



ALLIED
SURVEYORS
SCOTLAND

Home Report

Banks

Ruthven

Huntly

AB54 4ST

Offices throughout Scotland

alliedsurveyorsscotland.com

Banks
Ruthven
Huntly
AB54 4ST

Section 1

Single Survey and Mortgage Valuation Report



Single Survey

survey report on:

Property address	Banks, Ruthven, Huntly, AB54 4ST
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Customer	Mr D Currie
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Customer address	Banks Farm, Ruthven, Huntly, AB54 4ST
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Prepared by	Allied Surveyors Scotland Ltd
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Date of inspection	18th April 2024
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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 1.5 storey traditional farmhouse with single storey rear additions; (2) a range of farm buildings; (3) approximately 32.5 acres of land.
Accommodation	Ground floor: living room with dining room/study off, sitting room, larder, kitchen/dining room, rear extension used as open plan boot room/utility areas/sun room with shower room off. First floor: front part - 2 bedrooms, bathroom; rear wing - bedroom.
Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 216 square metres, split between the ground floor of 131 square metres and the first floor of 85 square metres.
Neighbourhood and location	<p>The property lies in a rural setting on its own. It is adjoined on its west side by a minor public road between Cairnie and Ruthven, on its east side by the Burn of Cairnie and otherwise by agricultural land. Access to the house and buildings is from this minor public road, along approximately 170 metres of stone track, which is wholly within the property.</p> <p>The property is located: 1 mile from the small rural settlement of Cairnie, which has a primary school; 5.5 miles from Huntly (population 5,000), which has a secondary school, range of shops and community facilities, two superstores, a medical practice and community hospital, and a station on the Aberdeen - Inverness railway line; 7 miles from Keith (population 5,000). Regional centres of population and employment include Elgin 24 miles and Aberdeen 44 miles.</p>
Age	The original parts of the house are likely to be in excess of 150 years old. The single storey rear extensions were renovated and upgraded by the present owners 4 years ago.

Weather	The weather during the inspection was dry and overcast. The report should be read in context of these weather conditions.
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are three chimney stacks, one above each gable wall of the house. They are built with dressed stone blocks, which are pointed, have cement flashing around their bases and clay pots bed in cement haunching. The unused pots are fitted with ventilated pepper-pot caps or other caps and the used pots are fitted with metal cowls.</p>
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.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof of the original parts of the house are pitched and slated.</p> <p>Roof detail includes: clay ridge sections to the front roof and stone ridge sections to the rear wing roof, all bed in cement; the rear wing roof is higher than the front roof and has a hipped linked section with lead lined hip ridges; stone lined skews along the top of each gable with cement flashing; lead lined valley gutters at roof junctions; 2 front bay windows with slated sides and roofs, stone ridge sections, hipped ends with lead lined hips, zinc valleys and side slips, lead front flashings, timber facias soffits and facings; 2 rear dormer windows, with slated sides, flat felt roofs, timber facias soffits and facings, zinc side slips and lead front flashings; 1 front and 1 rear wing top hinged velux roof window.</p> <p>A limited head and shoulders inspection of the front roof space was made from a hatch in the landing ceiling. The roof is formed with timber trusses overlaid with timber sarking boards. A layer of slate underfelt was visible between the gaps of the sarking boards. The freshness of the timbers and the under-slate felt indicates that this roof has been renewed at some point. There was approximately 300mm of mineral wool insulation laid between and over the joists of the flat part of the roof space.</p> <p>A limited head and shoulders inspection of the roof space of the rear wing roof was made from a hatch in the rear bedroom ceiling. The roof timbers are older and there was approximately 150mm of mineral wool insulation laid between the joists of the flat part of the roof space.</p> <p>The roofs of the two parts of the rear extension roof are mono-pitched, one clad with slates and one clad with corrugated metal. There is lead flashing along their junctions with the rear wing. The roof trusses of the slated roofed section are supported by a steel</p>

