hall was missing. All external doors are old and of a basic type.</p>



External decorations

Repair category	2
Notes	Much of the decoration of the external joinery is worn.



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	1
Notes	There are some potholes in the shared section of private road from the A952 to the house and buildings; this road will require regular upkeep, maintenance and repair.



Garages and permanent outbuildings

Repair category	3
Notes	<p>There is a dilapidated building whose asbestos roof collapsed during Storm Arwen (2021) and should probably be completely demolished. Given the amount of asbestos involved, the work would best be undertaken by a competent contractor who holds current asbestos awareness training certificates. The asbestos is likely to require to be bagged or wrapped in plastic sheeting and will then need to be removed to a licenced facility. Also within this building there is a considerable amount of old equipment and rubbish. In addition, there is some broken asbestos roofing material lying within the small store at one end of the garage/workshop.</p> <p>Whilst the remaining buildings appeared to have been upgraded in the past and to be relatively wind and watertight, they will require a maintenance programme in the future. Building defects were noted to the stonework pointing, external joinery, some of the doors will require repair or renewal, valley gutters are choked, the plastic guttering along one side of the stables is damaged, the bothy roof wall and openings will require repair/renewal.</p>



Outside areas and boundaries

Repair category	2
Notes	The house grounds have not been tended of late and are in a neglected state.



Ceilings

Repair category	2
Notes	Some ground floor ceilings were damaged by the pipe burst, though remain in-situ. It is possible that the affected ceilings will require to be renewed.



Internal walls

Repair category	2
Notes	Internal wall linings affected by the burst and the water ingress noted to parts of the gable walls are likely to need renewing. It is probable that the internal wall linings of the original part of the house will have no insulation behind them and those in the rear extension to have a minimal amount at best.



Floors including sub-floors

Repair category	2
Notes	A thorough inspection of the timber ground floor of the original part of the house and its sub-floor has been recommended above in the Dampness, rot and infestation section.



Internal joinery and kitchen fittings

Repair category	2
Notes	The fittings in the kitchen and utility room are old, of a dated style and have suffered considerable wear and tear.



Chimney breasts and fireplaces

Repair category	1
Notes	<p>No significant defects were noted to the living room open fire place. No assessment has been made on the operation of the fire and whether its flue is adequately lined.</p> <p>It should be ensured that all flues, whether in use or not, are regularly checked and swept.</p>



Internal decorations

Repair category	2
Notes	The internal decoration is old, has suffered considerable wear and tear and parts have suffered damage from the pipe burst and damp ingress.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	<p>The electrical installation is relatively old, its consumer units do not incorporate residual circuit devices and there are an inadequate number of sockets in some of the rooms. Given these findings and that there was a significant pipe burst within the house, a purchaser should have the installation, including that in the buildings, checked over and tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out.</p> <p>The new Fire and Smoke Alarm Standard came into force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.</p>



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>The water supply was turned off following the pipe burst.</p> <p>It is likely that the whole plumbing system will require to be renewed within the house, a new well pump installed and water treatment plant fitted depending on water test results.</p> <p>It is recommended that a purchaser have the water supply analysed chemically and bacterially, and carry out some investigation into the adequacy of the supply.</p> <p>The owners advised that South Hawkhill Cottage has connected onto mains water, but they do not know the location of the nearest water mains.</p> <p>Whilst some of the sanitary fittings are in a satisfactory condition, it is likely that a purchaser will wish to renew all bathroom fittings.</p>



Heating and hot water

Repair category	2
Notes	The central heating boiler is from an old Esse kitchen range, which will be very inefficient and expensive to operate. A hall radiator has been disconnected. It is likely that a purchaser will require to completely renew the central heating and hot water systems.



Drainage

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

Single Survey

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	3
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
Heating and hot water	2
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

The house was extended in the late 1980's, between 35-40 years ago. It is understood that building warrant was not obtained for this extension and that when the property was purchased in 1996 by Mr and Mrs Miller they signed a document accepting this and any future liability arising.

In respect of the private water supply, it is assumed that the supply is adequate in all respects and that a recent bacterial and chemical water test certificate confirming water quality is available.

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

Estimated reinstatement cost for insurance purposes

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussion with your insurers is advised.

