

Single Survey

Survey report on:

Property Address	Cairmuir Muir Road Memsie Fraserburgh AB43 7AR
Customer	Mr J Jamieson & Ardlethen Developments Limited
Date of Inspection	30/01/2024
Prepared by	Keith Alexander Harvey Donaldson & Gibson Chartered Surveyors



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TERMS AND CONDITIONS

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 will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property.¹

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

Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on <https://www.connellsgroup.co.uk/our-group/our-brands/>. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is John Bagueuly, Director of Technical, Risk and Compliance, contact john.bagueuly@cwsurveyors.co.uk

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.

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 they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

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

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.

- 2.3.1 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.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 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 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.

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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 will not be inspected or reported on.

Description	A detached one and a half storey dwelling house.
Accommodation	Ground floor-Entrance vestibule, hallway, living room, sitting room, bedroom with en suite shower room having w.c., dining kitchen, bathroom with w.c. Utility room with cloakroom off having w.c. First floor- Landing, two bedrooms, study/bedroom, bathroom with w.c. Sauna with wet room, conservatory(26m ²)
Gross internal floor area (sqm)	181
Neighbourhood and location	The subjects are situated on the outskirts of the small rural village of Memsie, which lies approximately two miles south-west of Fraserburgh. Surrounding properties are generally of a mixed residential and agricultural nature. A wide range of facilities and amenities can be found in Fraserburgh, within easy commuting distance.
Age	1955
Weather	Dry, cold and bright.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimneys are of pointed synthetic stone construction, sealed at their base with metal flashings. The chimney pots are clay.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. 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. 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 flat roofs were not visible from our ground level inspection.</p> <p>Our inspection of the roof space was restricted to a head and shoulders inspection only due to insulation material concealing the location of ceiling joists.</p> <p>The roof is pitched and hipped covered with slates with a tiled ridge, cement hips and metal valleys. There are flat topped dormer projections clad with waterproof membranes.</p> <p>Access to the apex roof space is via a hatch on the bathroom ceiling with further access via an eaves hatch in the bathroom.</p> <p>The roof is of timber framed construction, overlaid with sarking boards.</p> <p>Photovoltaic panels have been fitted to the front roof pitch.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.</p> <p>Rainwater discharge is via PVC gutters and PVC downpipes.</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 main walls are of solid stone construction, pointed externally.</p> <p>The walls of the rear extension appear of solid brick/blockwork construction, rendered externally.</p>

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Windows, external doors and joinery	<p>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.</p> <p>It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions.</p> <p>Timber framed double glazed windows with timber Velux roof lights. The front door is a double glazed uPVC unit. The rear door is timber and glazed.</p> <p>The fascia boards at the eaves of the roof are PVC.</p>
External decorations	<p>Visually inspected.</p> <p>External surfaces are painted, where applicable. Self coloured uPVC materials.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>Accessed off the first floor landing and located above the garage is a conservatory of uPVC framed double glazed style, under a pitched polycarbonate roof.</p> <p>The underside of the roof has been sheeted in plasterboard.</p>
Communal areas	None

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Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is a double integral garage. The walls are of roughcast blockwork construction.</p> <p>Vehicular access is by way of two metal up and over doors. There is a timber pedestrian door leading to the utility room.</p> <p>There is an external store of timber construction under a pitched and felt tiled roof with access via double timber doors.</p> <p>There is a further timber store with a pitched roof clad with felt tiles. No access was gained.</p> <p>There are remains of concrete block walls of a former outbuilding to rear.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are garden grounds to the front, side and rear, adequately bounded by timber fencing, post and wire fencing and blockwork walls.</p> <p>Garden areas are mainly laid to grass with numerous mature trees around the site. The driveway is surfaced with tarmacadam.</p>
Ceilings	<p>Visually Inspected from floor level.</p> <p>Ceilings throughout the property appear of plasterboard materials.</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>Internal walls and partitions are partly plastered on the hard and partly lined in plasterboard.</p>

Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixated hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The property has fully fitted floor coverings throughout which restricted the scope of our inspection.</p> <p>No sub-floor inspection was possible due to the presence of tightly fitted floor coverings.</p> <p>The ground floor is mainly suspended timber construction and partly of solid construction. The first floor is of suspended timber construction.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery comprises timber skirtings, door facings and door surrounds. The doors are a mixture of timber and glazed.</p> <p>The staircase is timber.</p> <p>Kitchen fittings comprise a range of wall and base units and work surfaces.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The chimney breasts are plastered masonry. There is an open fire in a tiled fireplace in the sitting room. There is a wood burning stove set on a slate hearth in the living room.</p>
Internal decorations	<p>Visually inspected.</p> <p>The ceilings and walls are painted and papered. The internal joinery is painted and finished with a decorative stain.</p> <p>Some of the ceilings have a textured finish which may contain Artex.</p>

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Cellars	None
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>A mains supply of electricity is connected with power points situated throughout the property. The meter is located in an external meter box. The consumer unit is located in the cupboard in the first floor bathroom.</p>
Gas	None
Water, plumbing and bathroom fittings	<p>Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.</p> <p>Water is supplied from the mains. The visible pipework is a mixture of copper and plastic.</p> <p>Each bathroom contains a three piece suite consisting of a bath, wash hand basin and toilet. The shower room contains a shower, wash hand basin and toilet. The cloakroom contains a wash hand basin and toilet.</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>The system was turned off at the time of our inspection.</p> <p>The property is centrally heated by means of an oil fired system The central heating boiler is located in the garage. Heating is provided by water filled radiators.</p> <p>Hot water is stored in an insulated cylinder located in a cupboard in one of the first floor bedrooms.</p> <p>Heating oil is stored in a plastic tank located in the garden.</p>

Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested. Foul drainage is believed to be taken a septic tank.</p> <p>Under Government legislation the provision of a septic tank within a property requires SEPA consent. This agency has powers to ensure that tanks comply with the latest criteria; therefore, it is important that you seek the necessary approval.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property has smoke detection installed.</p> <p>Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.</p> <p>The subjects have a security system installed.</p>

Any additional limits to inspection

The property was inspected within the limits imposed by closely nailed and fixed fitted carpeting, floor coverings, stored items and furnishings etc.

