home report

SOUTH PARK COTTAGE LONMAY

FRASERBURGH
AB43 8RH

property | legal | financial

Energy Performance Certificate

Aberdein Considine

property | legal | financial

Energy Performance Certificate (EPC)

Dwellings

Scotland

SOUTH PARK COTTAGE, LONMAY, FRASERBURGH, AB43 8RH

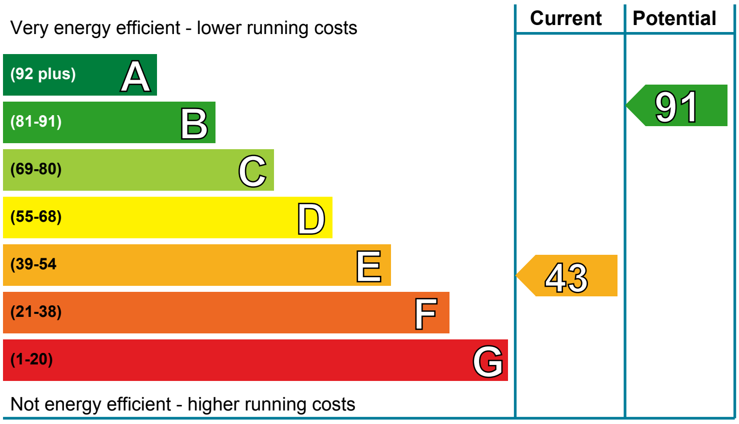
Dwelling type:	Detached house	**Reference number:**	9502-1019-4206-0755-2204
Date of assessment:	10 June 2025	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	11 June 2025	**Approved Organisation:**	Elmhurst
Total floor area:	137 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	445 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£10,329**	See your recommendations report for more information
Over 3 years you could save*	**£4,542**	

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

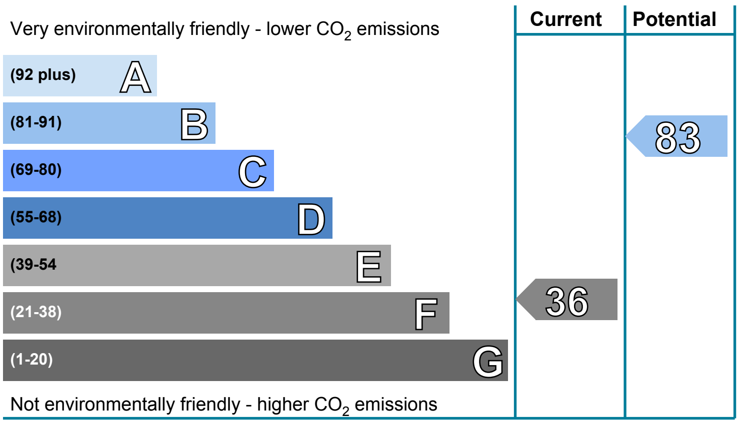


Energy Efficiency Rating

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

Your current rating is **band E (43)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (36)**. The average rating for EPCs in Scotland is **band D (59).**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£1713.00
2 Internal wall insulation	£4,000 - £14,000	£1233.00
3 Floor insulation (suspended floor)	£800 - £1,200	£453.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Pitched, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Roof room(s), ceiling insulated	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Partial double glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 32% of fixed outlets	★★★☆☆	★★★☆☆

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 82 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 11 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 7.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£9,093 over 3 years	£5,058 over 3 years	You could save £4,542 over 3 years
Hot water	£636 over 3 years	£369 over 3 years	
Lighting	£600 over 3 years	£360 over 3 years	
Totals	**£10,329**	**£5,787**	

