

# Single Survey

<b>Property Address</b>	The Old Doctors House, Gamrie, Banff, AB45 3JL
<b>Customer</b>	Mr & Mrs Avis
<b>Date of Inspection</b>	06/05/2026
<b>Prepared by</b>	Ryan Stewart Walker Fraser Steele

## TERMS AND CONDITIONS

### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property.<sup>1</sup>

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



The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

#### 1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

## 1.3

### LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential Surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

## 1.4

### GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

## 1.5

### TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.<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 they assign the same to any other party in writing.

## 1.7

### PAYMENT

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

## 1.8

### CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as

detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

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

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

## PART 2 – DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

### 2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

### 2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

### 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is

made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

## 2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

## 2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

## 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

## 1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities will not be inspected or reported on.

<b>Description</b>	The property is a purpose built detached house.
<b>Accommodation</b>	Ground floor - Entrance porch, hallway, living room, sitting room, kitchen, 2 bedrooms, utility room and shower room with WC. First floor - 3 bedrooms, study and bathroom with WC.
<b>Gross internal floor area (sqm)</b>	220 sqm or thereby.
<b>Neighbourhood and location</b>	The subjects form part of a rural locality where surrounding properties are a mixture of a residential and agricultural nature. Locally there are limited facilities available with main local facilities available in Fraserburgh and Banff.
<b>Age</b>	Originally built in the 1600s with the main extensions in the late 1800s.
<b>Weather</b>	Sunny.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where required.</b>  The chimneys appear to be of brick/stone construction and are externally roughcast and finished at the base with cement and metal flashings.

<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where required.</b></p> <p><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. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.</b></p> <p><b>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defines as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p><b>Roofs are prone to water penetration in extreme storms but it is not always possible for surveyors to identify this likelihood in good or dry weather. All slated roofs in particular should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.</b></p> <p>The main roof over the property is timber framed, pitched and clad with slates. Access was gained to loft spaces from hatches in the ground floor shower room and pantry. The main loft hatch was found to be painted shut during our reinspection. Where seen, the roof has been constructed of timber joists and rafters and there is a provision of insulation between the joists. Our inspection of these areas was restricted due to clearance and levels of insulation. The roof over the bathroom is of a flat felt design.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where required.</b></p> <p>Rainwater fittings are mainly of cast iron.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where required.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls appear to be of solid stone/brick and are externally roughcast.</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. Doors and windows were not forced open.</b></p> <p>Windows throughout are of a upvc design fitted with sealed unit double glazing. The entrance doors are of timber design.</p>

