

# Single Survey

survey report on:

<b>Property address</b>	TOR NA VEEN, 16 VICTORIA PLACE, BANFF, AB45 1EL
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<b>Customer</b>	Mrs Jennifer Anne Fordyce
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<b>Customer address</b>	c/o Grant Smith Law Practice, Old Bank Buildings, Balmellie Street, Turriff, AB53 4DW
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<b>Prepared by</b>	DM Hall LLP
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<b>Date of inspection</b>	30th March 2022
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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 Property<sup>1</sup>.

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.

<sup>1</sup> 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.<sup>2</sup>

## 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

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<sup>2</sup> 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.

<b>Description</b>	The subjects comprise a Detached One Storey and Attic Cottage.
<b>Accommodation</b>	Ground Floor- Entrance vestibule/hall, lounge, dining kitchen, dining room/bedroom, bedroom with en-suite shower room. First Floor- Two bedrooms and bathroom with separate toilet.
<b>Gross internal floor area (m<sup>2</sup>)</b>	118sqm.
<b>Neighbourhood and location</b>	The property is located within a primarily residential area on the edge of the coastal community of Banff. The subjects are conveniently situated for the wide range of amenities available within the community. The subjects enjoy an open outlook over the surrounding coast line.
<b>Age</b>	In excess of 100 years.
<b>Weather</b>	Dry but overcast following a mixed spell of weather.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b> The chimney stacks, to the gable elevations are of solid stone construction, pointed above roof level and capped with concrete and stone copings with fireclay pots.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b> <b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b> <b>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.</b>



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<b>Roofing including roof space</b>	<p><b>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.</b></p> <p>The roofs are of pitched, timber frame construction incorporating timber sarking, overlaid with slates. The ridge is tiled and valleys are formed in lead or zinc. The flat roof dormer projection to the rear roof pitch has a flat platform roof clad with bituminous felt.</p> <p>Access to roof voids were restricted as a number of hatches have been screwed shut. Access to the roof space was possible within the ground floor rear vestibule area, and insulation material has been laid at joist level within this area.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The gutters are of a PVC and cast iron half round design with round PVC and cast iron downpipes.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are of 500 and 550mm solid stone construction, cement pointed and rendered while internally strapped and lined with a mixture of lath and plaster and plasterboard.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are of replacement double glazed UPVC design, whilst there is also a double glazed roof light incorporated.</p> <p>Entrance doors are of a UPVC construction.</p> <p>Facias and soffits are formed in a mixture of timber and PVC.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>External timbers are finished in low maintenance UPVC or are painted and stained where necessary.</p>
<b>Conservatories / porches</b>	<p>There are no conservatories or porches.</p>

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<b>Communal areas</b>	There are no communal areas.
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>To the rear of the house, there is a concrete block outbuilding comprising of two stores, incorporating slate and asbestos cement roof sheeting. No access could be gained to these buildings at the time of inspection as the padlocks have seized.</p> <p>In addition, there is a large traditional old stone steading type outbuilding, providing further storage, garage and workshop accommodation. No access could be gained to all parts of this building as some of the padlocks have seized.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>The boundaries are defined for the most part by stone walls, and the adjoining walls of the neighbouring property. There is a small area of garden ground to the front of the subjects with off street parking, lawn and paved areas to the rear. Access to the rear of the property is by means of a small communal lane.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Ceilings are formed in a mixture of lath and plaster and plasterboard.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Internal walls are of timber stud with lath and plaster and plasterboard finishes.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</b></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p>The floors are of a mixed suspended timber and concreted types.</p> <p>There were no accessible sub-floor areas at the time of inspection.</p>

<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Internal joinery finishes are all of timber, with the kitchen comprising a range of fitted floor and wall mounted units. Internal doors are of timber panelled design, and a timber stair provides access from ground to upper floor accommodation.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is an open coal fire within the lounge, equipped with a living flame gas fire. All other flues have been boarded over and are assumed to have been capped at roof level.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Internal walls and ceilings are papered or painted where necessary.</p>
<b>Cellars</b>	<p>There are no cellars.</p>
<b>Electricity</b>	<p><b>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.</b></p> <p>The subjects are connected to the mains electrical supply, with the meter and consumer unit being located in the alcove cupboard in the lounge. Visible wiring is in PVC coated cabling incorporating 13 amp socket outlets. The seller has advised that an electrical certificate is available.</p>
<b>Gas</b>	<p><b>Accessible parts of the system 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.</b></p> <p>There is a mains gas supply with internal meter fitted. The seller has advised that there is a Gas Safe certificate available.</p>