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

Recommendations for improvement

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

	Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
				Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£571	E 52	E 44
2	Internal wall insulation	£4,000 - £14,000	£411	D 59	E 51
3	Floor insulation (suspended floor)	£800 - £1,200	£151	D 62	E 54
4	Floor insulation (solid floor)	£4,000 - £6,000	£92	D 63	D 56
5	Low energy lighting for all fixed outlets	£65	£67	D 64	D 57
6	Upgrade heating controls	£350 - £450	£86	D 66	D 59
7	Solar water heating	£4,000 - £6,000	£66	D 67	D 61
8	Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£70	D 68	D 63
9	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£409	C 76	C 69
10	Wind turbine	£15,000 - £25,000	£865	B 91	B 83

Choosing the right improvement package

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

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

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

1 Room-in-roof insulation

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

2 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

3 Floor insulation (suspended floor)

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

4 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

5 Low energy lighting

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

6 Heating controls (room thermostat)

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

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

8 Double glazed windows
Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

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

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

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.
LZC energy sources present: There are none provided for this home

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	32,835	(2,562)	N/A	(4,568)
Water heating (kWh per year)	2,982			

Addendum

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

About this document

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

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

Assessor's name:	Mr. Alan Kennedy
Assessor membership number:	EES/016140
Company name/trading name:	J & E Shepherd
Address:	54 Broad Street Fraserburgh AB43 9AH
Phone number:	01346 517456
Email address:	fraserburgh@shepherd.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

Scottish Single Survey

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Single Survey

survey report on:

Property address	South Park Cottage Lonmay Fraserburgh Aberdeenshire AB43 8RH

Customer	LBG Group Lenders

Customer address	Per Aberdein Considine & Co, Solicitors 8/9 Bon-Accord Crescent Aberdeen AB11 6DN

Prepared by	J & E Shepherd

Date of inspection	10th June 2025

SHEPHERD
CHARTERED SURVEYORS

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 is competent to 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 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.

To date, 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 the 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.

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

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[2] will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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;

- 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" 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. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	A traditional style one and a half storey detached dwellinghouse, with agricultural land.
Accommodation	Ground Floor - Entrance porch, hallway, Livingroom, sittingroom with sun lounge off, bedroom, kitchen, bathroom with w.c., rear vestibule and utility room. First Floor - Two bedrooms and shower room with w.c.
Gross internal floor area (m²)	130 square metres or thereby.
Neighbourhood and location	The subjects are situated within a rural location in close proximity to the main A952 road between Fraserburgh and Aberdeen, approximately 8 miles south of Fraserburgh. Surrounding land is generally in agricultural use and adequate local amenities can be found within easy commuting distance.
Age	Built around 1900, or before, and subsequently extended at various stages in the distant past.
Weather	Dry and bright.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** There are three chimney stacks, of pointed stone construction, with clay chimneypots and having cement mortar skews around the chimney heads. The chimneys were inspected from ground level only.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **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.** **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.** The main roof is of traditional pitched timber construction, externally clad with slates, with tiled ridges and metal lined valleys at intersections in the roof slopes. There are traditional style slated dormers to the front, and a flat felt roofed dormer to the rear. Over the extension to the front the roof is also pitched and slated, whilst over the sun lounge extension to the side the roof is flat and laid in felt. A very limited inspection of accessible areas of roof space over the property was carried out from ceiling hatches in the kitchen and on the first floor landing. Inspection was restricted due to limited accessibility. Most of the roof structure was unseen.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Rainwater fittings comprise a mixture of cast iron and pvc gutters and downpipes. It was not raining at the time of inspection and the adequacy of the system could not be verified.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are of solid stone construction, mainly externally pointed, and partly rendered. Extension walls are of rendered concrete blockwork.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** The windows are mainly of pvc framed construction equipped with sealed unit double glazing, and partly of single glazed timber casement construction. External doors are of pvc construction, some with double glazed panels.

	There are double glazed pvc framed patio doors off the sun lounge at the side. Not all windows/doors were opened or tested in operation. There are timber fascia to the external eaves around the dormers and extensions.

External decorations	**Visually inspected.** There is paintwork to external joinery timbers and to cast iron rainwater fittings.

Conservatories / porches	**Visually inspected.** There is a small porch at the front of the house, of rendered block wall construction with slated roof. There is no conservatory.