<p>Roofing including roof space</p>	<p>beam bolted to the stone wall of the rear wing. No inspection of their roof spaces was possible as there are no access hatches. The owner advised that there is both insulation board and mineral wool insulation in the roof spaces.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are plastic. Gutters are half round and appear to be secured with rafter brackets, except for the extension guttering which is attached to fascia boards. Downpipes are round.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls of the original part of the house are built with solid stone and are pointed externally. They are 600-650mm thick, including the internal wall lining. Dressed granite blocks are incorporated at corners and around most openings.</p> <p>The walls of the rear extensions are built with a timber frame and are clad externally with vertical larch boards. They are approximately 250mm thick, including the internal wall lining.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are all double glazed apart from the two first floor bay windows, which are timber framed sash and casement single glazed windows.</p> <p>The ground floor windows to the original parts of the house are timber framed sash and casement windows. The first floor double glazed windows are of casement design.</p> <p>The extension windows are Velfac double glazed windows, which have timber frames that are clad externally with aluminium. Opening casements are side hinged.</p> <p>There are two external doors: (i) front door - timber panel door with double glazed upper panels; (ii) rear door, into extension - Velfac double glazed door, with similar frame to the windows.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>The external joinery is painted.</p>

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Conservatories / porches	There are no conservatories or porches.
Communal areas	There are no communal areas.
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>There is no purpose built garage.</p> <p>There is a range of agricultural buildings including: (1) U shaped traditional steading, built with stone walls and slated roofs and comprising (a) south wing, formerly used for grain handling and storage - 1.5 storey high walls, in one gable a pair of sliding vehicular metal doors, internal ground floor area 105 square metres; (b) centre wing, formerly a byre shed - single storey high walls, part cobbled and part earth floor, 90 square metres; (c) north wing, formerly a store/barn - concrete floor, in one gable a vehicular opening fitted with a sliding sheet metal door with felt flashing above, 65 square metres. (2) store, adjoining centre wing - earth floor, concrete block external walls, pitched tin clad roof, in poor repair, 90 square metres. (3) former silage pit - concrete floor, steel frame, 3 sides with 2.5m concrete panels and metal cladding above, 5m high eaves, 1 gable open, pitched fibre cement clad roof on timber trusses, electricity with consumer unit lights and socket, 160 square metres. In addition there is a detached building in poor condition - part stone and part block walls and a corrugated tin roof.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>The property extends to a block of land of approximately 32.5 acres. This can be broken down approximately into: house, buildings and their grounds - 1.5 acres; at west end of land, adjoining public road, birch and willow scrub woodland (including access road) - 8 acres; good pasture with some areas planted with trees - 16 acres; at east end of land, adjoining Burn of Cairnie, rough and wet grazings, with some areas planted with trees - 7 acres.</p> <p>The house grounds are largely enclosed with hedges with beech and hawthorn being the predominant species. The gardens comprise a mix of lawns, shaped shrub and flower beds, internal beech hedging at the front of the house, some deciduous trees and at the rear some fruit and vegetable beds. There are two small aluminium framed greenhouses within the rear garden.</p> <p>The majority of 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 exception is the eastern margin of the land, adjoining the Burn of Cairnie, which is graded 4(2); this land is of poorer quality and likely to have limitations for agricultural production.</p> <p>The land is gently east facing, between 100 metres ASL at the Burn of Cairnie and 140 metres ASL at the public road.</p>

<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The majority of the ceilings in the original part of the house appear to be lined with lathe and plaster.</p> <p>The ceilings in the single storey extensions are lined with larch boards.</p>
<p>Internal walls</p>	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The majority of the internal walls in the original parts of the house are lined with lathe and plaster, except where repair or modification work has been carried out where they are lined with plasterboard.</p> <p>The two external sides of the living room have been relined with plasterboard; the owner advises that multi-foil insulation was incorporated behind these linings (not inspected). There are unlined pointed stone walls to one side of the living room, one side of the rear passage and to the inner walls of the extension. The walls in the kitchen and larder and timber lined to dado height.</p>
<p>Floors including sub floors</p>	<p>The ground floor of the front part of the house is suspended timber, covered with floorboards. The rear wing ground floor is solid, covered with flag stones. The extension floors are concrete and were laid as part of the recent renovation work.</p> <p>There are pine floorboards in the living room and in one of the first floor front bedrooms.</p> <p>It was not possible to gain access to the sub-floor area as there is no apparent means of access.</p>
<p>Internal joinery and kitchen fittings</p>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>There are a limited range of kitchen fittings. These include a wooden floor unit with 3 stainless steel drawer fronts and a wood worktop and a wooden sink unit with white doors and a wood worktop. There is a multi-fuel deep blue 2 oven Raeburn, set within a stone fireplace recess in the gable wall.</p> <p>Off the kitchen is a shelved under-stair cupboard and the adjoining larder provides a spacious storage area.</p> <p>The majority of the internal doors are timber panel doors. There are timber linings doors into the kitchen and larder and a pair of timber framed glazed panel doors into the dining room/study.</p> <p>There are two stairways, one from the hall, which has solid plaster sides, timber handrail and painted timber landing balustrade, and one from the rear passage (into the rear bedroom) which is relatively steep, has solid plaster sides and a solid pine lined balustrade.</p>