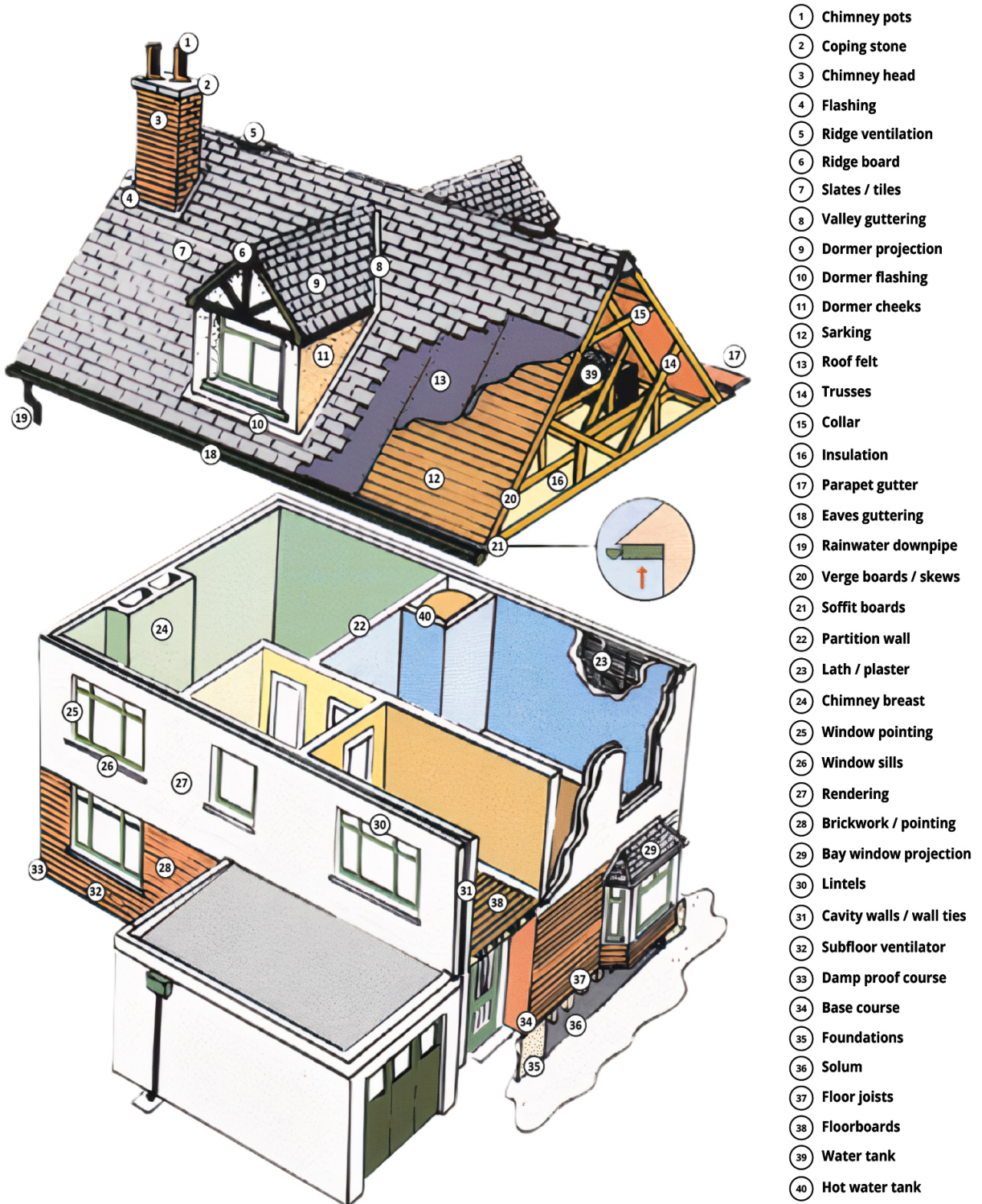
<b>External decorations</b>	<b>Visually inspected</b>
<b>Conservatories / porches</b>	<b>Visually inspected</b> There is a front porch with brick/block walls and a flat roof over. We have been advised that the roof was recently replaced.
<b>Communal areas</b>	None
<b>Garages and permanent outbuildings</b>	<b>Visually inspected</b> Detached from the property is a double car garage with concrete block walls and a corrugated asbestos roof over. The current informed view is that asbestos poses no significant health hazard, if left undisturbed and in good condition. There is also an attached boiler house with concrete block walls and a metal sheet roof.
<b>Outside areas and boundaries</b>	<b>Visually inspected</b> To the front and side of the property is a driveway of stone chips providing off street car parking and access to the garage. Remaining garden areas are a mixture of grass, planting and paths.
<b>Ceilings</b>	<b>Visually inspected from floor level</b> Ceilings appear to be of lath and plaster and of plasterboard.
<b>Internal walls</b>	<b>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b> Internal walls appear to be of lath and plaster and of plasterboard.