Communal areas	There are no communal areas.

Garages and permanent outbuildings	**Visually inspected.** There is a double car detached garage located at the rear of the house, of block wall construction, with profiled metal clad roof. Vehicular access is provided by two metal up-and-over doors to the front. There is a large store within the garden ground to the side of the house, of rendered block wall construction, with pitched and tiled roof, and vehicular access door. No access was gained into the garage or outbuilding at the time of inspection. Other small outbuildings within the site are of a non-permanent nature and therefore excluded from this Report and were not inspected.

Outside areas and boundaries	**Visually inspected.** The subjects are contained within a fairly large site, with garden ground and adjoining paddock areas, understood to extend in total to around 2.5 acres or thereby, although not measured by us. The site is mainly in grass, with mature trees and shrubbery. There is a burn running along the southmost boundary of the site. Site boundaries are understood to be defined by timber post and wire fencing, although not clearly seen. No detailed site inspection or investigation was carried out by us and we are unable to comment on soil conditions, land drainage, boundary fencing, etc. An inspection for Japanese Knotweed was not carried out. It is

	therefore assumed that there is no Japanese Knotweed within the boundaries of the property or on neighbouring properties. The full extent of the site and definition of boundaries should be ascertained from the Title Deeds.

Ceilings	**Visually inspected from floor level.** Ceilings are thought to be partly of timber lath and plaster and partly plasterboard lined. There is timber cladding to the ceiling in the sun lounge.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls and partitions are thought to be partly of timber lath and plaster, and partly plasterboard lined. There is partial wall tiling in the kitchen, bathroom and shower room.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** **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.** **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.** The flooring is partly of suspended timber and partly of solid concrete. No close inspection of the flooring was possible due to fixed and fitted floor coverings, furniture and household goods and debris throughout, and all areas were unseen. We were unable to locate any hatches or loose sections of flooring to gain access to the sub-floor area and accordingly the underfloor timbers were unseen and we are unable to comment on their condition.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** Internal doors are mainly of timber flush panel construction, and partly of timber and glass. Skirtings and door facings appeared to be of hardwood and softwood. A timber staircase with timber handrail provides access to the upper floor accommodation. The kitchen is equipped with a range of traditional style wall, base and larder units, worktop surfacing, composite sink unit and drainer, and built-in oven, cooker hob and hood.

	The utility room is equipped with traditional style wall and base cupboards, worktop surfacing and a plastic sink unit and drainer.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There is an open fire on a stone chimney breast in the livingroom. There is an open fire contained within a stone fireplace on a chimney breast in the sittingroom. Chimney breasts elsewhere within the property have been boarded over and are no longer in use. The presence of a chimney, chimney breast or fireplace should not be taken as an indication that there is any adequate or useable flue present.

Internal decorations	**Visually inspected.** Internal walls and ceilings are painted and/or papered. Joinery timbers are painted throughout.

Cellars	There are no cellars.

Electricity	**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.** A mains supply of electricity is laid on to the property. The electric meter was unseen and its location should be ascertained by further investigation. The fusebox, incorporating residual circuit breakers, is located within a small cupboard in the porch. There is a distribution of 13 amp socket outlets throughout the main accommodation.

Gas	**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.** A mains supply of gas is laid on to the property. The gas meter is contained within an external box attached to the right-hand side wall of the house. The only gas appliance within the property is the central heating boiler.

Water, plumbing, bathroom fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** It is understood that water is from a private supply possibly located outwith the site and shared with other properties. The nature and adequacy of the supply could not be ascertained within the scope of our inspection. The water supply had been turned off prior to our inspection. Within the property, the plumbing system, where seen, comprises copper supply pipes and pvc wastepipes. There is a fibreglass cold water tank located within a cupboard in the bathroom, and a small plastic feeder tank located within the roof space above. The bathroom is equipped with white three piece sanitary fittings, together with an electric instantaneous shower over the bath, and glazed shower screen. The shower room is equipped with white and blue three piece sanitary fittings, together with an electric instantaneous shower unit. Areas below the bath and shower cubicle were unseen. Leakage can often occur around sanitary fittings causing deterioration to concealed areas which may only become apparent once the fittings are removed.