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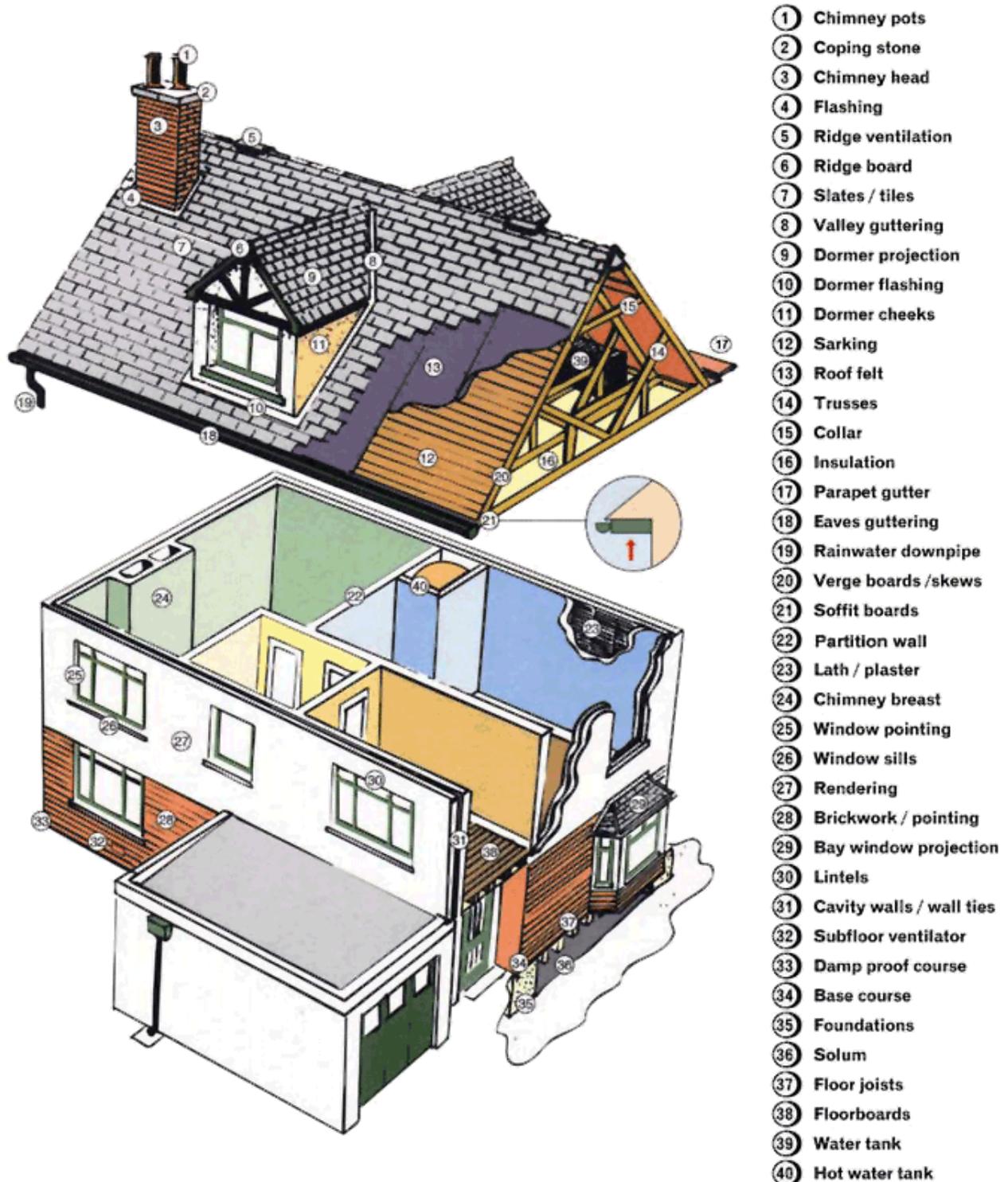
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a Morso wood-burning stove in the living room, mounted on a slate hearth and set within a recess with an Elgin Sandstone surround and pointed stone back.</p> <p>There is an open fire in the sitting room, which has a stone hearth, cast iron fireplace and timber mantelpiece.</p> <p>In one of the first floor front bedrooms is a redundant cast iron fireplace with a slate hearth.</p>
Internal decorations	<p>Visually inspected.</p> <p>The majority of the internal linings are painted plaster.</p>
Cellars	<p>There are no cellars.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is supplied with mains electricity.</p> <p>There are two meters within the south wing of the steading. The owner advised that one is for the house and one is for the buildings. From this building an overhead wire is taken to the rear gable chimney.</p> <p>The house consumer unit is located within the rear wing roof space; this includes the main switch, a residual current devise (a switch that trips a circuit under dangerous conditions and disconnects the electricity) and circuit breakers (which switch off a circuit if they detect a fault).</p> <p>Sockets within the house are 13 amp rectangular pinned sockets.</p>
Gas	<p>Mains gas is not available to the property.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is supplied with mains water, via a metered supply.</p> <p>The mains water pipe runs through the adjoining field. However, the Scottish Water meter is sited within the house grounds. The owner advised that the water supply enters the house at a rear corner of the kitchen.</p> <p>Within the rear roof space is a plastic cold water storage tank, which is surrounded by an insulation jacket. There is a second un-</p>