It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

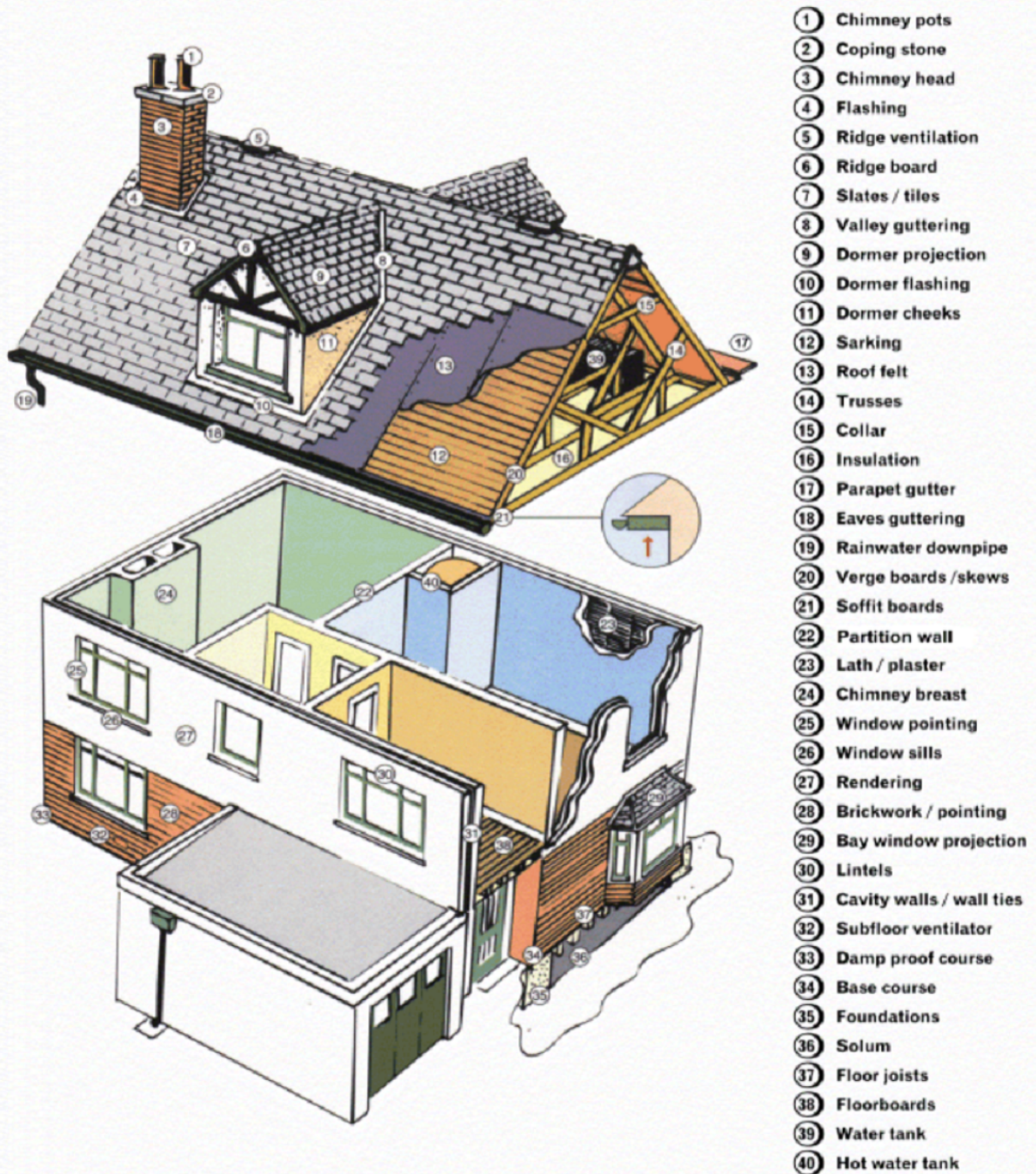
This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.

No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.

The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.

The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported and you have concerns you should engage a qualified asbestos surveyor.

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 3 categories:

Category 3 3	Category 2 2	Category 1 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	<p>No obvious significant structural movement noted, on the basis of a single inspection.</p> <p>All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently most buildings will have minor non structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non structural cracks of this nature will not be recorded or reported.</p>

Dampness, rot and infestation	
Repair category:	2
Notes	Damp staining was noted around the flue to the solid fuel stove in the living room. The area should be further investigated and repaired as necessary. Our valuation assumes that extensive repairs are not required.

Chimney stacks	
Repair category:	2
Notes	<p>Open jointing was noted to the chimney head pointing, which provides an entrance point for water ingress. This is likely to become a progressive defect if left unattended. Repointing is required.</p> <p>It should be noted that unused chimneyheads are a common source of water ingress with the resultant risk of deterioration to the brickwork and surrounding timbers within the roof void.</p>

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Roofing including roof space	
Repair category:	2
Notes	<p>Some damaged slates were noted.</p> <p>Weathered cement bedding was noted to the ridge tiles.</p> <p>The dormer projections were only inspected from ground level. Flat roofs have a limited life and generally require higher than average levels of maintenance. They can fail at any time without warning.</p> <p>It should be appreciated that a property of this age and type the roof structure and covering will require regular, ongoing maintenance.</p> <p>It is presumed the photovoltaic panels have been installed in accordance with the manufacturers specifications.</p> <p>ROOF VOID:</p> <p>No obvious significant defects were noted during the inspection of the roof space, within the limitations imposed on the inspection.</p>