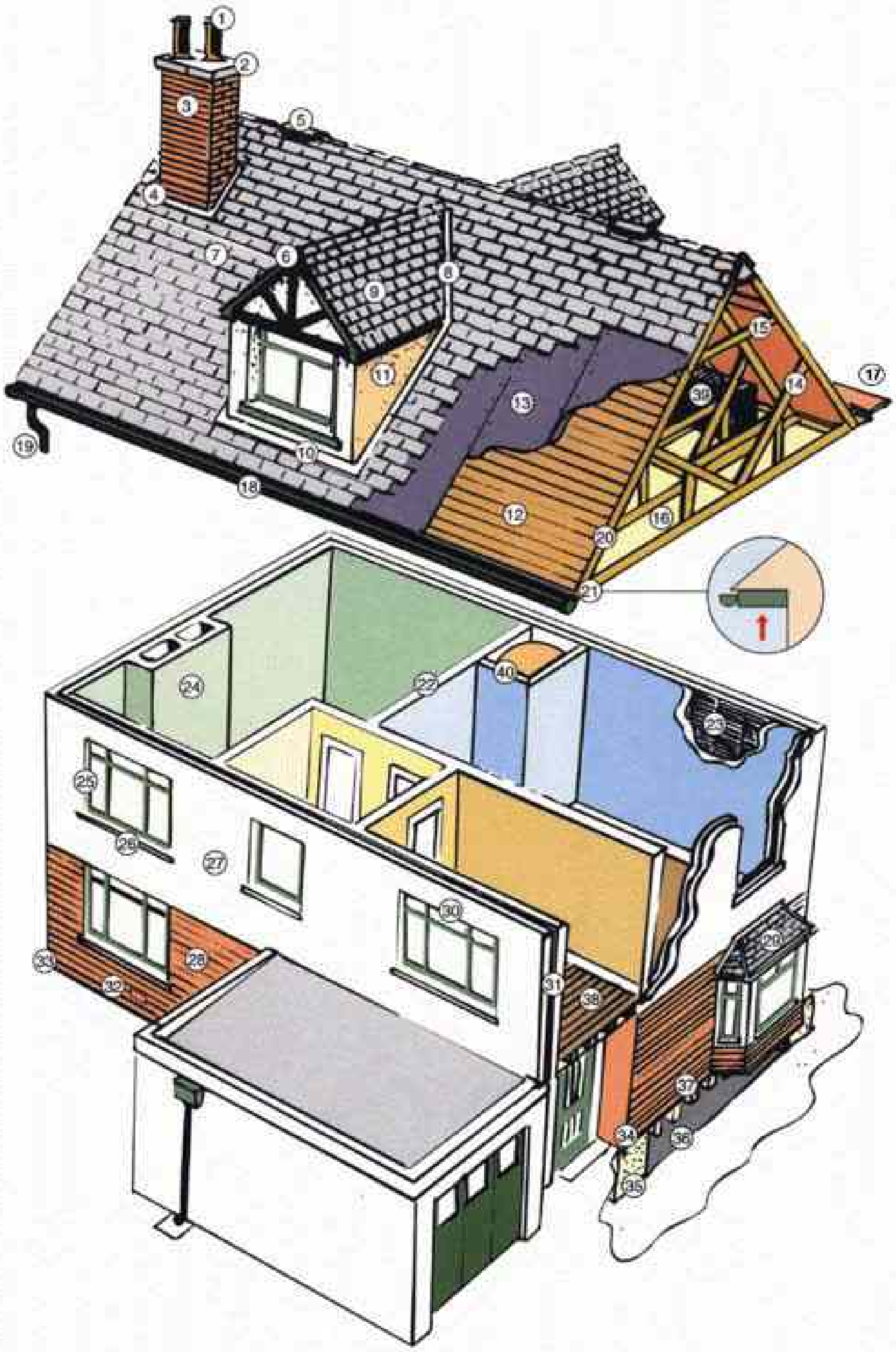
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** Space heating is provided by a gas-fired central heating system. A wall mounted 'Alpha' boiler located within a base cupboard in the kitchen, supplies pressed steel radiators throughout the main accommodation, most of which are individually thermostatically controlled. The heating was not in use at the time of inspection and no warranties can be given as to its functioning capabilities. Hot water is also provided by the central heating boiler, with electric immersion back-up. A foam insulated copper hot water cylinder is located within a cupboard in the shower room.

Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is understood to be connected to a septic tank located within the site, presumably with outfall to soakaway, the location of which is unclear. The exact nature and adequacy of the underground drainage installation could not be ascertained within the scope of our inspection.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** All Scottish homes require a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.

Any additional limits to inspection	The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. No access was available to any sub-floor areas. Full and safe access was not available to roof void areas due to limited accessibility and the presence of insulation in part. Woodwork or other parts of the structure that were covered, unexposed or inaccessible have not been inspected and we are therefore unable to confirm that any such part of the property is free from beetle, rot or other defects. Windows and external doors were not all fully opened or tested. Externally inspection was restricted due to dense and overgrown plants within the site. 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.

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.

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 was no evidence of significant structural movement within the limitations of our inspection.

Dampness, rot and infestation	
Repair category	2
Notes	Damp meter readings were taken where considered appropriate within the property and high moisture levels were detected to internal walls at localised areas. Damp staining and mould was also evident to walls and ceilings at various places. Under these circumstances there is the possibility of rot affecting concealed timbers due to damp absorption. Traces of woodbore infestation were noted to timbers within the property. An inspection of the entire subjects, including exposure work, should be carried out by a reputable timber and damp specialist, prior to purchase, having particular regard to woodworm, dampness and possible timber rot, with a view to implementing all repairs and remedial works deemed necessary in this respect, to a guaranteed standard.

Chimney stacks	
Repair category	2
Notes	There is weathered skew pointing to chimney stacks, representing a potential source of damp ingress and in need of repair/renewal. Chimneys are of a type and age where a degree of regular, ongoing maintenance should be anticipated.

Roofing including roof space	
Repair category	2
Notes	Some loose and broken roof slates were noted. The main roof covering is of a type and age where a degree of regular, ongoing maintenance should be anticipated and more extensive overhaul work may be required in the future. The property has areas of flat felt roofing. Flat roofs typically have a limited lifespan and can be prone to unexpected leaks. Repair or replacement may be required in the short term. A precautionary check of all roof coverings should be carried out by a competent roofing contractor, prior to purchase, with a view to advising on any repair or replacement likely to be required in the foreseeable future. Within roof void areas there is evidence of old damp staining on the roof timbers, consistent with age and type. Roof timbers have been affected by woodworm, possibly requiring eradication treatment works by a specialist contractor, as referred to above. Insulation cover to roof void areas is inadequate by current standards. The provision of additional insulation would reduce heat loss through the roofs.

Rainwater fittings	
Repair category	2
Notes	Cast iron rainwater fittings are corroded and in need of an overhaul or replacement. Vegetation growing in the gutters should be cleared in the short term and on a regular basis. Where previous leakage or overflow from rainwater goods has occurred a precautionary check of the surrounding building fabric is recommended with particular reference to damp or rot related defects.

Main walls	
Repair category	1
Notes	Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.

Windows, external doors and joinery	
Repair category	2
Notes	Windows and external doors are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms. Some double glazed units are defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units,

	will be required. External window woodwork is badly decayed in places and all external joinery should be checked and repaired/replaced as necessary. Windows and doors were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions.

External decorations	
Repair category	2
Notes	The external decoration is weathered and in need of renewal following any necessary repairs.

Conservatories/porches	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted to the porch. Normal level of ongoing maintenance should be anticipated.

