

Single Survey

survey report on:

Property address	Old Manse Croft, Drumoak, Banchory, AB31 5AT
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Customer	Executors of the Late A Fowler
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Customer address	per Aberdeen Considine, 18 Waterloo Street, Glasgow, G2 6DB
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	3rd July 2026
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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential 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 comprises: (1) a 2 storey detached house, (2) a range of outbuildings and (3) in total approximately 24 acres of land, of which around 19.5 acres are pasture, 3.3 acres are woodland/rough ground and the remainder include the grounds around the house and buildings, a burn through the land and small unproductive areas.
Accommodation	Ground floor: hall, utility room, kitchen/dining room, living room, sun room, bedroom 3, bathroom. First floor: bedroom 1, jack and jill shower room, bedroom 2 with open plan dressing room (which could be sub-divided into two bedrooms with a partition and a doorway off the landing).
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 161 square metres, split between the ground floor of 86 square metres and the first floor of 75 square metres.
Neighbourhood and location	The property lies in a rural setting. The grounds of the house and buildings are adjoined on their east side by a residential property called The Old Manse and close by are the remains of Dalmaik Church and its surrounding graveyard. The property as a whole includes two blocks of land that are both bounded along their south side by the River Dee (which is around 60 metres from the house) and are otherwise largely adjoined by agricultural land and woodland, except for the grounds of one residential property on its north boundary (Hatch Cottage). Access to the property is off the A93 Aberdeen-Banchory road along firstly 1,100 metres of minor public road (understood to be local authority maintained) and secondly along 550 metres of surfaced private road. The property is located 2 miles from the village of Drumoak (population 900), which has a primary school and 3.5 miles from Peterculter, which has a range of local shops and community facilities. Major centres of population and employment include: Westhill (population 12,000) - 5 miles; Banchory (population 7,500) 7.5 miles; Aberdeen City Centre - 12 miles.

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Age	The original part of the house is likely to be around 120 years old. In the mid 1990's, it was altered, completely renovated, former single storey extensions at the front and rear were removed and in their place larger extensions were added.
Weather	The weather was dry and sunny during the inspection. The report should be read in context of these weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. 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 clay pots bed in cement haunching. The three unused pots are fitted with ventilated pepper-pot caps.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The majority of the roofs are pitched and slated. It would appear that the whole roof was renewed at the time of renovation. External roof detail of the two storey sections include: concrete ridge sections bed in cement, incorporating ventilated ridge sections at intervals; a mix of skews, including at the two original gables dressed granite coping with cement flashing, to the front gable an overhanging roof with timber facias and soffits, to the rear gables precast concrete coping with cement flashing; lead lined valley gutters at roof junctions; front and rear slated mansards, each with a velux roof window and with a flat felt roof between them; a front bay window at one end of the mansard and a side balcony door bay, which have slated sides and roofs, concrete ridge sections, lead flashings and timber facias soffits and facings. A limited head and shoulders inspection of the roof space of the west wing extension was made from a small hatch in a bedroom ceiling. The roof is formed with timber trusses, overlaid with timber sarking boards and a layer of slate under-felt was visible between the sarking boards. There were steel roof support beams on either side running the length of this wing and approximately 100mm of mineral wool insulation laid between the joists of the flat part of the roof space. The roof of the front single storey extension (sun-room) is pitched and slated, with concrete ridge sections, a hipped end with concrete hip ridge sections, lead flashing along its junction with the front stone wall and timber facias and soffits.

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Roofing including roof space	The roof of the side single storey extension (an addition to the kitchen, with a balcony above) is flat and covered with felt. Laid on the top of it are small hexagonal concrete flags and there is a metal balustrade around the edge.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater fittings are black plastic. Gutters are half round and downpipes are round.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The walls of the original part of the house are built with solid stone and are pointed externally. They vary in thickness between 650-750mm, including the internal wall lining. The walls of the extensions are built with solid block and are roughcast externally, except for the front gable and sun-room walls up to window cill level, which are faced with pointed stone. The roughcast sections are approximately 330mm thick, including the internal wall lining.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The windows are plastic framed double glazed casement windows (rosewood colour externally and internally). The upper window casements are leaded. Ground floor opening casements are top hopper casements and first floor opening casements have tilt and turn opening mechanisms. There are three ground floor external doors: (i) front, into sun-room - a pair of plastic framed double glazed doors; (ii) main door, into rear hall - timber panel door, with timber framed double glazed side panel; (iii) rear door, into utility room - timber panel door.
External decorations	Visually inspected. The two timber rear doors and external roof joinery are stained dark brown. The windows and front door have plastic frames.
Conservatories / porches	There are no conservatories or porches.

