Single Survey

survey report on:

Property address	Hillside, Lumphanan, Banchory, AB31 4RY

Customer	Ms L Rankin

Customer address	Hillside, Corse, Lumphanan, Banchory, AB31 4RY

Prepared by	Allied Surveyors Scotland Ltd

Date of inspection	4th August 2026

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 Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. X

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

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

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;

- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;

- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" *is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;*

- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

- a "prospective Purchaser" is anyone considering buying the Property;

- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;

- the "Seller" is/are the proprietor(s) of the Property;

- the "Surveyor" is the author of the Report on the Property; and

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.

- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The property comprises a 1.5 storey detached house with a single storey wing at its south end, a garage and 2 outbuildings, and grounds which extend to approximately 0.5 acres.

Accommodation	Summary of main accommodation within the house: 2 living rooms, 4 bedrooms, 1 bathroom. Ground floor: main part - front porch, hall, living room, single bedroom/games room, kitchen/dining room; single storey wing - utility room with w.c off, bedroom/sitting room, study. First floor: 2 bedrooms, bathroom.

Gross internal floor area (m^2)	The gross internal floor area of the house with a ceiling height of greater than 1.0 metre extends to approximately 155 square metres, split between the ground floor of 100 square metres and the first floor of 55 square metres. This floor area includes the front porch of 3.5 square metres.

Neighbourhood and location	The property lies on its own in a rural setting. It is adjoined along its north side by the B9119 and is otherwise adjoined by agricultural land. The property is located 3.5 miles from the rural village of Lumphanan (population 500), which has a primary school and 7 and 8 miles respectively from Aboyne (population 2,900) and Alford (population 2,700), both of which have secondary schools and a range of local shops and community facilities. There is an alternative primary school at Craigievar, 3.2 miles away. Major local centres of population and employment include: Banchory (population 7,500) - 13 miles; Westhill (population 10,500) - 19 miles; Inverurie (population 14,500) – 22 miles; Aberdeen City Centre 25 miles.

Age	The house, with adjoining outbuildings at its north and south ends (of which that at the south end was originally a tailors workshop), is understood to be at least 200 years old. At a later date(s) the house has been extended into both outbuildings.

Weather	The weather was overcast and wet during the inspection. The report should be read in context of these weather conditions.

Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** There are two chimney stacks, one above each gable wall of the 1.5 storey part of the house. They are built with dressed stone blocks, which are pointed, have cement flashing around their bases and each has one clay pot bed in cement haunching. The pots are fitted with metal cowls.

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 roofs are predominantly pitched and slated. External roof detail of the 1.5 storey part of the roof includes: clay ridge sections bed in cement; at both gables skews lined with dressed stone coping and with cement flashings along their junctions with the adjoining slates; zinc lined valley gutters at roof junctions; timber facias; in the front face are 2 small velux roof windows; in the rear face are two dormers, which have slated sides, flat felt roofs, zinc side-slips and flashings, timber facias soffits and window facings, plastic rainwater goods. No inspection of its small roof space was possible as there are no access hatches. External detail of the single storey wing roof includes: similar ridge and skew detail; cement flashing along its junction with the adjoining stone gable wall; in its front face are 2 metal framed single glazed skylights (into the roof space); in its rear face three velux roof windows, 2 of which were renewed in 2025. A partial inspection of the roof space of the single storey wing was made from a hatch in the utility room ceiling, which is fitted with a slide-down aluminium ladder. The roof is formed with timber trusses overlaid with timber sarking boards and a layer of slate underfelt was visible between the gaps of the sarking boards. The majority of the roof space is floored with boards, there is approximately 100mm of mineral wool insulation laid between the joists and there are two fitted light pendants.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings to the 1.5 storey part are plastic, black to the front and grey to the rear. Gutters are half round, deep flow and attached to facia boards. Downpipes are round. To the single storey part, the gutters are half round cast iron and the downpipes are round cast iron and plastic.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The walls are built with solid stone and are pointed externally. They vary in thickness between 600- 700mm, including the internal wall lining. Two rear windows (kitchen and single bedroom/games room) have precast concrete lintels and cills.

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 majority of the windows are timber framed double glazed casement windows. They are a mix of ages and the owner advised that around 6 were renewed in 2012 soon after she moved in. Window opening casements are a mix of side and top hinged casements. The exceptions are the two utility room windows, which are timber framed single glazed windows (the front window incorporating a cat-flap). There are two front doors: (1) main door - (a) outer door, into porch - timber stable door, fitted with mortice lock, (b) inner door from porch into hall - timber panel door with single glazed upper panes, fitted with yale and mortice locks; (2) door into living room - renewed by the present owner in 2012, timber stable door with double glazed upper panes, fitted with mortice lock.