Rainwater fittings	
Repair category:	1
Notes	<p>No significant disrepair was noted to the rainwater goods.</p> <p>Allowing leaves, moss, and other debris to accumulate and create blockages is one of the most frequent causes of gutter-related dampness problems. The weight of the accumulated material can cause gutters to leak at joints or even to collapse completely. However, all of this may be prevented by cleaning gutters frequently, preferably twice a year.</p>

Main walls	
Repair category:	2
Notes	<p>Hairline cracking noted to pointing in places.</p>

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Windows, external doors and joinery	
Repair category:	1
Notes	No obvious significant defects were noted to the windows, doors or external joinery.

External decorations	
Repair category:	2
Notes	The external paintwork finishes are in reasonable condition but are beginning to deteriorate.

Conservatories / porches	
Repair category:	2
Notes	A double glazed unit to the conservatory has failed, as a result of defective seals, allowing condensation to build between the panes. Repair or replacement is required.

Communal areas	
Repair category:	
Notes	Not applicable

Garages and permanent outbuildings	
Repair category:	2
Notes	<p>The garage is in reasonable condition having regard to its the age and intended purpose.</p> <p>The remaining walls of the outbuilding are in need of repair and are partly covered with vegetation.</p>

Outside areas and boundaries	
Repair category:	1
Notes	<p>The outlying boundaries were not inspected and are assumed to be in satisfactory condition. Repairs are required to garden fencing.</p> <p>There are a number of trees within potential influencing distance of the property. Root growth can interfere with foundations and underground services; however, no evidence of damage was noted to the building at the time of the inspection.</p>

Ceilings	
Repair category:	1
Notes	<p>There are areas of hairline cracking and minor blemishes to the ceiling surfaces. These can be attended to during the course of normal redecoration.</p>

Internal walls	
Repair category:	2
Notes	<p>Damp staining was noted around the flue to the solid fuel stove in the living room.</p>

Floors including sub floors	
Repair category:	1
Notes	<p>Flooring is generally level and firm to the tread with the exception of some areas which were noted to be creaky.</p> <p>No access to the sub floor was possible due to fitted and fixed floor coverings throughout at the time of our visit. Within the limitations of our surface inspection there was no indication to suggest significant defects in this area. It will however be appreciated that this area was not inspected and therefore no guarantees can be provided in this regard.</p> <p>Spillage often occurs to enclosed areas around sanitary fittings and washing appliances with consequent risk of deterioration or decay. The need for repairs can be revealed when coverings and fittings are removed.</p>

Single Survey

Internal joinery and kitchen fittings	
Repair category:	2
Notes	<p>No obvious significant defects were noted to internal joinery or kitchen fittings.</p> <p>The glazing in vulnerable positions is not kitemarked as toughened glass. This can be considered to be a Health and Safety risk, particularly where there are young children present.</p>

Chimney breast and fire places	
Repair category:	1
Notes	<p>Flue linings and stove appliances require at least annual inspections by a reputable person that specialises in flues and chimneys. Inspection of the stoves/fireplaces and flues by a suitably qualified person is recommended prior to use.</p> <p>It is generally regarded as good building practice to keep disused flues permanently vented to prevent condensation damage.</p>

Internal decorations	
Repair category:	2
Notes	<p>Internal decorations are dated and show evidence of wear and tear. <i>Many materials used prior to 1999 contained asbestos. Attention is drawn to, although not limited to, Artex finishes to ceilings. Appropriate precautions should be taken if any sanding or redecoration is planned, and should removal be contemplated, this should only be carried out by a licensed asbestos removal contractor.</i></p>

Cellars	
Repair category:	
Notes	Not applicable

Single Survey

Electricity	
Repair category:	2
Notes	<p>It is likely that only the most recently re-wired properties will have electrical installations which fully comply with current regulations. The installation in this property appears relatively modern but there is no evidence of a recent test.</p> <p>It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.</p>

