

Single Survey

survey report on:

Property address	Mill House, Kinmuck, Inverurie, AB51 0LY
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Customer	Mr & Mrs S Goodwin
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Customer address	
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Prepared by	Harvey Donaldson & Gibson
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Date of inspection	14th September 2023
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HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

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 a 2 storey detached house.
Accommodation	<p>GROUND FLOOR: Conservatory, Inner hallway, Living room, Dining Kitchen with Utility and Cloakroom off, Games room, Family room and Sun room.</p> <p>UPPER LEVEL: Landing, Music room/Bedroom, Master Bedroom with Jack and Jill ensuite leading to further Bedroom, walkway leading to 3 further Bedrooms and Shower room.</p> <p>The below floor area includes the conservatory.</p>
Gross internal floor area (m²)	357
Neighbourhood and location	<p>The property is located a short distance from the Aberdeenshire village of Kinmuck, occupying a rural position. There are limited amenities available locally, with a wider range of amenities available in the nearby town of Inverurie.</p> <p>The property's rural location benefits from countryside views, with Newmill Burn running alongside, and defining, the eastern boundary of the property.</p>
Age	123 years.
Weather	At the time of the inspection the weather conditions were dry and overcast. The report should be read in this context.
Chimney stacks	There are block built chimney stacks, roughcast externally and with metal flashings.

Roofing including roof space	<p>The roof is pitched and tiled, with half round concrete ridge tiles and lead flashings where different pitches of roof adjoin each other. There are flat bituminous felt or flat single ply membrane roof coverings over different sections.</p> <p>Solar Photovoltaic (PV) Panels have been installed to the roof slope.</p> <p>Some sections of roof covering could not be seen due to site boundaries.</p> <p>The roof space was inspected through a ceiling hatch to the first floor landing. This inspection was limited to the hatch position only and revealed a timber framed roof structure, with timber or fibre board sarking and with glasswool quilt insulation installed between ceiling joists. The roof space has been floored for storage purposes and was fully stored with personal belongings at the time of the inspection.</p>
Rainwater fittings	<p>The rainwater goods are formed in PVC materials.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of a mixed construction. The outer walls of the original property, which accommodates the dining kitchen are of a solid granite stone construction, roughcast. The remainder of walls are of a blockwork construction, roughcast externally. There are some pointed block features.</p> <p>An upper wall section appears to be of a single leaf construction, clad externally with PVC boarding.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are of mixed vintage and design. The windows are of PVC framed and double glazed design or of timber framed and double glazed design. There are timber framed and double glazed Velux style units to the upper level.</p> <p>The external doors comprise of timber framed and glazed or PVC framed and glazed design. There are PVC framed and double glazed French doors from the Sun room.</p> <p>There are PVC clad or timber finished fascias and soffits to rooflines.</p>
External decorations	<p>The external decorations comprise painted, PVC or timber stain finishes.</p>