<b>Floors including sub floors</b>	<p><b>Surface of exposed floors were visually inspected. No carpets or floor covering 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>Flooring appears to be of a suspended timber and solid design. At the time of inspection, there were no accessible sub floor areas.</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 doors are mainly of a timber panel design with timber door facings and skirting boards. There are also glazed panel doors and although not confirmed, internal glazing should be fitted with safety glass to comply with current standards. The kitchen is fitted with range of wall and base units.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected. No testing of the flues or fittings was carried out.</b></p> <p>There are fireplaces to reception rooms and 2 bedrooms. The sitting room is fitted with a wood burning stove. Any other original fireplaces have been blocked off and it is assumed that chimney flues have been suitably capped and vented.</p>
<b>Internal decorations</b>	<p><b>Visually inspected</b></p> <p>Internal decorations are mainly of a papered and painted style with areas of tiling and timber panelling. Some finishes are of textured paint. Older textured paint may contain asbestos based products. The current informed view is that asbestos poses no significant health hazard, if left undisturbed and in good condition.</p>
<b>Cellars</b>	<p>Located under that bathroom and accessed externally are two storage 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>Mains electricity is connected with the meter and circuit breakers located under the stairs.</p>
<b>Gas</b>	None
<b>Water, plumbing and bathroom fittings</b>	<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>From the main public supply with upvc waste and copper supply pipes, where seen. The bathroom is fitted with a white three piece suite with shower off the taps. The shower room is fitted with a white WC, wash hand basin and has a separate shower cubicle.</p>
<b>Heating and hot water</b>	<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>Central heating is provided by a floor mounted oil fired boiler in the boiler house supplying radiators and hot water throughout. The hot water tank is stored within an insulated cylinder located in the utility room.</p>
<b>Drainage</b>	<p><b>Drainage covers etc were not lifted. Neither drains nor drainage system were tested.</b></p> <p>Drainage is to a septic tank located in the garden.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is fitted with smoke, heat and carbon monoxide detectors.</p>

<b>Any additional limits to inspection</b>	<p>Our inspection of flooring was limited throughout due to fitted floor coverings and no inspection was possible to the sub floor area nor to the area beneath the bath and shower. Not all windows were tested. Our inspection of built in storage was limited throughout, due to stored items.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</p>
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## Sectional Diagram showing elements of a typical house



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

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 1 <span style="float: right;">1</span>	Category 2 <span style="float: right;">2</span>	Category 3 <span style="float: right;">3</span>
No immediate action or repair is needed.	Repairs or replacement requiring future attention, but estimates are still advised.	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.

Structural movement	
<b>Repair category:</b>	1
<b>Notes</b>	There is evidence of structural movement having affected the property, however, from a single inspection any movement appears to be historic and non progressive with the risk of further significant movement appearing to be remote.

Dampness, rot and infestation	
<b>Repair category:</b>	2
<b>Notes</b>	High moisture readings were taken in places and evidence of wood boring insects noted.

Chimney stacks	
<b>Repair category:</b>	1
<b>Notes</b>	There are some areas of cracking to roughcast and it should be noted that chimneys can be vulnerable to defect and should be regularly maintained.

Roofing including roof space	
<b>Repair category:</b>	2
<b>Notes</b>	From our previous inspection there was significant corrosion to nail fixings in the main loft space. There is evidence of wood boring insects to roof timbers, although assumed to have been previously treated. There are some broken slates and flashings. Slate and flat roofs require ongoing maintenance and repair.

Rainwater fittings	
Repair category:	1
Notes	Gutters are slightly off line in places and there is some vegetation growth to gutters and valleys.

Main walls	
Repair category:	1
Notes	There are some areas of hairline cracking and boss roughcast.

Windows, external doors and joinery	
Repair category:	1
Notes	There are no obvious or significant defects noted.

External decorations	
Repair category:	1
Notes	There are no obvious or significant defects affecting external decorations.

Conservatories / porches	
Repair category:	1
Notes	No obvious or significant defects are noted to be affecting the porch. It should be noted that flat roofs require ongoing maintenance and repair.