Gas	
Repair category:	
Notes	Not applicable

Water, plumbing and bathroom fittings	
Repair category:	1
Notes	<p>The sanitary fittings appeared generally satisfactory condition commensurate with type and age.</p> <p>It is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath/shower tray.</p>

Heating and hot water	
Repair category:	1
Notes	<p>The system was not operating at the time of the inspection.</p> <p>It is recommended good practice that heating systems are serviced on an annual basis by an appropriately qualified person. The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person.</p> <p>The advice of an OFTEC registered heating engineer will be required prior to use.</p>

Single Survey

Drainage	
Repair category:	1
Notes	<p>No obvious significant defects were noted to the drainage system, within the limitations of the inspection.</p> <p>The septic tank has not been inspected or tested and covers have not been lifted. The septic tank is assumed to be in good working order and suitable for modern day requirements. A specialist drainage contractor would be able to provide further advice.</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 comments above for detailed information.

Structural movement	1	Category 3 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.
Dampness, rot and infestation	2	
Chimney stacks	2	
Roofing including roof space	2	Category 2 2 Repairs or replacement requiring future attention, but estimates are still advised.
Rainwater fittings	1	
Main walls	2	Category 1 1 No immediate action or repair is needed.
Windows, external doors and joinery	1	
External decorations	2	
Conservatories / porches	2	
Communal areas		
Garages and permanent outbuildings	2	
Outside areas and boundaries	1	
Ceilings	1	
Internal walls	2	
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	1	
Heating and hot water	1	
Drainage	1	

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
3. Is there a lift to the main entrance door of the property?	No
4. Are all door openings greater than 750mm?	No
5. Is there a toilet on the same level as the living room and kitchen?	Yes
6. Is there a toilet on the same level as a bedroom?	Yes
7. Are all rooms on the same level with no internal steps or stairs?	No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes

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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

The outright ownership details have not been checked by the surveyor, It is assumed that there are no unusually onerous provisions in the title documents.

In line with our normal practice, 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 by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchases contracts, further specialists advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The property has a photovoltaic installation and appropriate enquiries should be made as to whether the property is receiving the government feed-in-tariff scheme and that the panels were purchased outright and not subject to any finance/lease arrangement.

A large conservatory has been added above the garage. The property has also been extended to rear. We are unaware when these works were carried out but appears to be in excess of 20 years ago.

The property has a photovoltaic installation and appropriate enquiries should be made as to whether the property is receiving the government feed-in-tariff scheme and that the panels were purchased outright and are not subject to any finance/lease arrangements.

Checks should be made regarding assumed right of access and maintenance liabilities over the shared track leading to the property.

It is assumed that there are no statutory, town planning, road or environmental matters which may have an adverse effect on the marketability or value of the property.

Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £675,000(Six Hundred and Seventy Five Thousand Pounds Sterling).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation (£) and market comments

In its present condition our opinion of valuation for the Outright Ownership interest assuming full vacant possession on 30/01/2024 can be fairly stated in the sum of:

£300,000.00 (Three Hundred Thousand Pounds Sterling).

Single Survey

Report author:	Keith Alexander
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Rubislaw den House, 23 Rubislaw Den North, Aberdeen, AB15 4AL
Electronically Signed By:	Keith Alexander
Date of report:	01/02/2024

Mortgage Valuation Report

CASE DETAILS

Seller Name(s):	Mr J Jamieson and Ardlethen Developments Limited.		
Property Address:	Muir Road		
	Memsie		
Town:	Fraserburgh	County:	
Postcode:	AB43 7AR		
Date of Inspection (dd/mm/yyyy):	30/01/2024		

PROPERTY DETAILS

Property Type:	House		
Property Style:	Detached		
Was the property built for the public sector?	No		
For Flats and Maisonettes:		Floor the Property is on:	
Number of Units in the Block:		Does the Block have a Lift?	
		Number of Floors in the Block:	