£800,000 (Eight Hundred Thousand Pounds)

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

Valuation and market comments

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

£235,000 (Two Hundred and Thirty Five Thousand Pounds)

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

Signed

Security Print Code [316764 = 8186]
Electronically signed

Report author

David Silcocks

Single Survey

Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	19th December 2025

Mortgage Valuation Report



Property Address

Address South Hawkhillock Farm, Hatton, Peterhead, AB42 0TS
Seller's Name Mrs C Miller
Date of Inspection 10th 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:

Permanent buildings include a group of linked former farmbuildings: (1) garage/workshop - stone walls, pitched corrugated metal roof, internal floor area 62 square metres; (2) store, adjoining one end of garage/workshop - stone walls, pitched box-profile metal roof, 18 square metres; (3) stables - stone walls, pitched box-profile metal roof, interior sub-divided into stables, 87 square metres; (4) former cattle court - stone and block walls, pitched corrugated composite clad roof, includes a court, side pass sub-divided into stables and rear feed pass, 166 square metres; (5) dilapidated shed - stone and block walls, collapsed asbestos roof.

In addition there is a small detached bothy, built with stone walls, a pitched slated roof and with an internal floor area of 13 square metres.

Mortgage Valuation Report

Construction

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

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

Special Risks

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

Service Connection

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

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

Brief description of Central Heating:

Central heating off an oil fired Esse cooker range in the kitchen, via a wet radiator system, controlled by radiator thermostatically controlled valves.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The property includes: (1) a detached house, of which the front part is a traditional 1.5 storey house, onto the rear of which a 2 storey extension has been added; (2) a group of linked former farmbuildings and a detached small bothy; (3) approximately 14.5 acres, of which the house, buildings and their grounds/yards extend to around 1.7 acres and a block of adjoining agricultural land extends to around 12.8 acres (these areas have been provided by the selling agents).

The property is understood to have been extended in the late 1980's. The 2 storey extension is faced with decorative precast concrete blocks and has a pitched mansard roof that is clad with synthetic slate-effect tiles, which are understood to be plastic.

Other accommodation within the house referred to above includes a utility room.

The property lies in a rural setting. It is adjoined on its north-east side by the A952 Ellon - Mintlaw road, to the north of the farm buildings by the grounds of a residential property called South Hawkhilllock Cottage and otherwise by agricultural land. Access to the house and buildings is off the A952 along 200 metres of stone track, which is understood to lie wholly within the property.

The property lies 7 miles to the south of Mintlaw (population 3,000), which has a secondary school and range of local shops and community facilities and 7 miles to the north-east of Ellon (population 10,500), which has an alternative secondary school, a wide range of shops and community facilities and a growing employment base. Major regional centres of population and employment include Peterhead (population 19,000) 12 miles and Aberdeen City Centre 22 miles.

Given the age and type of the original part of the house, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.

The house was extended in the late 1980's, between 35-40 years ago. It is understood that building warrant was not obtained for this extension and that when the property was purchased in 1996 by Mr and Mrs Miller they signed a document accepting this and any future liability arising.

In respect of the private water supply, it is assumed that the supply is adequate in all respects and that a recent bacterial and chemical water test certificate confirming water quality is available.

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

Significant factors which may be relevant to the market value of the property include: within commuting distance of Peterhead, Ellon and Aberdeen; pleasant rural setting, on its own apart from a cottage on the north (opposite) side of the buildings from the house; above average sized house with 7 habitable rooms, 2 bathrooms and an internal floor area of approximately 161 square metres; the house has old fittings which are dated and have suffered wear and tear, has suffered water burst damage approximately 2 years ago and needs major renovation, the costs of which require to be allowed for when assessing its market value in present condition; useful range of generally well maintained buildings, apart from a shed with a collapsed asbestos roof, which would best be demolished (the asbestos will have to be removed to a licensed tip); a productive adjoining 12.8 acre field.

In the aftermath of the initial Covid-19 lock-down period from July 2020 onwards, local rural residential market activity increased significantly, with this leading to shorter marketing periods and an increase in prices. However, from mid-2022 the residential property market generally experienced more difficult conditions caused by rising interest rates, inflation and the cost of living, and property taxes (Land Business Transaction Tax and Additional Dwelling Supplement); these conditions have extended through 2023-25. During this period there has at best been little change in local rural residential property prices and most sectors have seen a small reduction in prices; properties which have special features have fared better, such features might include location, view, setting, design and character, condition and repair, standard of fitting, size and quality of the grounds and its outbuildings.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the house.

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

Comment on Mortgageability

The property is considered to be suitable security for mortgage purposes, subject to the specific lending criteria of the mortgage provider.

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

Valuations

Market value in present condition £ 235,000

Market value on completion of essential repairs £

Insurance reinstatement value £ 800,000
(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

Mortgage Valuation Report

Declaration

Signed	Security Print Code [316764 = 8186] Electronically signed by:-
Surveyor's name	David Silcocks
Professional qualifications	BSc, MRICS
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Telephone	01224 571163
Fax	01224 589042
Report date	19th December 2025