

Single Survey

Property Address	Cutaway Cottage, Cambus O'May, Ballater. AB35 5SD
Customer	Mr M Hadley
Date of Inspection	23/07/2025
Prepared by	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.¹

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



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

1.2

THE REPORT

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

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

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

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

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

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

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

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

1.3

LIABILITY

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

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

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

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

1.4

GENERIC MORTGAGE VALUATION REPORT

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

1.5

TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.²

1.6

INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7

PAYMENT

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

1.8

CANCELLATION

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

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

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

2.5

ACCESSIBILITY

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

2.6

ENERGY REPORT

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

2.7

VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise an extended, detached cottage.
Accommodation	Ground floor - Entrance hall, living room and dining room on an open plan, sun lounge, study, kitchen and cloakroom with WC. First floor - 4 bedrooms.
Gross internal floor area (sqm)	174 sqm or thereby.
Neighbourhood and location	The subjects occupy a road and riverside location in a mixed residential and agricultural area within the Cairngorms National Park. The property is located approximately 4 miles from the town of Ballater and approximately 38 miles from Aberdeen. Locally there are limited facilities with the main facilities available in Ballater and Aboyne.
Age	Originally built around 1880.
Weather	At the time of the inspection, it was dry.
Chimney stacks	Visually inspected with the aid of binoculars where required. The chimney stacks are of stone construction with clay pots and finished at the base with cement fillets.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where required.</p> <p>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.</p> <p>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.</p> <p>The roof over the property is timber framed pitched and clad with slates with pitched and slate dormer projections. Access was gained to the loft spaces from hatches in the first floor halls. Where seen, the roof has been constructed to timber joists and rafters with provision of insulation. Our inspection was limited due to clearance and location of access.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where required.</p> <p>Upvc gutters discharging into matching downpipes.</p>
Main walls	<p>Visually inspected with the aid of binoculars where required.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>Walls to the original cottage are of stone stone and are pointed externally. Walls to the extensions appear to be of concrete block and are externally roughcast.</p>

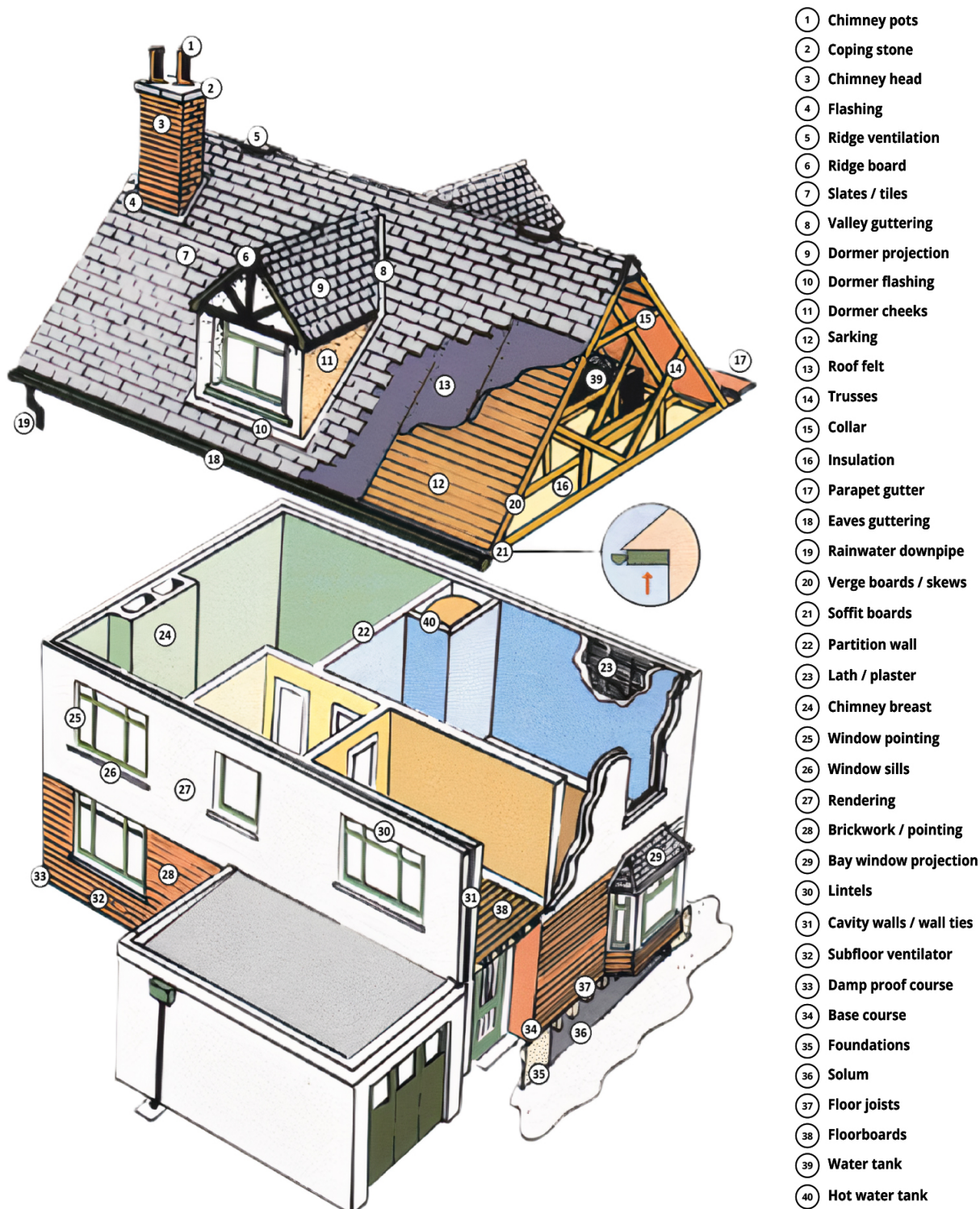
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible. Doors and windows were not forced open.</p> <p>Windows and french doors are of a upvc design fitted with sealed unit double glazing. The front and rear doors are of a modern composite design. Fascia and soffits are a mixture of timber and upvc.</p>
External decorations	Visually inspected
Conservatories / porches	None
Communal areas	None
Garages and permanent outbuildings	<p>Visually inspected</p> <p>Detached from the property is a single car garage of timber construction with a pitched and felt tile roof. The open carport is of similar construction.</p>
Outside areas and boundaries	<p>Visually inspected</p> <p>To the front of the property is a driveway providing off street car parking and access to the garage. Remaining garden areas are a mixture of grass, stone chips, paving and borders. There are a number of mature trees located on site. Boundaries are a mixture of fencing and a flood prevention blockwork wall.</p>
Ceilings	<p>Visually inspected from floor level</p> <p>Ceilings are of plasterboard.</p>
Internal walls	<p>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls are lined with plasterboard.</p>