Communal areas	
Repair category:	
Notes	Not Applicable

## Garages and permanent outbuildings

<b>Repair category:</b>	2
<b>Notes</b>	There is evidence of water penetration and timber decay to the boiler house and to the garage. There is also evidence of cracking to walls and wood boring insects to timbers. The asbestos roof will have a limited lifespan requiring ongoing maintenance and repair.

## Outside areas and boundaries

<b>Repair category:</b>	2
<b>Notes</b>	There is cracking to garden walls and there is some decay to fencing/gates.

## Ceilings

<b>Repair category:</b>	1
<b>Notes</b>	There are no obvious or significant defects affecting ceilings.

## Internal walls

<b>Repair category:</b>	2
<b>Notes</b>	High moisture readings were taken adjacent to the ground floor shower, the fireplace in the ground floor bedroom and the rear wall in the sitting rear adjacent to the exposed brick wall.

## Floors including sub floors

<b>Repair category:</b>	1
<b>Notes</b>	Evidence of wood boring insects was noted to flooring timbers.

## Internal joinery and kitchen fittings

<b>Repair category:</b>	1
<b>Notes</b>	There are no obvious or significant defects noted.

## Chimney breast and fire places

<b>Repair category:</b>	1
<b>Notes</b>	No significant defects noted, from the limits of our inspection. The stove is assumed to have been suitably installed and vented and assumed to comply with all current regulations.

## Internal decorations

<b>Repair category:</b>	1
<b>Notes</b>	There are some areas of cracking to plaster. There are some areas of loose wallpaper.

## Cellars

<b>Repair category:</b>	1
<b>Notes</b>	There are no obvious or significant defects affecting the cellar.

## Electricity

<b>Repair category:</b>	1
<b>Notes</b>	From the limits of our inspection, the electrical system appears adequate for present usage. It should be noted that only the most recently constructed and rewired properties will fully comply with current regulations.

## Gas

<b>Repair category:</b>	
<b>Notes</b>	Not Applicable

## Water, plumbing and bathroom fittings

<b>Repair category:</b>	1
<b>Notes</b>	Moisture readings were taken to the wall in the hall adjacent to the shower.

Heating and hot water	
<b>Repair category:</b>	2
<b>Notes</b>	It is assumed that the central heating system is in full working order and is assumed to be regularly serviced and maintained. The location of the oil tank to the rear is unlikely to meet with current regulations.

Drainage	
<b>Repair category:</b>	1
<b>Notes</b>	From the limits of our inspection no significant defects were noted. It should be noted that inspection covers have not been raised and the drainage system has not been tested. The drainage system is assumed to comply with current regulations.

# Single Survey

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

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

## Remember

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

## Warning

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

## 3. ACCESSIBILITY INFORMATION

### Guidance Notes on Accessibility Information

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

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

#### Unrestricted parking within 25 metres

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

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

## 4. VALUATION AND CONVEYANCER ISSUES

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

### Matters for a solicitor or licensed conveyancer

Extensions have been carried out at various times since the original construction although all appear to have been carried out in excess of forty years ago.

It is assumed that there are no statutory town planning or road proposals that will have an adverse effect on the property.

It is assumed that the roads and footpaths adjoining the site are made up and adopted by the local authority.

Drainage to a septic tank and full details should be confirmed including compliance with current regulations.

### Estimated re-instatement cost (£) for insurance purposes

The current cost of reinstating the property in its present form is estimated for insurance purposes to be approximately £900,000 (NINE HUNDRED THOUSAND POUNDS STERLING).

### Valuation (£) and market comments

Having regard to the comments in this report and current market conditions it is my opinion that the current market value of the property in its present condition could be fairly stated in the region of £385,000 (THREE HUNDRED AND EIGHTY FIVE THOUSAND POUNDS STERLING).

All of the matters to which we have referred in this report should be fully investigated prior to concluding a purchase.