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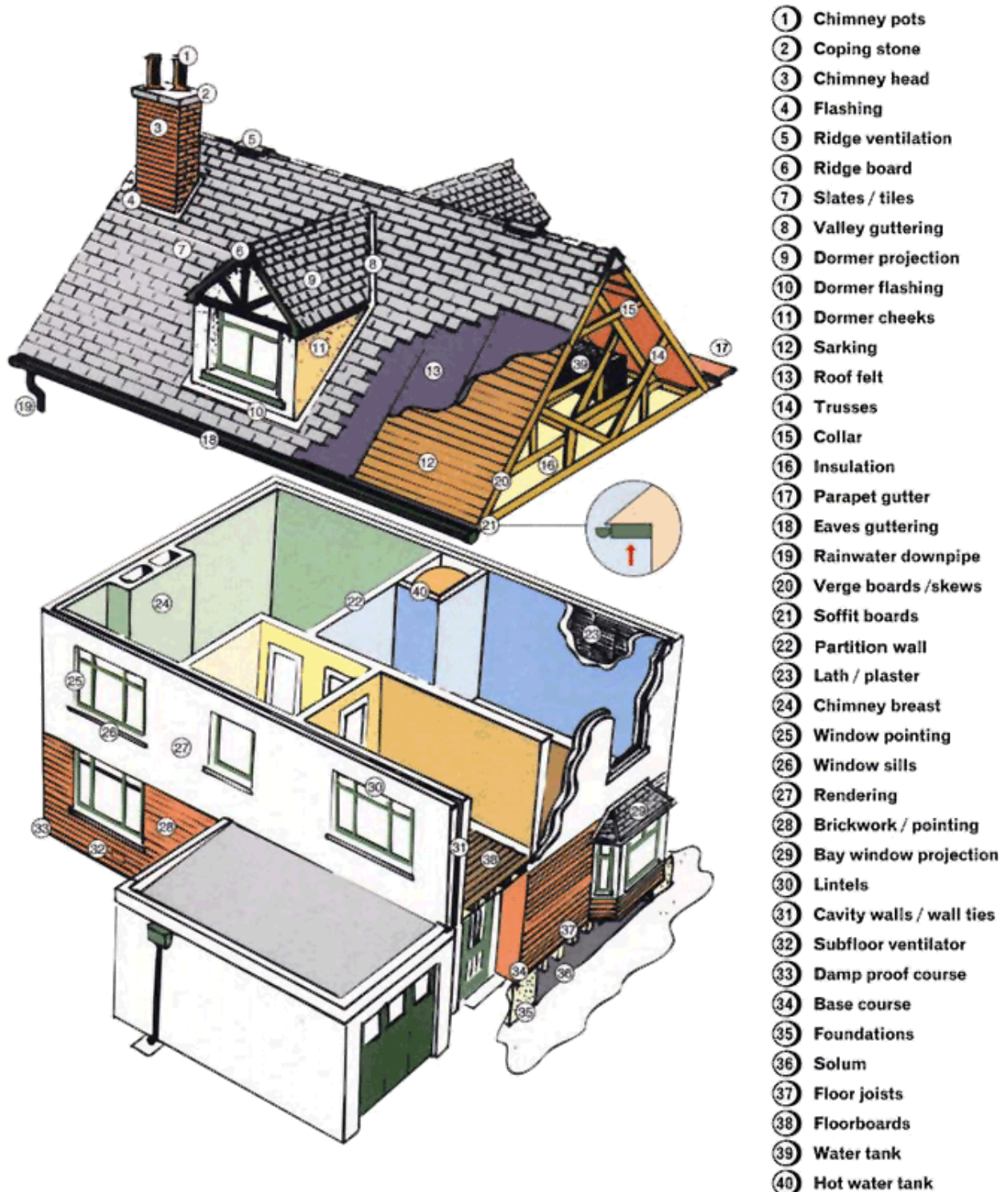
Conservatories / porches	<p>There is an attached conservatory, which also provides an enclosed entrance area. This conservatory is built on a concrete base, with blockwork walls, roughcast and an upper double glazed PVC frame, beneath a pitched polycarbonate lined roof.</p>
Communal areas	<p>None.</p>
Garages and permanent outbuildings	<p>There is an attached double car garage, which is built on a concrete base and with block walls, roughcast externally beneath a pitched and tiled roof. There are twin up and over vehicular doors and a rear entrance door.</p> <p>The central heating boiler is floor standing in the garage.</p> <p>At the time of the inspection, the garage was fully stored with personal belongings. The vehicular doors could not be accessed or tested.</p>
Outside areas and boundaries	<p>There are garden grounds surrounding the property, which the seller advised extend to around 0.75 acres approximately. This area has not been measured on site and should be confirmed.</p> <p>In general terms, there is a surfaced private access road which leads to a driveway and front entrance. There are areas of lawn, paths and planted sections with mature trees. The Newmill Burn runs along and defines the east boundary, with other boundaries defined by fencing or stone wall. There is timber decking leading from the sun room to the rear garden.</p> <p>There are the ruins of a former Mill on site.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings are of ceiling joists lined with plasterboard. Some ceilings are of a timber cladding.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are of stud lined with plasterboard, or of a brick and plaster on the hard.</p>
Floors including sub floors	<p>Flooring in the sun room is of solid concrete, with some parts of the music room floor partly of a concrete construction. The remainder of flooring to the ground and upper levels is of suspended timber construction, overlaid with timber floorboards. There are fitted floor coverings installed.</p> <p>There is no known sub-floor access.</p>