Communal areas	Circulation areas visually inspected. The first section of private road (around 380 metres) is understood to be shared with two other residential properties. The last section (around 170 metres) is shared with one other residential property. Aberdeenshire Council, who manage Dalmaik Church and visitors to the Church also use the road.
Garages and permanent outbuildings	Visually inspected. Buildings include the following: (1) double garage, snooker room and games room - a building sub- divided into three parts and built with a concrete floor, stone walls and a pitched slated roof, (a) double garage, with two metal up and over vehicle doors, sub-divided internally by a timber panel partition, internal floor area 23 square metres, (b) snooker room - the ends and ceiling are plasterboard lined, 2 sides are unlined and painted, lights and sockets, 34 square metres, (c) games room - plasterboard lined walls and ceiling, timber linings external door, electricity, 16 square metres. (2) 2 adjoining barns - (a) larger barn with concrete floor, 3 stone walls and open gable, pitched slated roof, 41 square metres and (b) smaller barn with hardcore floor, concrete block walls to 1.2 metres, plywood upper wall cladding, mono-pitched box-profile metal clad roof, 24 square metres. (3) former bothy (listed building) - concrete floor, pointed stone walls, pitched slated roof, electricity with consumer unit light and sockets, 24 square metres; (4) timber garage - concrete floor, timber frame, timber clad walls, mono-pitched metal clad roof, 18 square metres; (5) field shelter for horses - earth floor, timber frame, 3 sides timber clad, 1 side concrete block to 1.6m, mono-pitched metal clad roof, 27 square metres.
Outside areas and boundaries	Visually inspected. The property extends to approximately 24 acres, of which around 19.5 acres are in grass, 3.3 acres are woodland or rough ground and the remainder include the grounds of the house and buildings, a burn through the property and small unproductive areas. The house grounds are low maintenance and mostly comprise lawns with some perimeter hedging. Adjoining the west side of the garden is a concrete tennis court, enclosed with chain link netting. The grassland includes 3 fields within the main block of land, one of 5 acres adjoining the River Dee, one of 8.5 acres and one of 3 acres, and 1 detached field of 3 acres adjoining the River Dee to the east of Dalmaik Church. The land is graded 3(2) on the Macaulay Institute for Soil Research Land Capability for Agriculture Maps; grade 3 land is described as land capable of producing good yields of a narrow range of crops, principally cereals and grass and moderate yields of a wider range of crops including potatoes, some vegetable crops and oil seed rape. The two fields adjoining the Dee are largely flat at around 20 metres above sea level, at river bank level; the 8.5 acre field is mostly flat at 25 metres ASL and the 3 acre field is south facing between 20-30 metres ASL.

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Ceilings	Visually inspected from floor level. The ceilings are lined with plasterboard. It is assumed that all were renewed as part of the 1990's renovation/extension.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are lined with plasterboard. It is assumed that all linings were renewed as part of the 1990's renovation/extension.
Floors including sub floors	The ground floor of the original part of the house is part suspended timber and part concrete. The ground floors of the extensions are concrete. A small sub-floor vent was noted through the front wall, below bedroom 3 window. 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. It was not possible to gain access to the sub-floor area as there was no apparent means of access. Fixed floor coverings included tiled floors in the rear hall, utility room, kitchen/dining room, living room, sun-room and bathroom.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The kitchen is fitted with a range of floor and wall units which include wood panel doors and drawer fronts, wood-effect facings and grey patterned laminate worktops with wall splash tiling above. There is a extractor hood above the cooker space. The utility room is fitted along one side with several floor units, a similar laminate worktop to the kitchen with splash tiling above and a built-in corner cupboard. The majority of the internal doors are pine panel doors, two on the ground floor incorporating glazed upper panels. There are two timber framed glazed panel doors off the living room. Most skirtings and facings are pine. The stairway has pine stringers and balustrades.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is Charnwood Country 6 multi-fuel stove in the living room, which is set on a tiled hearth within a brick lined recess. This a 6kW stove.