Communal areas	
Repair category	-
Notes	N/A

Garages and permanent outbuildings	
Repair category	2
Notes	The garage and outbuilding were noted to be in poor condition and in need of repair and maintenance. Garage doors were found to be inoperable at the time of inspection and in need of attention. There is cracking to the walls of the outbuilding, requiring further investigation and repair.

Outside areas and boundaries	
Repair category	2
Notes	At the time of inspection the site was found to be unkempt and overgrown, in need of attention. Mature trees/vegetation within the grounds of the property will require future ongoing professional maintenance by an experienced contractor. A narrow watercourse runs along the south-most boundary of the site and low

	lying parts of the garden ground may be susceptible to occasional flooding during adverse weather conditions. Boundary fencing should be routinely checked and maintained or replaced as necessary. Ongoing maintenance and repair should be anticipated.

Ceilings	
Repair category	2
Notes	There are defective and missing sections of ceiling linings within one of the upper floor bedrooms. Original plasterwork will be susceptible to further cracking and deterioration due to age. Extensive repair and re-lining will be required in due course.

Internal walls	
Repair category	2
Notes	Wall linings are deteriorated due to dampness and mould at various places and a degree of repair and re-lining will be required. Original plasterwork will be susceptible to cracking and deterioration due to age.

Floors including sub-floors	
Repair category	2
Notes	Having regard to the age of the property, concealed floor timbers are likely to have been affected by woodworm and/or rot and exposure examination should be carried out by a reputable timber specialist, prior to purchase, with a view to advising on any repair or remedial works. Concealed underfloor timbers which are built into stonework and unprotected may be deteriorated due to damp absorption, although this could not be ascertained within the scope of our inspection.

Internal joinery and kitchen fittings	
Repair category	2
Notes	Internal joinery is generally serviceable however some wear and tear items were noted to kitchen fittings/internal doors/facings, etc and future maintenance or upgrading should be anticipated. Kitchen and utility room fittings will likely require future upgrading to suit the purchaser's taste.

Chimney breasts and fireplaces	
Repair category	2
Notes	Dampness was detected at chimney breasts, requiring further investigation and remedial works. Chimney breasts to open fires should be checked and cleared as necessary, prior to re-use. Ventilators should be fitted to disused chimney breasts to prevent a build-up of moisture therein.

Internal decorations	
Repair category	2
Notes	Extensive re-decorative works will be required to suit the purchaser's taste.

Cellars	
Repair category	-
Notes	N/A

Electricity	
Repair category	2
Notes	Aspects of the electrical installation are dated and the system should be checked as a precaution by a registered electrician and upgraded if necessary. The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	2
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor. All gas services have been disconnected. These should be re-instated under professional supervision with any associated repairs or upgrading carried out in full by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	The property is understood to have a private water supply from outwith the site. This source is assumed to be reliable. Neither the reliability nor purity of the supply have been tested and any purchaser should fully satisfy themselves in these respects prior to conclusion of missives. The water supply had been turned off prior to our inspection. This should be reinstated under professional supervision, with any required repairs or upgrading carried out by a reputable contractor. Sanitary fittings appear serviceable however surround seals, tiling and finishes should be checked and maintained watertight. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects. Bathroom and shower-room fittings may require future modernisation to suit the purchaser's taste.

Heating and hot water	
Repair category	2
Notes	Aspects of the central heating system, including the boiler, may be nearing the end of their economic lifespan. Further advice should be obtained from a Gas Safe registered contractor to fully ascertain the condition, life expectancy and efficiency of the system. Upgrading should be anticipated. The hot water cylinder is of a type and age which can be prone to corrosion around the base, and should be routinely checked for leakage. This may require replacement in due course.

Drainage	
Repair category	2
Notes	We were unable to determine the position of the septic tank/private drainage system. The location of the septic tank/soakaway and legal access should be confirmed with the Title Deeds. It should also be confirmed that the drainage arrangements have SEPA consents.