Floors including sub floors	<p>Surface of exposed floors were visually inspected. No carpets or floor covering were lifted.</p> <p>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.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Flooring appears to be mainly of a suspended timber design with solid sections. At the time of inspection, there were no accessible sub floor areas.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal doors are of a timber panel design with similar door facings and skirting boards. The kitchen is fitted with a range of wall, base and tall units with a marble worktop. The staircases are of a timber design with timber balustrades.</p>
Chimney breasts and fireplaces	<p>Visually inspected. No testing of the flues or fittings was carried out.</p> <p>Within the living room and dining room are wood burning stoves.</p>
Internal decorations	<p>Visually inspected</p> <p>Internal decorations are mainly of a plain painted style with areas of timber panelling.</p>
Cellars	None

Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.</p> <p>Mains electricity is connected with the meter and circuit breakers located in the ground floor hall.</p>
Gas	None
Water, plumbing and bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>From the main public supply with upvc waster and copper supply pipes, where seen. The bathroom is fitted with a white four piece suite including a separate shower cubicle with mixer shower. The ground floor cloakroom is fitted with a white WC and wash hand basin.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>An oil fired Grant Vortex condensing combination boiler located externally supplies radiators and hot water throughout.</p>
Drainage	<p>Drainage covers etc were not lifted. Neither drains nor drainage system were tested.</p> <p>Drainage is to a private septic tank located within the site.</p>

Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is fitted with smoke and heat detectors.</p>
Any additional limits to inspection	<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>

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 1	Category 2 2	Category 3 3
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	
Repair category:	1
Notes	From a single inspection there was no evidence of significant structural movement having affected the property.

Dampness, rot and infestation	
Repair category:	1
Notes	There is no evidence indicating any significant dampness, rot or infestation within the limitations and scope of the inspection and report.

Chimney stacks	
Repair category:	1
Notes	Some cracking was noted to pointing and fillets. It should be noted that chimneys require ongoing maintenance and repair.

Roofing including roof space	
Repair category:	2
Notes	From the limits of our inspection, no significant defects were noted, however, there are broken slates and slate roof coverings require ongoing maintenance and repair.

Rainwater fittings

Repair category:	1
Notes	There are no obvious or significant defects affecting the rainwater conductors.

Main walls

Repair category:	1
Notes	There are areas of hairline cracking to pointing.

Windows, external doors and joinery

Repair category:	1
Notes	There are no obvious or significant defects affecting the external windows/doors/joinery.

External decorations

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

Conservatories / porches

Repair category:	
Notes	Not Applicable

Communal areas

Repair category:	
Notes	Not Applicable

Garages and permanent outbuildings

Repair category:	1
Notes	No obvious or significant defects are affecting the garage.

Outside areas and boundaries

Repair category:	1
Notes	Mature trees require regular maintenance.

Ceilings

Repair category:	1
Notes	There are no obvious or significant defects affecting ceilings.

Internal walls

Repair category:	1
Notes	There are no obvious or significant defects affecting the internal walls.

Floors including sub floors

Repair category:	1
Notes	There are no obvious or significant defects affecting flooring.