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Water, plumbing, bathroom fittings	<p>insulated plastic tank in the roof space, which is understood to be an expansion tank for the central heating system. The water pipework inspected within the house was copper.</p> <p>There are two bathrooms: (1) first floor bathroom - with 3 piece suite, including cast iron bath, white towel radiator; (2) ground floor shower room - partially fitted with an unlined cubicle, without shower fitting (the tray, glazed sides, drainage and pipework have been installed), w.c, hand basin.</p> <p>There is a stainless steel sink in the kitchen.</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 house is heated by a wet radiator system, which can be either from the multi-fuel fuel kitchen Raeburn or from a Worcester Greenstar Camray Utility 18/25 boiler, floor mounted in the extension utility area and fitted with a flue through the roof above.</p> <p>The oil system is controlled by a programmer in a corner cupboard of the rear bedroom. The radiators are fitted with thermostatically controlled valves.</p> <p>There is a 1200mm x 450mm foam insulated indirect copper hot water cylinder in a corner cupboard of the rear bedroom, which has a capacity of around 160 litres and is fitted with a cylinder thermostat. The water can be heated by both the Rayburn and the oil boiler, controlled by its programmer and is supplemented by an electric immersion heater.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to a septic tank located within the garden, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch.</p> <p>Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>An interlinked system of smoke alarms and kitchen heat detector has yet to be fitted.</p>

<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p>
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Sectional Diagram showing elements of a typical house



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

Single Survey

2. Condition

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

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

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

 Dampness, rot and infestation	
Repair category	2
Notes	<p>Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered.</p> <p>Signs of historic wood-boring insect activity were found to some of the first floor floorboards, several of which have suffered minor wear/deterioration and in the rear roof timbers, where evidence of recent attack were evident.</p> <p>Given these findings and the age of the property, it is recommended that the structural timberwork of the house be inspected by a reputable Timber and Damp Specialist Firm at a change of ownership and that any defects found in respect of possible penetrating dampness, timber decay or timber infestation should be treated and/or repaired without delay, including their cause (s) to prevent further deterioration of the fabric of the building. The valuation stated in this report assumes that no significant expenditure is required to the structural timberwork; should this be found not to be the case we would reserve the right to alter our valuation accordingly.</p>

 Chimney stacks	
Repair category	2
Notes	Some minor defects were noted to the chimney pointing. One of the pots on the east gable chimney is cracked and has some surface deterioration.



Roofing including roof space

Repair category	2
Notes	<p>Minor roof defects noted included: a small number of loose or significantly chipped slates; cracked sections of cement skew flashing at the east gable; some missing and cracked sections of cement ridge bedding.</p> <p>The owner advised that he has re-covered the two first floor dormer flat felt roofs; these coverings have a limited life and depending on their age and quality of workmanship can fail at any time.</p> <p>Natural slates have a lifespan which is dependent upon the type and quality of the slate. Over the long term slates may deteriorate, their nail fixings may corrode, and the timber sarking boards may deteriorate particularly where exposed to penetrating moisture or condensation. Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof slates, metal flashings/valleys, and roof cement work.</p>



Rainwater fittings

Repair category	2
Notes	<p>Some of the guttering appeared to be uneven and may require re-setting.</p> <p>No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes.</p>



Main walls

Repair category	2
Notes	<p>Some minor pointing defects were noted to the front wall. The remaining walls have largely been re-pointed using lime based mortar.</p>



Windows, external doors and joinery

Repair category	1
Notes	<p>No significant defects were noted to the windows and external doors.</p> <p>It was noted that: the two bay windows are single glazed - there are corner cracks across two panes; there was internal condensation within a pane of the rear dormer window.</p>



External decorations

Repair category	1
Notes	<p>The decoration of the external house joinery was found to be in satisfactory condition.</p>



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	-
Notes	None.