TENURE

Tenure:	Absolute Ownership		
If leasehold:			
Unexpired term (Years):		Ground Rent (pa):	£

ACCOMODATION

No. of Living Room(s):	2	No. of Bedroom(s):	4	No. of Kitchen(s):	1
No. of Bathroom(s):	3	No. of WC(s):	1	No. of Other room(s):	2
Description of Other room(s) :	1 utility room and 1 conservatory				
Floor Area (m ²):	212	Floor Area type:	External		

GARAGES & OUTBUILDINGS

Garages:	1 double garage.
Permanent Outbuildings:	Store.

CONSTRUCTION

Wall Construction:	Solid Stone		
Roof Construction:	Pitched slate		
Approximate Year of Construction:	1930	Any evidence of alterations or extensions?	Yes
Alterations / Extensions details:	The property has been altered / extended with a two storey extension. Our valuation assumes these works have been carried out with all necessary consents. Legal advisors to confirm.		

RISKS

Is there evidence of movement to the property?	Yes	If Yes, does this appear longstanding?	Yes
Are there any other risk matters?	Yes		
If yes to any of the above, please provide details:	Evidence of movement was noted in the form of cracking to masonry and internal cracking. On the basis of a single visual inspection this appeared to be longstanding and non-progressive in nature.		

SERVICES

Electricity:	Mains	Gas:	None	Water:	Mains
Central Heating:	Full	Drainage:	Private		
Provide comments:					

LEGAL MATTERS

Are there any apparently legal issues to be verified by the conveyancer?	No
If yes, please provide details:	

LOCATION

Location details:	The property is situated within a mainly residential area with an average level of local amenities.
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ROADS

Road description:	The road has been adopted.
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GENERAL REMARKS

The subjects are situated on the outskirts of the small rural village of Memsie, which lies approximately two miles south-west of Fraserburgh. Surrounding properties are generally of a mixed residential and agricultural nature. A wide range of facilities and amenities can be found in Fraserburgh, within easy commuting distance.

The subjects were found to be in a condition of repair consistent with the age and type. Areas of routine maintenance, repair and upgrading are required.

The property has a photovoltaic installation and appropriate enquiries should be made as to whether the property is receiving the government feed-in-tariff scheme and that the panels were purchased outright and not subject to any finance/lease arrangement.

A large conservatory has been added above the garage. The property has also been extended to rear. We are unaware when these works were carried out but appears to be in excess of 20 years ago.

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Checks should be made regarding assumed right of access and maintenance liabilities over the shared track leading to the property.

It is assumed that there are no statutory, town planning, road or environmental matters which may have an adverse effect on the marketability or value of the property.

ESSENTIAL REPAIRS

None

MORTGAGEABILITY REMARKS

The property provides adequate security for loan purposes based on the valuation figure, subject to the specific lending criteria of any mortgage provider.

VALUATION

Market Value in present condition:		£ 300000
Market Value after essential repairs:		£
Insurance reinstatement value:		£ 675000
Retention required?	<input type="text" value="No"/>	Retention amount:
Are repairs required?	<input type="text" value="No"/>	Estimated cost of repairs:
		£

DECLARATION

Surveyor's Name	<input type="text" value="Keith Alexander"/>	Surveyor's Qualifications	<input type="text" value="ASSOCRICS"/>	Report Date (dd/mm/yyyy):	<input type="text" value="01/02/2024"/>
Company Name	<input type="text" value="Harvey Donaldson & Gibson Chartered Surveyors"/>	Address	<input type="text" value="Rubislaw Den House, 23 Rubislaw Den North, Aberdeen, AB15 4AL"/>		
Telephone Number	<input type="text" value="01224418749"/>	Email Address	<input type="text" value="https://homereportscotland.scot/"/>		

Surveyor's Signature