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Internal joinery and kitchen fittings	<p>The internal joinery finishes are of timber.</p> <p>The internal doors are of timber framed and glazed or timber framed and panel design.</p> <p>The kitchen is fitted with a range of floor standing and wall mounted units, with some storage units in the utility room.</p> <p>There is a timber staircase with handrail which leads from the ground floor entrance hall to the upper level landing.</p>
Chimney breasts and fireplaces	<p>There is a log burning stove fire installed in the living room. The surrounding fireplace is of a pointed brick.</p>
Internal decorations	<p>Visually inspected.</p> <p>The internal decorations comprise painted, papered, tiled or timber clad finishes. There are textured paint finishes throughout.</p>
Cellars	<p>None.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains electricity supply.</p> <p>The electricity meter and older fuse box are wall mounted in a utility room cupboard. Visible wiring is of PVC coated cabling with 13amp sockets.</p>
Gas	<p>No gas.</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>Mains water supply.</p> <p>The upper level shower room comprises a walk in shower area with shower, low level WC and wash hand basin.</p> <p>The Jack and Jill ensuite comprises a panel bath with shower over, low level WC and wash hand basin.</p> <p>There is a low level WC and wash hand basin installed in the ground floor cloakroom.</p> <p>There is a 1.5 bowl sink unit with drainer in the kitchen, with a 1.5 bowl ceramic sink unit with drainer in the utility room.</p> <p>All visible pipework is formed in copper or PVC materials.</p>

Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is an oil fired Grant Euroflame 90-120 central heating boiler, installed in the garage. This boiler supplies steel panel radiators and also provides the domestic hot water.</p> <p>There is a hot water storage tank installed in the upper level landing cupboard, with a further hot water tank installed in a rear bedroom cupboard.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>The property is believed to be connected to a private drainage system.</p>
Fire, smoke and burglar alarms	<p>Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Upgrading is required to comply with these regulations. Purchasers should satisfy themselves with regards to compliance.</p>
Any additional limits to inspection	<p>The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings etc. The owner's personal belongings were not removed from cupboards.</p> <p>The inspection of the roof space was restricted by flooring, insulation and storage of personal belongings. The inspection was limited to the hatch position only. There was no access available to sub-floor. Some windows were locked at the time of the inspection.</p> <p>Externally, some sections of roof covering could not be seen due to site boundaries and the PV installation.</p> <p>It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects. No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.</p> <p>The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.</p>

Sectional Diagram showing elements of a typical house



- ① Chimney pots
- ② Coping stone
- ③ Chimney head
- ④ Flashing
- ⑤ Ridge ventilation
- ⑥ Ridge board
- ⑦ Slates / tiles
- ⑧ Valley guttering
- ⑨ Dormer projection
- ⑩ Dormer flashing
- ⑪ Dormer cheeks
- ⑫ Sarking
- ⑬ Roof felt
- ⑭ Trusses
- ⑮ Collar
- ⑯ Insulation
- ⑰ Parapet gutter
- ⑱ Eaves guttering
- ⑲ Rainwater downpipe
- ⑳ Verge boards /skews
- ㉑ Soffit boards
- ㉒ Partition wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank

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

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2. Condition

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

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



Structural movement

Repair category	1
Notes	Evidence of previous movement was noted, however, from within the limitations of the inspection we found no evidence to suggest that the movement appeared to be serious or that there were any obvious signs of recent movement.



Dampness, rot and infestation

Repair category	1
Notes	No dampness, rot or infestation noted from within the limitations of the inspection.



Chimney stacks

Repair category	1
Notes	There are some areas of weathered roughcast. Some sections could not be seen due to site boundaries. Ongoing maintenance will be required.