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

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

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

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

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

3. Accessibility information

Guidance notes on accessibility information

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

Unrestricted parking within 25 metres:
For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

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 property has been altered and extended in the distant past, possibly in excess of forty years ago. As far as we could ascertain, no further significant alterations or additions have been made to the property in more recent years which would have required local authority approval, although this cannot be guaranteed. It is understood that water is provided from a shared private supply located outwith the site, and that drainage is to a septic tank within the site. The nature and adequacy of all services should be fully ascertained by further investigation and appropriate testing carried out as necessary, prior to purchase. Confirmation should be obtained that the septic tank has been registered with SEPA. The subjects are contained within a large site, understood to extend to around 2.5 acres or thereby, although not measured by us. Confirmation as to the extent of the site and the definition of boundaries should be ascertained from the Title Deeds. The road adjoining the property is fully formed and, we assume, maintained by the local authority. This should be confirmed. The property may have been repossessed by a heritable creditor. Normal warranties may not be available including utilities/services which may require to be professionally re- commissioned. Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes
For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than EIGHT HUNDRED THOUSAND POUNDS STERLING (£800,000). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments
Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of ONE HUNDRED AND FIFTY THOUSAND POUNDS STERLING (£150,000).

Signed	Security Print Code [430543 = 9545] Electronically signed

Report author	Alan V Kennedy

Company name	J & E Shepherd

Address	54 Broad Street, Fraserburgh, Aberdeenshire, AB43 9AH

Date of report	23rd June 2025

Mortgage Valuation Report

SHEPHERD
CHARTERED SURVEYORS

Property Address

Address	South Park Cottage Lonmay, Fraserburgh, Aberdeenshire, AB43 8RH
Seller's Name	LBG Group Lenders
Date of Inspection	10th June 2025

Property Details

Property Type

[X] 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

[X] 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 [X] 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 1900

Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

Accommodation

Number of Rooms

2 Living room(s) 3 Bedroom(s) 1 Kitchen(s)
2 Bathroom(s) 2 WC(s) 2 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) 130 m² (Internal) [ ] m² (External)

Residential Element (greater than 40%) [X] Yes [ ] No

Garage / Parking / Outbuildings

[ ] Single garage [X] Double garage [ ] Parking space [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

Garden store.

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement?	[ ] Yes	[X] 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	[X] No

If Yes to any of the above, provide details in General Remarks.

Service Connections

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	[X] Private	[ ] None	Water	[ ] Mains	[X] Private	[ ] None
Electricity	[X] Mains	[ ] Private	[ ] None	Gas	[X] Mains	[ ] Private	[ ] None
Central Heating	[X] Yes	[ ] Partial	[ ] None				

Brief description of Central Heating:

Gas-fired boiler to radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

[ ] Rights of way [ ] Shared drives / access [ ] Garage or other amenities on separate site [ ] Shared service connections

[ ] Ill-defined boundaries [X] 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 [X] Isolated rural property [ ] Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? [X] Yes [ ] No

If Yes provide details in General Remarks.

Roads

[ ] Made up road [ ] Unmade road [ ] Partly completed new road [ ] Pedestrian access only [X] Adopted [ ] Unadopted

General Remarks

The subjects are situated within a rural location in close proximity to the main A952 road between Fraserburgh and Aberdeen, approximately 8 miles south of Fraserburgh. Surrounding land is generally in agricultural use and adequate local amenities can be found within easy commuting distance.

At the time of inspection elements of the property were found to be in a poor order taking into account its age and type of construction. Works of repair, maintenance and renewal are required.

A precautionary check of all roof coverings should be carried out by a competent roofing contractor, prior to purchase, with a view to advising on any repair or replacement likely to be required in the foreseeable future.

An inspection of the entire subjects, including exposure work, should be carried out by a reputable timber and damp specialist, prior to purchase, having particular regard to woodworm, dampness and possible timber rot, with a view to implementing all repairs and remedial works deemed necessary in this respect, to a guaranteed standard.