External decorations	**Visually inspected.** The external joinery is painted.

Conservatories / porches	**Visually inspected.** There is a small front porch built with a solid floor which is tiled, external sides that are clad with vertical timber linings and incorporate two timber framed double glazed windows, and a pitched slated roof. The internal walls and ceiling are plasterboard lined.

Communal areas	There are no communal areas.

Garages and permanent outbuildings	**Visually inspected.** (1) Single garage: concrete floor, mostly stone walls with some upper sections timber clad, shallow recently renewed timber roof structure with mono-pitched box-profile metal clad roof, pair of timber linings vehicle doors and pair of low height timber linings side doors, electrics with consumer unit sockets and lights, internal floor area 20 square metres. (2) Former steading building: 3 pointed stone sides, 1 gable wall re-built with concrete blocks and drydash rendered externally, sub-divided into 2 parts by internal stone wall, pitched slated roof, timber linings external doors into both parts, mostly tarred floors except for stone floored stalls, electricity; internal floor area of both parts 31 square metres. (3) Store: rough concrete floor, stone walls, pitched roof clad with corrugated tin, pair of timber linings doors, light and socket fitted, 15 square metres.

Outside areas and boundaries	**Visually inspected.** The property is roughly rectangular in shape and extends to approximately 0.5 acres. Some relevant features of the grounds include: tarred driveway, loop around garage and parking/turning areas; mature terraced garden, with lower part a sheltered lawn with perimeter beech hedging and a variety of tall mature deciduous trees, at the front of the house stone and concrete flagged paths, gravelled areas, patio adjoining south gable, lawns and shrub beds.

Ceilings	**Visually inspected from floor level.** The ceilings appear to be lined with plasterboard.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls are lined with plasterboard.

Floors including sub floors	The ground floor is solid and the first floor is suspended timber covered with floorboards. At the time of the inspection, most floors were covered with fitted carpets or other floor coverings and the extent of the inspection of the floors was thus limited. It was not possible to gain access to the sub-floor area as there was no apparent means of access. Fixed floor coverings included: wood-effect laminate click-board flooring in the hall and kitchen/dining room; slate tiled floor in the front porch.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** The kitchen is fitted with a range of off-white MDF floor units with oak knobs and oak-block worktops. Built-in electrical appliances include an oven, hob with extractor hood above, dishwasher and fridge. There are two shelved larder cupboards off the kitchen. The utility room is fitted with a short section of laminate worktop and a wall unit. The majority of the internal doors are timber panel doors. The stairway is fitted with timber balustrades with painted spindles and natural timber handrails and newel post knobs.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** There is an open fire in the living room. This has a tiled hearth, cast iron surround with tiled insets and a timber mantlepiece.

Internal decorations	**Visually inspected.** The internal linings are decorated with a mix of painted paper, decorative wallpaper and painted plasterboard.

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.** The property is supplied with mains electricity. From a pole at the boundary of the property, a mains overhead line is taken to the north gable wall and then through the gable. A Smart meter and main consumer unit are located within a cupboard off the landing; this unit includes the main switch, a residual current devise (a switch that trips a circuit under dangerous conditions and disconnects the electricity) and circuit breakers (which switch off a circuit if they detect a fault). There is a second metal consumer unit on a wall of the utility room, which has a residual current device and three circuit breakers. Sockets within the house are 13 amp rectangular pinned sockets.

Gas	Mains gas is not available to the property.

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.** The property is supplied with mains water. The owner advised that the connection onto the water main is at the adjoining B9119. There is a fibreglass cold water storage tank within a cupboard off the bathroom, which has a lid loosely placed over it. Water pipework inspected within the house was a mix of copper and plastic. There is a pump below the cold water tank to increase hot water pressure. The first floor bathroom is fitted with a shower bath, with above laminate sheeted walls, a mixer shower and a glazed screen along the bath edge, w.c and hand basin. The ground floor w.c off the utility room is a small room with a w.c and small yellow hand basin with a wooden vanity unit. Sinks include a Belfast sink in the kitchen.