Roofing including roof space

Repair category	2
Notes	Concrete tiled roofs typically have a lifespan of around 40 years. Furthermore, this life can be shortened either due to adverse weather conditions or a general lack of maintenance. There are also various roof pitches and different adjoining sections which were hidden from view. A roofing contractor can advise further. There are some areas of moss growth noted. PV panels restricted the inspection of some parts. Flat roof coverings will have a limited life expectancy. Ongoing maintenance will be required to the roof. In the roof space, there are areas of staining noted to the underside of sarking.

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Rainwater fittings

Repair category	2
Notes	<p>It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.</p> <p>Some downpipes are misaligned and supporting brackets appear to be loose. A former downpipe has been blocked off and is no longer in use to the rear of the property.</p>



Main walls

Repair category	2
Notes	<p>There are areas of cracked and boss roughcast. The single leaf upper wall section, with external PVC cladding will require regular maintenance.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions.</p> <p>The windows are of mixed vintage. External timbers are weathered. Some condensation was noted to one or two window units.</p>



External decorations

Repair category	1
Notes	<p>Some external decorations are weathered.</p>



Conservatories/porches

Repair category	2
Notes	<p>The roof covering and junction where the conservatory meets with the main wall of the house will require ongoing maintenance to ensure water tightness. Some windows could not be checked as they were locked. Some sections of lead flashings have lifted and should be adequately dressed down.</p> <p>Some condensation was noted to glazing. There are some areas of external leaks from rainwater goods.</p>



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	1
Notes	There are one or two chipped roof tiles. Some moss growth was noted. Ongoing maintenance will be required to the garage walls and roof coverings and entrance doors.



Outside areas and boundaries

Repair category	2
Notes	<p>The former Mill is in a ruinous condition and may pose a safety hazard.</p> <p>The timber decking is weathered and showing early signs of deterioration. Ongoing maintenance will be required.</p> <p>There are a number of mature trees on site which will require regular maintenance to prevent any damage during adverse weather conditions.</p> <p>The access road is private and the seller advised is the responsibility of Millhouse. The access road is uneven and partly overgrown.</p> <p>There is the Newmill Burn which runs adjacent to the east boundary. The seller advised that there have been no adverse events, given its proximity. Confirmation should be made that Buildings Insurance can be obtained on normal terms without any unduly onerous conditions, and at reasonable cost.</p>



Ceilings

Repair category	1
Notes	<p>There areas of cracked and uneven plasterwork.</p> <p>Some ceilings are of a textured paint finish - Please see section internal decorations.</p>



Internal walls

Repair category	1
Notes	There are some areas of cracked and uneven plasterwork. Some impact holes were noted behind door openings.



Floors including sub-floors

Repair category	1
Notes	<p>Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect.</p> <p>Areas of loose and uneven flooring were noted. Care should be taken during any intended re-fixing works to ensure that existing services are not disturbed.</p>



Internal joinery and kitchen fittings

Repair category	1
Notes	<p>Internal joinery is of mixed design and vintage, and although worn in some areas, appears generally serviceable. Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age.</p>



Chimney breasts and fireplaces

Repair category	1
Notes	<p>It is assumed that the stove fire has been suitably installed in accordance with manufacturers recommendations and guidelines, with particular regard to ventilation requirements.</p>



Internal decorations

Repair category	1
Notes	<p>Many materials used prior to 1999 contained asbestos. Attention is drawn to, although not limited to, Artex finishes to walls and ceilings. Appropriate precautions should be taken if any sanding or redecoration is planned, and should removal be contemplated, this should only be carried out by a licensed asbestos removal contractor.</p>



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	2
Notes	<p>We noted no evidence of any recent test certification. It is recommended good practice that all electrical installations should be checked periodically, at least every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.</p> <p>The electrical installation is dated and of an older style, with the number of socket outlets limited by modern standards. Only the most recently constructed or re-wired properties have installations which fully comply with current regulations. A suitably qualified electrician can advise.</p> <p>There are Solar Photo-voltaic Panels installed. The seller advised that the panels are connected to the electricity supply.</p>



Gas

Repair category	-
Notes	Not applicable.