<p><b>Water, plumbing, bathroom fittings</b></p>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is connected to the mains water supply.</p> <p>The bathroom at first floor level, comprises a bath with electric shower over, and wash hand basin. The toilet is provided separately. At ground floor level there is an en-suite shower room to the rear of the main bedroom, which has a shower tray with electric shower over, low level toilet and wash hand basin.</p> <p>Visible pipework is formed in copper and PVC materials.</p>
<p><b>Heating and hot water</b></p>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is a gas fired boiler within the kitchen, and this serves a series of wet panel radiators throughout the property, which incorporate thermostatic valves. The boiler also provides domestic hot water.</p>
<p><b>Drainage</b></p>	<p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>The subjects are connected to the mains drains for both storm and foul water.</p>
<p><b>Fire, smoke and burglar alarms</b></p>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The seller has had wired smoke alarms installed within the property.</p> <p>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.</p>
<p><b>Any additional limits to inspection</b></p>	<p>At the time of inspection, the property was occupied, heavily furnished, and all floors were covered. The inspection of some of the rooms was restricted by personal belongings. Cupboard accommodation contained personal possessions and household items.</p> <p>The inspection of the accessible roof void was restricted by insulation materials, which have not been disturbed in accordance with Health and Safety guidelines. No access could be gained to other roof voids, as the ceiling hatch to the upper floor landing has</p>

<b>Any additional limits to inspection</b>	<p>been screwed shut. These points were also screwed shut.</p> <p>No access could be gained to any sub floor areas, due to lack of suitable access points.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</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> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</p> <p>I was unable to gain access into some parts of the outbuildings, as a number of padlocks have seized.</p>
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## 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.


# 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 previous movement in the property but within the limitations of my inspection I found no evidence to suggest that any movement appeared serious or that there are obvious signs of recent movement having occurred.

 Dampness, rot and infestation	
Repair category	2
Notes	<p>A small damp patch was noted to the ceiling within one of the upper floor bedrooms indicative of some moisture ingress. Corresponding external areas should be checked at close quarters, and any appropriate repairs carried out.</p> <p>Elevated damp levels were noted to lower linings at ground floor level. Prolonged dampness increases the risk of timber defects. It is important to remedy water ingress timeously to prevent deterioration of the building fabric. A specialist contractor would be able to inspect and provide more detailed estimates for any required repairs.</p>

 Chimney stacks	
Repair category	1
Notes	There are some open areas of pointing requiring selective repair.

 Roofing including roof space	
Repair category	2
Notes	The slate claddings appear to be of an older origin, if not original, and there is corrosion affecting visible slate nails in the rear roof void. Externally, there are one or two chipped and damaged slates, and cracked areas of roof pointing. Having regard to the age of the roof, and exposed coastal location, it might not be unreasonable to anticipate increasing levels of repair and maintenance, and more extensive works by way of stripping and re-slatting the roof may prove



## Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	necessary in due course.  As indicated above, some evidence of dampness ingress was noted within one of the upper floor bedrooms. A competent roofing contractor should be instructed to inspect the property and carry out any appropriate repairs.



## Rainwater fittings

<b>Repair category</b>	2
<b>Notes</b>	There are some damaged sections of PVC guttering. Corrosion was also noted to sections of the cast iron rainwater fittings, particularly the brackets. Cast iron materials by their nature require regular and ongoing maintenance. Adequacy of rainwater goods would be tested during periods of heavy rainfall.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	There are boss and detached areas of render to the main walls, particularly noticeable at one of the gables. There are also some cracked and open areas of pointing requiring selective repair. Wall vents serving the sub floor area should be freed from obstructions to allow an adequate flow of air to the sub floor areas. A competent building contractor would be able to inspect and carry out appropriate repairs.



## Windows, external doors and joinery


<b>Repair category</b>	2
<b>Notes</b>	The windows appear to be of an older origin, and it might not be unreasonable to anticipate increasing levels of maintenance. A number of failed double glazed sealed units were noted throughout, where condensation has formed between the panes. These affected panes could be replaced where necessary. Random windows and doors are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fittings are functional.