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Internal decorations	Visually inspected. The majority of the internal linings are painted plaster.
Cellars	There is no cellar.
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 underground mains cable is taken to an external meter box inset into the rear wall of the extension, which is fitted with a smart meter. The consumer unit is mounted on a wall of the utility room; this includes the 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 source of the water is a well located outwith the property, within an area of woodland adjoining the north side of The Old Manse. The owners advised that this supply is exclusive to the property. A chamber was located at the edge of this wood, which has concrete covers and was covered with a layer of moss. It is assumed a pump would be necessary to pump the water up to the house, but this was not found at the inspection. A small section of blue plastic water pipe was visible at the base of the rear extension wall. There are two plastic cold water storage tanks within the roof space, mounted on a timber platform. These are fitted with lids and are partially surrounded by insulation. A blue plastic pipe runs through the roof space and into the top of one of the tanks. The water pipework inspected within the house was copper, with most in the roof space lagged. There are two bathrooms: (1) ground floor bathroom - coloured corner bath, large laminate sheeted and glazed shower cubicle with bar mixer shower with 2 heads and built-in seat, coloured hand basin built into pine unit, white w.c, wall mounted mechanical extract fan; (2) first floor jack and jill shower room (accessed from landing and bedroom 1) - pink sanitary fittings, tiled shower cubicle with glazed door and mixer shower, w.c bidet and hand basin built

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Water, plumbing, bathroom fittings	into pine unit with laminate top, wall mounted mechanical extract fan. There are stainless steel sinks in the kitchen (1.5 bowl) and utility room.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The house is heated by an oil central heating system from a Boulter Camray 3 50-70 boiler, floor mounted in the utility room and fitted with a balanced flue through the external wall. Oil is supplied from a 1,100 litre plastic tank within a concrete block bund near the double garage. The heating system is a wet system, via modern panel radiators. It is controlled by a programmer in the utility room, a room thermostat in the hall and by thermostatically controlled valves fitted to the radiators. There is a 1050mm x 450mm foam insulated indirect copper hot water cylinder in a corner cupboard of the jack and jill first floor shower room, 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.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Drainage is to a septic tank located, it is understood, within the grounds, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch. Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested. The septic tank was not inspected.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. No alarms were found during the inspection.
Any additional limits to inspection	The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

Sectional Diagram showing elements of a typical house



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

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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	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	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. A stained area of ceiling was noted in the kitchen bay, which it is understood has been caused by leakage through the felt covered balcony roof; this was dry at the inspection, though some weighted down plastic sheeting was noted on the balcony which indicates that the cause of the ingress has not been dealt with (refer to roofing section below). From a limited inspection that was possible of the structural timberwork within the house, no sign of decay or infestation was noted.



Chimney stacks

Repair category	2
Notes	Some minor deterioration was noted to the stonework pointing of the chimneys.



Roofing including roof space

Repair category	2
Notes	Minor external roof defects noted included: cracked and missing sections of cement skew flashing to the west rear gable and a gap between the flashing and slates on the east rear gable; some historic leakage into the kitchen bay (mentioned in the dampness section) through its balcony felt room, which



Roofing including roof space

Repair category	2
Notes	externally has partially been covered with some plastic sheeting - the felt covering of this roof should be checked over and repaired/renewed as necessary; a small number of significantly chipped slates. Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof slates, metal flashings/valleys, timber fascias and soffits, and roof cement work. The roof between the front and rear mansard is flat and covered with felt. This roof could not be inspected and no sign of leakage was evidence internally. However, flat felt roofs have a limited life depending on their age and quality of workmanship and can fail at any time.



Rainwater fittings

Repair category	2
Notes	Defects noted include: the front gutter appeared to be uneven; a rear extension (west) downpipe is not connected to the gutter and another is disconnected at a section junction. No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes. Plastic guttering can be susceptible to damage in periods of heavy snowfall or build up of ice in sub-zero temperatures.



Main walls

Repair category	2
Notes	Some cracked, loose and missing sections of pointing were noted to the west gable wall of the original part of the house. Two sections of roughcast to the rear gable (west) have been repaired in the past.