Garages and permanent outbuildings

Repair category	2
Notes	<p>To the U shaped steading range, repairs are required to the slated roofs, stonework pointing and external joinery. Much of the timberwork has extensive wood-worm.</p> <p>The valley gutter between the centre wing of the steading and the adjoining store is defective and there is some deterioration to the timberwork below.</p>



Outside areas and boundaries

Repair category	1
Notes	<p>The garden grounds have been well maintained and were found to be in a neat and tidy condition at the inspection.</p> <p>There are some potholes in the access road to the house and buildings.</p>



Ceilings

Repair category	1
Notes	<p>Some general hairline cracking was noted to several of the ceilings but no significant defects were evident.</p> <p>Due to the age of the lathe and plaster internal ceilings, it is possible that there are cracked and loose areas of plaster behind the decoration.</p>



Internal walls

Repair category	1
Notes	<p>No significant defects were noted to the internal wall linings.</p> <p>Due to the age of the lathe and plaster internal linings, it is possible that there are</p>



Internal walls

Repair category	1
Notes	cracked and loose areas of plaster behind the decoration.



Floors including sub-floors

Repair category	2
Notes	<p>Some minor deterioration and extensive evidence of historic wood-boring insect activity was visible to first floor floorboards.</p> <p>The first floors appeared to relatively uneven, noticeable from gaps between the floorboards and skirting boards.</p> <p>The timber inspection recommended above in the Dampness, rot and infestation section should include an inspection of floor joists and the sub-floor.</p> <p>The stone flagged floors within the ground floor of the rear wing may be laid on an earth base.</p>



Internal joinery and kitchen fittings

Repair category	2
Notes	The limited kitchen fittings are in satisfactory condition with only minor wear and tear markings noted. Notwithstanding that there is a shelved cupboard off the kitchen and an adjoining larder, the kitchen fittings provide an inadequate amount of storage space for a modern kitchen.



Chimney breasts and fireplaces

Repair category	1
Notes	<p>No significant defects were noted to the stove and sitting room open fire.</p> <p>No assessment has been made on the operation of the stove and fire and whether their flues are adequately lined.</p> <p>A number of former fireplaces have been removed and their openings boarded over/bricked up and are, therefore, no longer operational; it is assumed that any unused flues are suitably capped and vented.</p> <p>It should be ensured that all flues, whether in use or not, are kept in a sound condition and are regularly checked and swept.</p>

Single Survey



Internal decorations

Repair category	1
Notes	The decoration was in generally satisfactory condition



Cellars

Repair category	-
Notes	None.



Electricity

Repair category	2
Notes	<p>No significant defects were noted to the visible parts of the electrical installation that were inspected.</p> <p>The consumer unit is mounted within the rear roof space, which is not the most convenient of positions.</p> <p>It is recommended good practice that all electrical installations should be checked periodically, approximately every 10 years or when a property changes hands. This should be regarded as a routine safety and maintenance check.</p> <p>The new Fire and Smoke Alarm Standard came into force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. These alarms have yet to be installed by the owners, who advised they will be fitted prior to sale.</p>



Gas

Repair category	-
Notes	None.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the plumbing system that were inspected.</p> <p>The ground floor shower requires a laminate/tiled cubicle lining and shower fittings to be installed. It was noted that no mechanical extract fan has been fitted.</p>



Water, plumbing and bathroom fittings

Repair category	1
Notes	The first floor bathroom sanitary fittings were in satisfactory condition.



Heating and hot water

Repair category	1
Notes	<p>No significant defects were noted to the visible parts of the central heating and hot water systems that were inspected.</p> <p>The central heating boiler and system should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation.</p>



Drainage

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

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

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

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

The single storey rear extensions were renovated and upgraded by the present owners 4 years ago. It is understood that planning permission was obtained for the renovation works (Aberdeenshire Council planning reference APP/2016/1003), but that building warrant was not required.

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

Estimated reinstatement cost for insurance purposes

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the house in its existing design and materials and the buildings on a modern materials basis. 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.