## External decorations


<b>Repair category</b>	2
<b>Notes</b>	Outside paintwork has deteriorated mainly around the front bay windows and redecoration is now required. Regular re-painting of external joinery will prolong its life span.




 <b>Conservatories/porches</b>	
<b>Repair category</b>	-
<b>Notes</b>	There are no conservatories or porches.

 <b>Communal areas</b>	
<b>Repair category</b>	-
<b>Notes</b>	There are no communal areas.

 <b>Garages and permanent outbuildings</b>	
<b>Repair category</b>	2
<b>Notes</b>	<p>The outbuildings are showing signs of age and a lack of appropriate repair and maintenance. Weathering and decay was noted to areas of the external joinery, including windows and doors, and there is a broken skylight, and cracking to a door lintel. Decay was also noted to some of the roof timbers. One of the outbuildings incorporates asbestos cement roof sheeting, and some cracked sections were noted. Whilst applying a sealant may effect immediate repair, replacement of asbestos roof sheeting should be anticipated. The working and disposal of asbestos materials require special consideration, and further advice should be obtained before carrying out any work affecting these materials.</p> <p>It should be noted that access could not be gained to all outbuildings, as a number of the padlocks to the doors have seized.</p>

 <b>Outside areas and boundaries</b>	
<b>Repair category</b>	1
<b>Notes</b>	The extent of the subject property would require to be carefully clarified by reference to the titles.

 <b>Ceilings</b>	
<b>Repair category</b>	2
<b>Notes</b>	<p>Staining was noted to the ceiling within the ground floor dining room, which is indicative of water leakage from the bathroom above. Damp and soft areas of plaster was noted within one of the upper floor bedrooms, indicative of some water ingress.</p> <p>Cracking was noted to areas of plaster, which may reflect a degree of movement or loss of the plaster key which can deteriorate with age. Some plaster repairs might be anticipated prior to redecoration.</p>



## Internal walls

<b>Repair category</b>	2
<b>Notes</b>	<p>Elevated damp readings were noted to lower wall linings within the ground floor accommodation. This is often caused by a build-up of rubble within the wall cavities with lack of a damp proof course. Prolonged dampness can increase the risk of timber decay occurring. It is important to remedy such issues timeously.</p> <p>Cracking was noted to lath and plaster finishes, which can reflect a degree of movement or loss of the plaster key which can deteriorate with age.</p>



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	<p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.</p>



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	<p>Kitchen fittings are displaying a degree of wear and tear.</p>



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	<p>There are no obvious defects to the chimney breasts but no comment can be made on the condition of flues as these are inaccessible. A competent roofing contractor would be able to inspect the disused chimney heads at roof level to ensure that they have been properly capped and vented.</p>



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	<p>Damaged sections of paper were noted. Minor marks and blemishes were noted to internal decoration, but this is in keeping with general usage in a building of this age and type. It would not be unreasonable to anticipate an incoming occupier will wish to carry out some redecoration in accordance with personal tastes and requirements.</p>



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	There are no cellars.



## Electricity

<b>Repair category</b>	1
<b>Notes</b>	An exposed electrical wire was noted within the accessible roof void around the hatch. A qualified NICEIC/SELECT contractor could examine the installation and carry out any appropriate repair/upgrading works. The seller has advised that an electrical certificate is available.



## Gas

<b>Repair category</b>	1
<b>Notes</b>	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.  The seller has advised that there is a Gas Safe certificate available.



## Water, plumbing and bathroom fittings

<b>Repair category</b>	1
<b>Notes</b>	Staining was noted to the dining room ceiling below the bathroom above, which appears to be indicative of some water leakage/spillage. Seals to sanitary fittings are frequently troublesome and can require regular maintenance.



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations. Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	Covers have not been lifted. I have assumed the drainage system to be in

# Single Survey



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	satisfactory working order as there was no evidence of leakage or chokage at the time of inspection.

# 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	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	1
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.

<b>1. Which floor(s) is the living accommodation on?</b>	Ground
<b>2. Are there three steps or fewer to a main entrance door of the property?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>3. Is there a lift to the main entrance door of the property?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>4. Are all door openings greater than 750mm?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>5. Is there a toilet on the same level as the living room and kitchen?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>6. Is there a toilet on the same level as a bedroom?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>7. Are all rooms on the same level with no internal steps or stairs?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>8. Is there unrestricted parking within 25 metres of an entrance door to the building?</b>	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 extent of the subject property, together with rights of access to the rear should be carefully confirmed by the conveyancer from the titles. The tenure is assumed to be absolute ownership but this should be confirmed.