Windows, external doors and joinery

Repair category	2
Notes	The windows and external doors were installed around 30 years ago, when the house was renovated and extended. Defects noted included: a number of the window casements had internal condensation; the balcony door side panel had internal condensation; deterioration to the base of timber facings to the kitchen bay window; minor deterioration to the base of the external door frame into the utility room. Several of the window opening casements were stiff to open.



External decorations

Repair category	1
Notes	The decoration of the external joinery was found to be in satisfactory condition.



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	2
Notes	The last section of shared tarred access road was potholed and rough in parts and will require regular maintenance and repair. The road crosses a burn at the low point of the access road; it is understood that this burn occasionally floods and therefore access over the road may be restricted during these times. The condition of the bridge over the burn was not assessed.



Garages and permanent outbuildings

Repair category	2
Notes	Whilst the outbuildings were found to be in satisfactory condition for their age, they will require an ongoing maintenance programme to walls, roof and external joinery. In particular defects were noted to the stonework pointing (particularly the bothy), slated roofs including their cement work, doors and plywood upper cladding to the small barn. There was some internal dampness to the base of the unlined side walls of the snooker room. The electric wiring within the buildings should be checked over at a change in ownership (refer to the Electricity section below).



Outside areas and boundaries

Repair category	2
Notes	The garden grounds have been maintained to a basic standard, but were found to be in a relatively tidy condition. The tennis court surface was relatively level apart from a few small blisters and there some plants growing through its surface, there was some moss build-up around the edges of the surface and its chain link surrounding fence appeared to be in satisfactory condition. Parts of the property have a high risk of flooding from both the River Dee and the burn which passes through the property. This includes the two low lying grass fields adjoining the River Dee and a strip of ground on either side of the burn that



Outside areas and boundaries

Repair category	2
Notes	passes through the property. These areas are zoned in the SEPA flood maps as having a high likelihood of flooding. The current owners family have occupied the house for several generations since 1958 and they have advised that the house has never flooded during their occupation of it; the house is built on slightly elevated ground although both it and the buildings are included within an area zoned as having a low/medium likelihood of river flooding on the SEPA flood maps. It is understood that the proposed route of a SSEN 400kV overhead electricity line on pylons from Kintore to Tealing will NOT follow a route that would have been around 550 metres to the west of the house and will now be erected along a route running to the west of Drumoak.



Ceilings

Repair category	1
Notes	Some general hairline cracking was noted to several of the ceilings but no significant defects were evident. Some historic leakage to the kitchen bay ceiling has been noted above in the Dampness section, although this was dry at the inspection; the ceiling in this area needs some final preparation prior to decorating.



Internal walls

Repair category	1
Notes	No significant defects were noted to the internal wall linings. A small area of condensation staining was noted just above skirting board level on the north wall of bedroom 2; this was not damp at the inspection.



Floors including sub-floors

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



Internal joinery and kitchen fittings

Repair category	2
Notes	The kitchen and utility room fittings are relatively old and have suffered some wear and tear damage commensurate with their age.



Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects were noted to the living room stove. No assessment has been made on the operation of the stove and whether its flue is adequately lined. It should be ensured that all flues, whether in use or not, are kept in a sound condition and are regularly checked and those in use are swept.



Internal decorations

Repair category	2
Notes	The internal decoration is relatively old and has suffered general wear and tear commensurate with its age.



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	The installation would appear to have been completely renewed around 30 years ago when the house was renovated and extended. Although no evidence of significant defects were found to the visible parts of the installation that were inspected, it should be borne in mind that electrical testing standards have become more stringent in recent years and the system may not meet current NIC/EIC standards. It would be prudent for the installation to be tested as a matter of routine by a Registered Electrical Engineer at a change in ownership and any recommendations made with regard to upgrading and the safety of the installation be carried out. Interlinked smoke alarms should be fitted in the ground floor hallway, main living room and first floor landing and a linked heat detector should be fitted in the kitchen. 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.



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	2
Notes	It is recommended that prior to purchase, documentation be obtained stating that the private water supply serving the property has been analysed recently and is satisfactory in terms of purity and quantity. It is assumed that documentation to confirm this will be provided. It is also recommended that some investigation into the adequacy of supply is carried out or sought from the sellers and detail obtained on how water is taken from the well to the house. It is understood that there is no water treatment fitted to the system. Blue tinges were noted to some of the sanitary fittings, indicating that the supply may be acidic. The sanitary fittings in both bathrooms were found to be functional and in reasonable condition; however the majority of the fittings are 30 years old and of a dated style.