<b>Report author:</b>	Ryan Stewart
<b>Company:</b>	Walker Fraser Steele
<b>Address:</b>	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
<b>Electronically Signed By:</b>	Ryan Stewart
<b>Date of report:</b>	06/05/2026



# Mortgage Valuation

## Case Details

Seller name(s):	Mr and Mrs Avis		
Address line 1:	The Old Doctors House,		
Address line 2:	Gamrie,		
Address line 3:			
Town / City:	Banff,	County:	
Postcode:	AB45 3JL		
Date of inspection (dd/mm/yyyy):	06/05/2026		

## Property Details

Property type:	House
Property style:	Detached
Was the property built for the public sector?	No

### Specific details for: flats & maisonettes

Floor of property:	<input type="text"/>	Number of floors in block:	<input type="text"/>	Number of units in block:	<input type="text"/>	Lift available in block?	<input type="text"/>
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## Tenure

Tenure:	Absolute Ownership
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### If Leasehold:

Unexpired term (years):	<input type="text"/>	Ground rent (pa):	£ <input type="text"/>
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## Accommodation

No. of living room(s):	<input type="text" value="2"/>	No. of bedroom(s):	<input type="text" value="5"/>	No. of kitchen(s):	<input type="text" value="1"/>
No. of bathroom(s):	<input type="text" value="2"/>	No. of WC(s):	<input type="text" value="2"/>	No. of other room(s):	<input type="text" value="2"/>
Description of other room(s):	Utility room and study.				
Floor area (m <sup>2</sup> ):	<input type="text" value="220"/>	Floor area type:	<input type="text" value="Internal"/>		

## Garages & Outbuildings

Garages / Parking space(s):	Double garage.
Permanent outbuildings:	Store

## Construction

Wall construction:	Solid stone/brick
Roof construction:	Pitched slate
Approximate year of construction:	1650
Any evidence of alterations or extensions?	Yes
Alterations or extension details:	Extensions appear to be historic with the most recent appearing to have been carried out in excess of forty years ago.

## Risks

Is there any evidence of movement to the property?	Yes
If yes, does this appear longstanding?	Yes
Are there any further risk factors?	No
If yes, please provide details:	There is evidence of structural movement having affected the property, however, from a single inspection any movement appears to be historic and non progressive with the risk of further significant movement appearing to be remote.

## Services

Electricity:	Mains	Gas:	None	Water:	Mains
Central heating:	Full	Drainage:	Private		
Provide comments:	Oil fired boiler to radiators.				

## Legal Matters

Are there any apparent legal issues to be verified by the conveyancer?	Yes
If yes, please provide details:	Drainage to a septic tank. Full details should be confirmed including compliance with current regulations. It is assumed that there are no statutory town planning or road proposals that will have an adverse effect on the property.

## Location

Location details:	The property is situated within a mixed agricultural and residential area with limited local amenities.
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## Roads


Road description:	The road has been adopted.
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## General Remarks

At the time of inspection, the property was found to be in a condition consistent with its age and type with general maintenance works required. Corrosion was noted to be affecting nail fixings to the main loft space. This areas should be fully investigated with repair works carried out as required.

High moisture readings and evidence of wood boring insects were noted in places. These areas should be fully investigated with repairs carried out as required. Our valuations assumes no significant liability in this regard.

None subject to roof and timber reports.

 Mortgageability Remarks

It is our opinion that the subjects provide suitable security for mortgage loan purposes, however, any potential lending should be confirmed prior to contract.

 Valuation

Market value in present condition:	£ 385000
Market value after essential repairs:	£
Insurance reinstatement value:	£ 900000
Retention required? <input type="checkbox"/> No	Retention amount: £

 Declaration

Surveyor name:	Ryan Stewart
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	06/05/2026
Company name:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House, 27 Waterloo Street, Glasgow, G2 6BZ
Telephone number:	01412210442
Email address:	Enquiries@walkerfrasersteele.co.uk
Surveyor signature:	