The en-suite shower room, together with replacement windows and the dormer window along the rear elevation, would have been recent alterations to the subject property and it is assumed that any required Local Authority consents would have been sought and obtained.

The property is currently occupied by a tenant and subject to a tenancy. It is assumed the property was let on a standard residential tenancy basis, and vacant possession could be readily obtained. Detailed advice should be obtained from a Legal Advisor prior to commitment to purchase.

### Estimated reinstatement cost for insurance purposes

£450,000 (Four Hundred and Fifty Thousand Pounds).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

### Valuation and market comments

Market Value as at 30th March 2022 assuming full vacant possession - £165,000 (ONE HUNDRED AND SIXTY FIVE THOUSAND POUNDS).

This is a replacement single survey report, the original inspection was carried out on the 30th March 2015.

**Signed**

Security Print Code [463048 = 6444 ]  
Electronically signed

**Report author**

GREIG G BAXTER

**Company name**

DM Hall LLP

**Address**

64 Market Place, Inverurie, Aberdeenshire, AB51 3XN

# Single Survey

<b>Date of report</b>	11th April 2022
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# Mortgage Valuation Report



## Property Address

Address TOR NA VEEN, 16 VICTORIA PLACE, BANFF, AB45 1EL  
Seller's Name Mrs Jennifer Anne Fordyce  
Date of Inspection 30th March 2022

## 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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:

Range of sheds and workshop of stoneblock, slate and corrugated asbestos construction.

# 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 Water  Mains  Private  None  
Electricity  Mains  Private  None Gas  Mains  Private  None  
Central Heating  Yes  Partial  None

Brief description of Central Heating:

Gas fired radiator system.

## 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 within a primarily residential area on the edge of the coastal community of Banff. The subjects are conveniently situated for the wide range of amenities available within the community. The subjects enjoy an open outlook over the surrounding coast line.

It is assumed that any required Local Authority and other consents would have previously been sought and obtained in respect of the alterations carried out to the subject property, which would have included the formation of the shower room at ground floor level, replacement windows and dormer window projection to the upper floor rear elevation. If possible copies of any relevant documents should be sought and obtained and lodged with the Title Deeds for safe keeping.

The property was found to be in a fair condition only and would benefit from a program of refurbishment and repair.

Elevated damp readings were noted within parts of the property. Prolonged dampness can increase the risk of timber decay occurring and is therefore important to remedy such issues timeously. Elements of the property are of an older origin, and it might not be unreasonable to anticipate increasing levels of repair. For the moment, a competent roofing contractor should be instructed to inspect the roofs and carry out any appropriate repairs. A competent building contractor would also be able to undertake repairs to the external walls, with particular reference to the render finishes. Access to some of the outbuildings was not possible at the time of inspection as padlocks had seized. The outbuildings will require a program of repair and maintenance. Some outbuildings incorporate asbestos based materials. It should be appreciated that asbestos materials require special consideration, and further advice should be obtained before carrying out any work affecting these materials.

## Essential Repairs

None noted.

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

# Mortgage Valuation Report

## Comment on Mortgageability

Subject to our comments contained within this report we would confirm that the subjects form suitable security for mortgage purposes.

We would note that the property is currently subject to a tenancy. Detailed enquiries should be made with their chosen lender in this regard, prior to a commitment to purchase.

## Valuations

Market value in present condition	£	<input type="text" value="165,000"/>
Market value on completion of essential repairs	£	<input type="text" value="N/A"/>
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£	<input type="text" value="450,000"/>
Is a reinspection necessary?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	£	<input type="text"/>
Is the property in an area where there is a steady demand for rented accommodation of this type?		<input type="checkbox"/> Yes <input type="checkbox"/> No

## Declaration

Signed	Security Print Code [463048 = 6444 ] Electronically signed by:-
Surveyor's name	GREIG G BAXTER
Professional qualifications	BSc(Hons)MRICS
Company name	DM Hall LLP
Address	64 Market Place, Inverurie, Aberdeenshire, AB51 3XN
Telephone	01467 624393
Fax	01467 622742
Report date	11th April 2022