Heating and hot water

Repair category	2
Notes	No significant defects were noted to the visible parts of the central heating and hot water systems that were inspected. The owners advised that the boiler was last serviced in 2020; it is currently overdue a service. The central heating boiler and system, including its oil tank, should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation. The boiler is relatively old and will be considerably less efficient than a modern condensing boiler. The oil tank is a single skin tank which judging by its faded colour is relatively old.



Drainage

Repair category	1
Notes	No problems with the drainage were visible during the inspection. No assessment has been made on the size, capacity, condition and operation of the drainage system. 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.

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	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	2
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
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 ☒ No ☐
3. Is there a lift to the main entrance door of the property?	Yes ☐ No ☒
4. Are all door openings greater than 750mm?	Yes ☒ No ☐
5. Is there a toilet on the same level as the living room and kitchen?	Yes ☒ No ☐
6. Is there a toilet on the same level as a bedroom?	Yes ☒ No ☐
7. Are all rooms on the same level with no internal steps or stairs?	Yes ☐ No ☒
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes ☒ No ☐

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The 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 completely renovated and extended in the mid 1990's; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval. In this regard, a completion certificate dated 7/10/1996 was inspected for alteration and extension works undertaken to the property with reference to a building warrant dated 7/04/1993 (ref: B.A.181/1993).

In respect of the private water supply, it is assumed that: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; the supply is adequate in all respects and that a recent certificate confirming satisfactory testing of the 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; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

It should be confirmed that the property has adequate servitude rights of access over the section of private road to the property and what liability the property has towards its upkeep, maintenance and repair.

It should be confirmed that the small stone bothy is a category C(S) listed building.

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.

£970,000 (Nine Hundred and Seventy Thousand Pounds)

Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit, the Pandemic and the war in Ukraine. 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:

£560,000 (Five Hundred and Sixty Thousand Pounds)

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

Single Survey

Signed	Security Print Code [508099 = 8485] Electronically signed
Report author	David Silcocks
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	15th July 2026

Mortgage Valuation Report



Property Address

Address Old Manse Croft, Drumoak, Banchory, AB31 5AT
Seller's Name Executors of the Late A Fowler
Date of Inspection 3rd July 2026

Property Details

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

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

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

☐ Yes ☒ No

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

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

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

Gross Floor Area (excluding garages and outbuildings) 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:

Outbuildings include: (1) double garage, snooker room and games room - a building sub- divided into three parts and built with a concrete floor, stone walls and a pitched slated roof; (2) 2 adjoining barns - (a) larger barn with concrete floor, 3 stone walls and open gable, pitched slated roof and (b) smaller barn with hardcore floor, concrete block walls to 1.2 metres, plywood upper wall cladding, mono-pitched box-profile metal clad roof; (3) former bothy - concrete floor, pointed stone walls, pitched slated roof; (4) timber garage - concrete floor, timber clad walls, mono-pitched metal clad roof; (5) field shelter - earth floor, timber and block sides, metal roof.

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:

Full oil central heating, via a wet radiator system, controlled by a programmer, room thermostat and 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 comprises: (1) a 2 storey detached house, (2) a range of outbuildings and (3) in total approximately 24 acres of land, of which around 19.5 acres are pasture, 3.3 acres are woodland/rough ground and the remainder include the grounds around the house and buildings, a burn through the land and small unproductive areas.

The original part of the house is likely to be around 120 years old. In the mid 1990's, it was altered, completely renovated, former single storey extensions at the front and rear were removed and in their place larger extensions were added. The extensions are largely built with concrete block walls and pitched slated roofs.

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

The property lies in a rural setting. The grounds of the house and buildings are adjoined on their east side by a residential property called The Old Manse and close by are the remains of Dalmaik Church and its surrounding graveyard. The property as a whole includes two blocks of land that are both bounded along their south side by the River Dee (which is around 60 metres from the house) and are otherwise largely adjoined by agricultural land and woodland, except for the grounds of one residential property on its north boundary (Hatch Cottage).