Internal joinery and kitchen fittings

Repair category:	1
Notes	No significant defects noted.

Chimney breast and fire places

Repair category:	1
Notes	It is assumed that the stoves have been suitably installed and vented and assumed to comply with all current regulations.

Internal decorations

Repair category:	1
Notes	Staining was noted to a ceiling at first floor level although dry at the time of inspection.

Cellars

Repair category:	
Notes	Not Applicable

Electricity

Repair category:	1
Notes	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

Repair category:	
Notes	Not Applicable

Water, plumbing and bathroom fittings

Repair category:	1
Notes	From the limits of our inspection there was no evidence of water leakage or spillage. Regular maintenance will be required to the seal around the shower. There is no form of external ventilation within the ground floor cloakroom.

Heating and hot water	
Repair category:	1
Notes	It is assumed that the central heating system is in full working order and is assumed to be regularly serviced and maintained.

Drainage	
Repair category:	1
Notes	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 septic tank is assumed to comply with all 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
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	
Electricity	1
Gas	
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 1

1

No immediate action or repair is needed.

Category 2

2

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

Category 3

3

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

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

Unrestricted parking within 25 metres

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

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

The property was affected by flooding during Storm Frank in 2016 and again in 2020 and is identified by SEPA as a medium/high flood risk on their flood maps. The current owners have erected a flood prevention wall in recent years and have advised that buildings insurance has been obtainable. Any further details should be obtained from the local authority or SEPA and details of flood prevention works should be confirmed.

The property has been extended in the past. We understand that the first extension was carried out around 1984 with the sun lounge added around 2016 along with internal alteration works. It is assumed that all required local authority consents were obtained at this time.

Drainage is to a private septic tank and full details should be confirmed.

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.

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 £700,000 (SEVEN 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 £500,000 (FIVE HUNDRED THOUSAND POUNDS STERLING).

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

Report author:	Ryan Stewart
Company:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Electronically Signed By:	Ryan Stewart
Date of report:	24/07/2025



Mortgage Valuation

Case Details

Seller name(s):	Mr M Hadley		
Address line 1:			
Address line 2:	Cambus O'May		
Address line 3:			
Town / City:	Ballater	County:	
Postcode:	AB35 5SD		
Date of inspection (dd/mm/yyyy):	23/07/2025		

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:		Number of floors in block:		Number of units in block:		Lift available in block?	
--------------------	--	----------------------------	--	---------------------------	--	--------------------------	--

Tenure

Tenure:	Absolute Ownership
---------	--------------------

If Leasehold:

Unexpired term (years):		Ground rent (pa):	£
-------------------------	--	-------------------	---

Acommodation

No. of living room(s):	3	No. of bedroom(s):	4	No. of kitchen(s):	1
No. of bathroom(s):	1	No. of WC(s):	2	No. of other room(s):	0
Description of other room(s):					
Floor area (m²):	174	Floor area type:	Internal		

Garages & Outbuildings

Garages / Parking space(s):	1 single garage, 1 carport.
Permanent outbuildings:	None.

Construction

Wall construction:	Solid Stone
Roof construction:	Pitched slate
Approximate year of construction:	1880
Any evidence of alterations or extensions?	Yes
Alterations or extension details:	The property has been extended in the past. We understand that the first extension was carried out around 1984 with the sun lounge added around 2016 along with internal alteration works. It is assumed that all required local authority consents were obtained at this time.

Risks

Is there any evidence of movement to the property?	No
If yes, does this appear longstanding?	
Are there any further risk factors?	Yes
If yes, please provide details:	The property was affected by flooding during Storm Frank in 2016 and again in 2020 and is identified by SEPA as a medium/high flood risk on their flood maps. The current owners have erected a flood prevention wall in recent years and have advised that buildings insurance has been obtainable. Any further details should be obtained from the local authority or SEPA and details of flood prevention works should be confirmed. Drainage is to a private septic tank and full details should be confirmed. It is assumed that there are no statutory town planning or road proposals that will have an adverse effect on the property.

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 is to a private septic tank and full details should be confirmed. 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 located within the Cairngorms National Park.
-------------------	--

Roads

Road description:	The road has been adopted.
-------------------	----------------------------

General Remarks

At the time of inspection, the property was found to be in a condition consistent with its age and type with only general maintenance works required.



Essential Repairs

None



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 with particular reference to flood risks and availability of buildings insurance.



Valuation

Market value in present condition:	£ 500000		
Market value after essential repairs:	£		
Insurance reinstatement value:	£ 700000		
Retention required?	<div>No</div>	Retention amount:	£



Declaration

Surveyor name:	Ryan Stewart
Surveyor qualifications:	MRICS
Report date (dd/mm/yyyy):	24/07/2025
Company name:	Walker Fraser Steele
Address:	First Floor, Suite 1/3, Cadell House 27 Waterloo Street Glasgow G2 6BZ
Telephone number:	01412210442
Email address:	Ryan.stewart@walkerfrasersteele.co.uk
Surveyor signature:	