£1,170,000 (One Million One 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:

£525,000 (Five Hundred and Twenty Five Thousand Pounds)

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

Signed

Security Print Code [450380 = 6278]
Electronically signed

Report author

David Silcocks

Single Survey

Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Date of report	2nd May 2024

Mortgage Valuation Report



Property Address

Address Banks, Ruthven, Huntly, AB54 4ST
Seller's Name Mr D Currie
Date of Inspection 18th April 2024

Property Details

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

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

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

There are a range of farm buildings, which include: (1) U shaped traditional steading building, built with stone walls and a pitched slated roof, internal floor area of whole building - 265 square metres; (2) former silage pit, built with a steel frame, 3 sides with concrete panels and metal cladding above, pitched fibreglass clad roof - 160 square metres; (3) store, built with concrete block walls and a pitched tin clad roof, requires some repair - 90 square metres; (4) building with part stone and part concrete block walls, tin clad roof, in poor condition.

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
Electricity Mains Private None
Central Heating Yes Partial None

Water Mains Private None
Gas Mains Private None

Brief description of Central Heating:

A wet radiator system that can be heated by either a multi-fuel Raeburn range in the kitchen or an oil boiler within the utility area. The oil system is controlled by a programmer. The radiators are fitted with 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 1.5 storey traditional farmhouse with single storey rear additions; (2) a range of farm buildings; (3) approximately 32.5 acres of land.

The original parts of the house are likely to be in excess of 150 years old. The single storey rear extensions were renovated and upgraded by the present owners 4 years ago; they are built with timber framed walls clad externally with larch and part has a slated roof and part has a corrugated metal roof.

Other accommodation within the house referred to above includes a dining room/study, larder and utility area.

The property lies in a rural setting on its own. It is adjoined on its west side by a minor public road between Cairnie and Ruthven, on its east side by the Burn of Cairnie and otherwise by agricultural land. Access to the house and buildings is from this minor public road, along approximately 170 metres of stone track, which is wholly within the property.

The property is located: 1 mile from the small rural settlement of Cairnie, which has a primary school; 5.5 miles from Huntly (population 5,000), which has a secondary school, range of shops and community facilities, two superstores, a medical practice and community hospital, and a station on the Aberdeen - Inverness railway line; 7 miles from Keith (population 5,000). Regional centres of population and employment include Elgin 24 miles and Aberdeen 44 miles.

The property extends to a block of land of approximately 32.5 acres. This can be broken down approximately into: house, buildings and their grounds - 1.5 acres; at west end of land, adjoining public road, birch and willow scrub woodland (including access road) - 8 acres; good pasture with some areas planted with trees - 16 acres; at east end of land, adjoining Burn of Cairnie, rough and wet grazings, with some areas planted with trees - 7 acres.

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

The single storey rear extensions were renovated and upgraded by the present owners 4 years ago. It is understood that planning permission was obtained for the renovation works (Aberdeenshire Council planning reference APP/2016/1003), but that building warrant was not required.

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.

SSE are at the planning stage of a 400kV overhead transmission line between Beauly, Blackhillock and New Deer. Various route options are being considered, one of which is a corridor of land lying to the south of the property. It is not currently known whether (a) the project will take place and (b) if the line is installed along which route it will follow and how close it might be to the property.

Significant factors which may be relevant to the valuation of the property include: pleasant rural private setting; traditional house of considerable character with an internal floor area of 216 square metres and 7 habitable rooms; in generally good external and internal repair - works for a purchaser to consider include two first floor bay windows which are single glazed, minor roof and wall repairs, the ground floor shower room is unfinished, the kitchen has limited storage units and it is likely that some wood-worm treatment is required; large attractive house grounds; range of agricultural buildings that include a substantial traditional U shaped steading and a former silage pit, and are potentially suitable for a variety of uses; a block of land with a mix of woodland and open agricultural ground, which has been managed primarily for wildlife habitat by the present owners; a very attractive rural package; possibility that a high voltage overhead transmission line may be erected on land to the south of the property at some point in the future.

The residential property market within the North-east of Scotland suffered a fall in values during 2016 and 2017 as a result in the decline in the Region's oil related economy. From 2018 - 2020, the level of market activity remained fairly static, there was no significant upturn in values, marketing periods could be lengthy and a realistic asking price was required. The Covid-19 pandemic added uncertainty to the property market for the remainder of 2020 and throughout 2021/22. In the aftermath of the initial lock-down period from July 2020 onwards, local rural market activity increased significantly, with this leading to shorter marketing periods and an increase in values. From mid-2022 the residential property market generally has experienced more difficult conditions caused by rising interest rates, inflation and the cost of living; these conditions extended through 2023/24.