Access to the property is off the A93 Aberdeen-Banchory road along firstly 1,100 metres of minor public road (understood to be local authority maintained) and secondly along 550 metres of surfaced private road.

The property is located 2 miles from the village of Drumoak (population 900), which has a primary school and 3.5 miles from Peterculter, which has a range of local shops and community facilities. Major centres of population and employment include: Westhill (population 12,000) - 5 miles; Banchory (population 7,500) 7.5 miles; Aberdeen City Centre - 12 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.

Parts of the property have a high risk of flooding from both the River Dee and the burn which passes through the property. This includes the two low lying grass fields adjoining the River Dee and a strip of ground on either side of the burn that passes through the property. These areas are zoned in the SEPA flood maps as having a high likelihood of flooding. The current owners family have occupied the house for several generations since 1958 and they have advised that the house has never flooded during their occupation of it; the house is built on slightly elevated ground although both it and the buildings are included within an area zoned as having a low/medium likelihood of river flooding on the SEPA flood maps. It is assumed that insurance of the house can be obtained on reasonable terms.

It is understood that the proposed route of a SSEN 400kV overhead electricity line on pylons from Kintore to Tealing will NOT follow a route that would have been around 550 metres to the west of the house and will now be erected along a route running to the west of Drumoak.

The house was completely renovated and extended in the mid 1990's; it should be confirmed that the necessary planning and building warrant approvals were obtained and that a completion certificate was issued in respect of all works requiring building warrant approval. In this regard, a completion certificated dated 7/10/1996 was inspected for alteration and extension works undertaken to the property with reference to a building warrant dated 7/04/1993 (ref: B.A.181/1993).

In respect of the private water supply, it is assumed that: adequate legal rights exist for the use, maintenance and repair of the private water supply, to include all necessary servitude rights; the supply is adequate in all respects and that a recent certificate confirming satisfactory testing of the 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; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

It should be confirmed that the property has adequate servitude rights of access over the section of private road to the property and what liability the property has towards its upkeep, maintenance and repair.

It is understood that the small stone bothy is a category C(S) listed building.

Significant factors which may be of relevance in the market value of the property include: located close to Aberdeen and its employment centres; extremely attractive rural setting close to the River Dee; house with 6 habitable rooms, 2 bathrooms and an internal floor area of 161 square metres; house completely renovated and extended in the 1990's and is in generally satisfactory condition; externally some of the window panes have internal condensation, some roof cement work needs attention, some pointing repairs are required, there is some minor deterioration to the external joinery and the condition of the felt roofs (kitchen bay and the flat section between the front and rear mansards) should be checked over and assessed; internally most of the fittings date from the 1990's and whilst still functional are of a dated style and have suffered some wear and tear; the water supply should be assessed and upgraded as necessary, including installing water treatment plant; the

Mortgage Valuation Report

General Remarks

property has a useful range of upgraded outbuildings that require some external repairs, a concrete tennis court and 24 acres of land, offering multi-use options; parts of the property have flooded in the past from the River Don and the burn through the property, though the house is built on slightly elevated ground and has not (we have been advised) been flooded during the past 66 years.

In the aftermath of the initial Covid-19 lock-down period from July 2020 onwards, local rural residential market activity increased significantly, with this leading to shorter marketing periods and an increase in prices. However, from mid-2022 the residential property market generally experienced more difficult conditions caused by rising interest rates, inflation and the cost of living, and property taxes (Land Business Transaction Tax and Additional Dwelling Supplement). These conditions extended through 2023-25, although interest rates were steadily reduced during this period from a peak in August 2023. During this period there was at best little change in local rural residential property prices and most sectors saw a small reduction in prices; properties which have special features have fared better, such features might include location, view, setting, design and character, condition and repair, standard of fitting, size and quality of the grounds and its outbuildings. 2026 has brought further uncertainty to the property market caused by the war in the Middle East, which has brought a period of rising prices, cost of living and interest rates.

Essential Repairs

No essential repairs are required to the property.

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

Mortgage Valuation Report

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 £ 560,000

Market value on completion of essential repairs £

Insurance reinstatement value £ 970,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary? ☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type? ☐ Yes ☐ No

Declaration

Signed Security Print Code [508099 = 8485]
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 15th July 2026