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>Given the presence of the shower mounted over the bath, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath. As the bath is boxed in, it will be appreciated that it is not possible to comment on concealed locations.</p> <p>Given the presence of a shower over the tray, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the shower tray. As the tray is boxed in, it will be appreciated that it is not possible to comment on concealed locations.</p>



Heating and hot water

Repair category	2
Notes	<p>It is assumed that the central heating and hot water systems have been suitably installed, updated and maintained to meet with current Regulations and Standards.</p> <p>The insulation around the hot water tanks is damaged. Some external elements of the secondary hot water tank appear to be temporarily supported with timber.</p> <p>All service documentation should be confirmed.</p>

Single Survey



Drainage

Repair category	1
Notes	It is understood that drainage is to a septic tank. The valuation reported assumes that the septic tank is for the sole use of the subjects under report, that it has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The ownership status of the Solar Photo-voltaic Panels should be confirmed and that there are no financial liabilities for a future occupier.

Rights of access, land ownership and maintenance liabilities around the property should be confirmed through an inspection of the Title Deeds.

The property has been altered and extended over a number of years to form the current layout. Whilst the layout is established, it is assumed that all necessary Local Authority and other consents have been obtained for the works and that the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed that they meet the standards required by the Building Regulations or are exempt.

It should be confirmed that Buildings Insurance can be obtained on normal terms, at reasonable cost and without any unduly onerous conditions.

Estimated reinstatement cost for insurance purposes

£1,070,000 (One million seventy thousand pounds).

Building costs are currently increasing significantly above inflation due to material and labour shortages. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

Valuation and market comments

In its present condition, our opinion of value for the Outright Ownership interest of the property, with vacant possession, at the date of inspection is £475,000 (Four Hundred and Seventy Five Thousand Pounds).

This is a Replacement Single Survey. The original inspection was carried out on 20 March 2023.

At the time of the inspection the local property market appeared to be performing adequately, having regard to the supply of property available for sale.

Signed

Security Print Code [470167 = 7822]O
Electronically signed

Report author

Paul Delaney

Single Survey

Company name	Harvey Donaldson & Gibson
Address	23 Rubislaw Den North, Aberdeen, AB15 4AL
Date of report	19th September 2023

Mortgage Valuation Report



HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address Mill House, Kinmuck, Inverurie, AB51 0LY
Seller's Name Mr & Mrs S Goodwin
Date of Inspection 14th September 2023

Property Details

Property Type House Bungalow Purpose built maisonette 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:

No permanent outbuildings.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt 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:

Heating fuel: Oil
Heating type: Radiators

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
 Ill-defined boundaries Agricultural land included with property 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 is located a short distance from the Aberdeenshire village of Kinmuck, occupying a rural position. There are limited amenities available locally, with a wider range of amenities available in the nearby town of Inverurie.

The property's rural location benefits from countryside views, with Newmill Burn running alongside, and defining, the eastern boundary of the property.

The property was found to be in a condition commensurate with age and type. Some items of maintenance and repair were noted which can be attended to in due course.

The property was occupied, furnished and with floors covered. The inspection was consequently restricted.

Evidence of previous movement was noted, however, from within the limitations of the inspection we found no evidence to suggest that the movement appeared to be serious or that there were any obvious signs of recent movement.

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

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It should be confirmed that Buildings Insurance can be obtained on normal terms, at reasonable cost and without any unduly onerous conditions.

Essential Repairs

None noted.

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

Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure, subject to individual lender's criteria.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

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

Is a reinspection necessary? Yes No

Buy To Let Cases

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

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

Declaration

Signed Security Print Code [470167 = 7822]O
Electronically signed by:-
Surveyor's name Paul Delaney
Professional qualifications BSc (Hons) MRICS
Company name Harvey Donaldson & Gibson
Address 23 Rubislaw Den North, Aberdeen, AB15 4AL
Telephone 07543 306486
Fax
Report date 19th September 2023