The insurance reinstatement value stated below assumed the farm buildings would be rebuilt on a modern materials basis.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the house.

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

Comment on Mortgageability

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

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

Valuations

Market value in present condition £

Market value on completion of essential repairs £

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

Is a reinspection necessary? Yes No

Buy To Let Cases

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

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

Mortgage Valuation Report

Declaration

Signed	Security Print Code [450380 = 6278] 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	2nd May 2024

Banks
Ruthven
Huntly
AB54 4ST

Section 2

Energy Report



Energy Performance Certificate (EPC)

Scotland

Dwellings

BANKS, RUTHVEN, HUNTLY, AB54 4ST

Dwelling type: Detached house
Date of assessment: 18 April 2024
Date of certificate: 21 April 2024
Total floor area: 216 m²
Primary Energy Indicator: 413 kWh/m²/year

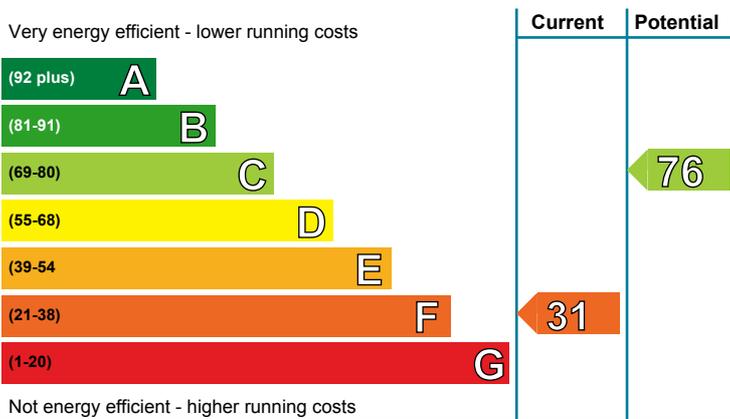
Reference number: 0110-2928-7140-2294-8311
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£22,620	See your recommendations report for more information
Over 3 years you could save*	£9,765	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

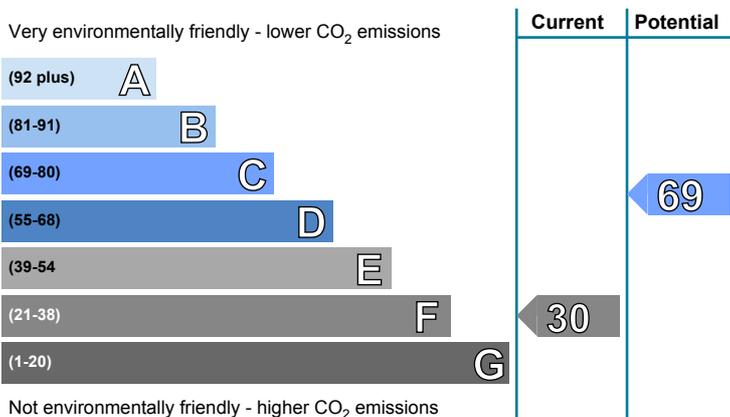


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band F (31)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (30)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£5841.00
2 Internal or external wall insulation	£4,000 - £14,000	£1848.00
3 Floor insulation (suspended floor)	£800 - £1,200	£1221.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, insulated (assumed)	★★★★☆	★★★★☆
	Roof room(s), ceiling insulated	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
	Solid, insulated (assumed)	—	—
Windows	Mostly double glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, oil	★★★★☆	★★★★☆
	Boiler and radiators, dual fuel (mineral and wood)	★★☆☆☆	★★☆☆☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
	TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 39% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 90 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 19 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 10.8 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

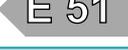
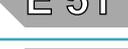
Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£20,940 over 3 years	£11,820 over 3 years	
Hot water	£726 over 3 years	£441 over 3 years	
Lighting	£954 over 3 years	£594 over 3 years	
Totals	£22,620	£12,855	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Room-in-roof insulation	£1,500 - £2,700	£1947		
2 Internal or external wall insulation	£4,000 - £14,000	£616		
3 Floor insulation (suspended floor)	£800 - £1,200	£407		
4 Draughtproofing	£80 - £120	£53		
5 Low energy lighting for all fixed outlets	£55	£89		
6 Upgrade heating controls	£350 - £450	£83		
7 Solar water heating	£4,000 - £6,000	£62		
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£481		
9 Wind turbine	£15,000 - £25,000	£1111		