Plumbing, electrical and heating installations are dated in part and should be checked by relevant contractors and overhauled or upgraded as necessary in due course.

Windows and external doors are in poor condition in places and in need of repair and possible future replacement.

A narrow watercourse runs along the south-most boundary of the site and low lying parts of the garden ground may be susceptible to occasional flooding during adverse weather conditions.

The property has been altered and extended in the distant past, possibly in excess of forty years ago. As far as we could ascertain, no further significant alterations or additions have been made to the property in more recent years which would have required local authority approval, although this cannot be guaranteed.

It is understood that water is provided from a shared private supply located outwith the site, and that drainage is to a septic tank within the site. The nature and adequacy of all services should be fully ascertained by further investigation and appropriate testing carried out as necessary, prior to purchase. Confirmation should be obtained that the septic tank has been registered with SEPA.

The subjects are contained within a large site, understood to extend to around 2.5 acres or thereby, although not measured by us. Confirmation as to the extent of the site and the definition of boundaries should be ascertained from the Title Deeds. At the time of inspection the site was found to be unkempt and overgrown, in need of attention.

Other accommodation - Sun lounge and utility room.

Essential Repairs

None apparent.

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

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuations

Market value in present condition	£ 150,000
Market value on completion of essential repairs	£
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 800,000
Is a reinspection necessary?	[ ] Yes [X] No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	[ ] Yes [ ] No

Declaration

Signed	Security Print Code [430543 = 9545] Electronically signed by:-
Surveyor's name	Alan V Kennedy
Professional qualifications	MRICS
Company name	J & E Shepherd
Address	54 Broad Street, Fraserburgh, Aberdeenshire, AB43 9AH
Telephone	01346 517456
Fax	01346 516867
Report date	23rd June 2025

Sellers Property Questionnaire

property | legal | financial

Property Questionnaire

Property address	SOUTH PARK COTTAGE LONMAY, FRASERBURGH, AB43 8RH
Seller(s)	Aberdein Considine
Completion date of property questionnaire	26/06/2025

Property Questionnaire

Note for sellers

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

Information to be given to prospective buyer(s)

1.	**Length of ownership**	
	How long have you owned the property? Cannot answer*	
2.	**Council tax**	
	Which Council Tax band is your property in? (Please circle) **A B C D E F G H** Cannot answer*	
3.	**Parking**	
	What are the arrangements for parking at your property? **(Please tick all that apply)** • **Garage** ☐ • **Allocated parking space** ☐ • **Driveway** ☐ • **Shared parking** ☐ • **On street** ☐ • **Resident permit** ☐ • **Metered parking** ☐ • **Other (please specify):** ____ Cannot answer*	
4.	**Conservation area**	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	~~Yes~~ / ~~No~~ / ~~Don't know~~ Cannot answer*

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

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

10.	Services	
a.	Please tick which services are connected to your property and give details of the supplier:	

Services	Connected	Supplier
Gas / liquid petroleum gas	Cannot answer*	
Water mains / private water supply	Cannot answer*	
Electricity	Cannot answer*	
Mains drainage	Cannot answer*	
Telephone	Cannot answer*	
Cable TV / satellite	Cannot answer*	
Broadband	Cannot answer*	

b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	~~Yes~~ / ~~No~~ Cannot answer*
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	~~Yes~~ / ~~No~~ / ~~Don't know~~
d.	(ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	~~Yes~~ / ~~No~~

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

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

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

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	~~Yes~~ / ~~No~~ / ~~Don't know~~ Cannot answer*
b.	that affects your property in some other way?	~~Yes~~ / ~~No~~ / ~~Don't know~~ Cannot answer*
c.	that requires you to do any maintenance, repairs or improvements to your property?	~~Yes~~ / ~~No~~ / ~~Don't know~~ Cannot answer*
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Signature(s): ______________________________

____

Date: ______________________________

*** This report has been completed on behalf of the lender in respect to a repossessed property and therefore some information is not available.**

Aberdein Considine

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