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

3 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

4 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

5 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

6 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

7 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

9 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present:

- Biomass secondary heating

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	45,762	(1,106)	N/A	(3,756)
Water heating (kWh per year)	3,008			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. David Silcocks
Assessor membership number:	EES/008466
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	Marywell House 29-31 Marywell Street Aberdeen AB11 6JE
Phone number:	01224 571163
Email address:	aberdeen@alliedsurveyorsscotland.com
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Banks
Ruthven
Huntly
AB54 4ST

Section 3

Property Questionnaire



property questionnaire

Property address	BANKS FARM RUTUEN HUNTLY. AB54 4ST
Seller(s)	D. CORRIE / J. WALMSLEY
Completion date of property questionnaire	18 Apr 2024

property questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership		
	How long have you owned the property? 22 yrs.		
2.	Council tax		
	Which Council Tax band is your property in? (Please circle) A B C D E F G H		
3.	Parking		
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input style="width: 150px;" type="text" value="OWN YARD"/> 		
4.	Conservation area		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?</td> <td style="width: 20%; text-align: center;">Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/></td> </tr> </table>	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/>
Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/>		

property questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No
6.	Alterations/additions/extensions	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made: Renovated rear extension, new windows and change electrics to wood</p>	Yes/No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	Yes/No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	Yes/No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No
	(ii) Did this work involve any changes to the window or door openings?	Yes/No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Replacement</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes/No/ Partial</p> <p>MULTIFUEL RAYBORN + OIL BURNER</p>
	i) When was your central heating system or partial central heating system installed?	2008-10
	<p>(ii) Do you have a maintenance contract for the central heating system?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes/No
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes/No</p> <p>Yes/No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	Yes/No

property questionnaire

10.	Services																									
a.	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td></td> <td></td> </tr> <tr> <td>Water mains or private water supply</td> <td>✓</td> <td>Scotts Business Stream</td> </tr> <tr> <td>Electricity</td> <td>✓</td> <td>Octopus Energy</td> </tr> <tr> <td>Mains drainage</td> <td></td> <td></td> </tr> <tr> <td>Telephone</td> <td>✓</td> <td>BT</td> </tr> <tr> <td>Cable TV or satellite</td> <td></td> <td></td> </tr> <tr> <td>Broadband</td> <td>✓</td> <td>BT</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas			Water mains or private water supply	✓	Scotts Business Stream	Electricity	✓	Octopus Energy	Mains drainage			Telephone	✓	BT	Cable TV or satellite			Broadband	✓	BT	
Services	Connected	Supplier																								
Gas or liquid petroleum gas																										
Water mains or private water supply	✓	Scotts Business Stream																								
Electricity	✓	Octopus Energy																								
Mains drainage																										
Telephone	✓	BT																								
Cable TV or satellite																										
Broadband	✓	BT																								
b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes, please answer the two questions below:</u></p>	Yes/No																								
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes/No/Don't know																								
	(ii) Do you have a maintenance contract for your septic tank?	Yes/No																								
	<u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u>																									

property questionnaire

11. Responsibilities for shared or common areas		
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes <input checked="" type="radio"/> No <input type="radio"/></p> <p>Don't know</p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes <input checked="" type="radio"/> No <input type="radio"/></p> <p>Not applicable</p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes <input checked="" type="radio"/> No <input type="radio"/></p>
d.	<p>Do you have the right to walk over any of your neighbours' property – for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Vehicle access to bottom fields</p>
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Access to their fields. Not been used since 2012</p>
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes <input checked="" type="radio"/> No <input type="radio"/></p>
12. Charges associated with your property		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<p>Yes <input checked="" type="radio"/> No <input type="radio"/></p>

property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes/<u>No</u> Don't know</p> <p>Yes/No/ Don't know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> <p style="text-align: center;">N/A</p>	
13. Specialist works		
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	<p>Yes/<u>No</u></p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/<u>No</u></p>
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<p>Yes/No</p>

property questionnaire

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					Yes/ <input checked="" type="radio"/> No
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:					Yes/ <input checked="" type="radio"/> No/ Don't know

property questionnaire

16.	Notices that affect your property	
In the past three years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	Yes/No
b.	that affects your property in some other way?	Yes/No
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No
If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.		

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s) :  _____

Date: 18 Apr 2024