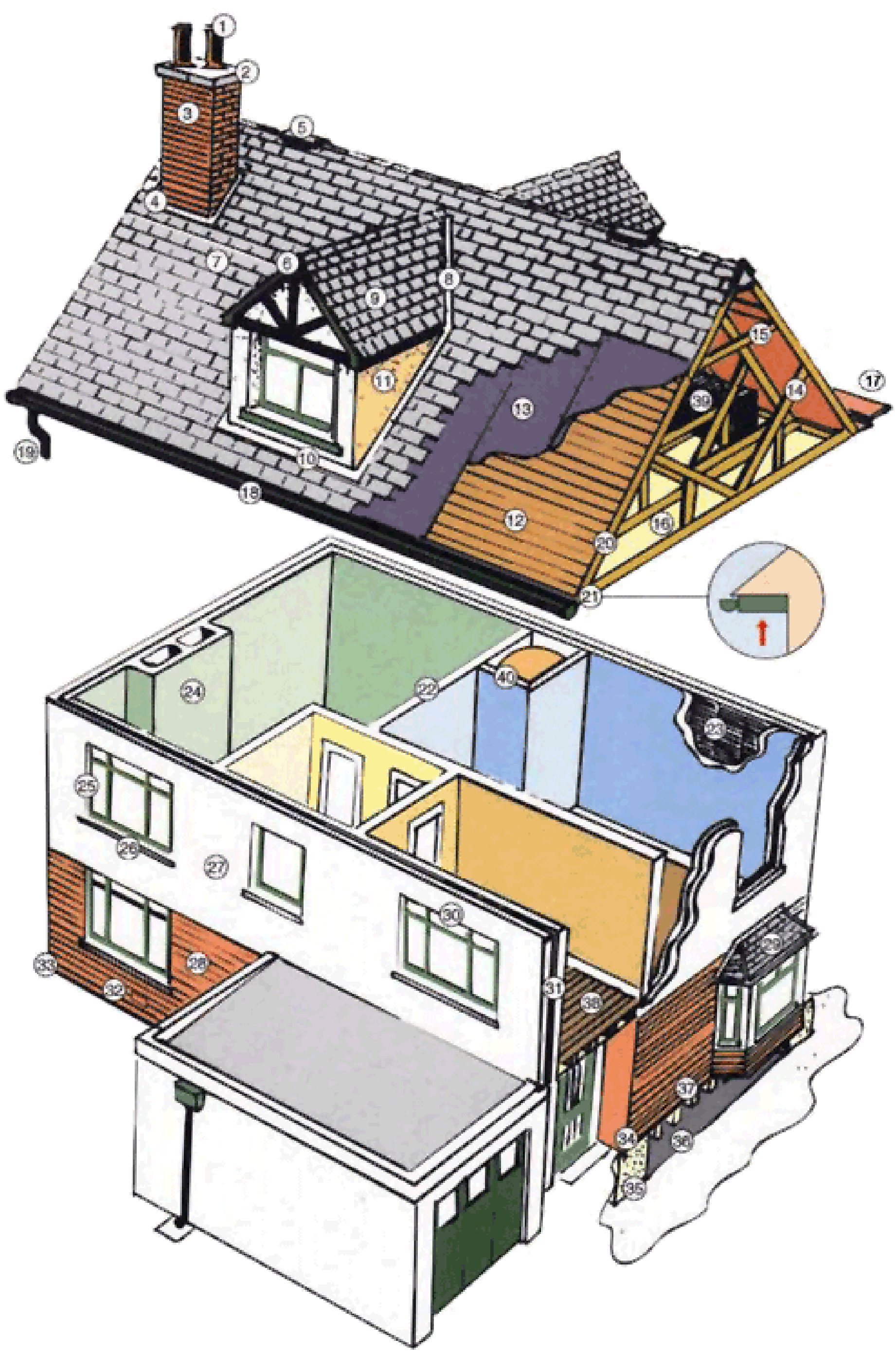
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The house is heated by an oil central heating system from a Trianco Eurostar Utility 90 boiler, floor mounted in the utility room and fitted with a flue taken up the chimney. The boiler is dated 2004. Oil is supplied from a 1,230 litre bunded plastic tank mounted on concrete flags beside the top outbuilding. The heating system is a wet system, via modern panel radiators. It is controlled by a programmer within the utility room unit and by thermostatic controlled valves fitted to the radiators. There is a 800mm x 500mm foam insulated indirect copper hot water cylinder in a landing cupboard that is fitted with a cylinder thermostat. The water is primarily heated by the central heating boiler, controlled by its programmer and is supplemented by an electric immersion heater.

Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is to a septic tank located within the grounds, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch. Drainage covers have not been lifted and neither the drains, nor any part of the drainage system have been tested.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Ceiling mounted detectors/alarms have been fitted as follows: smoke alarms to the ground and first floors; heat detector in the kitchen; carbon monoxide detectors in the living room and utility room (a portable alarm).

Any additional limits to inspection	The inspection was limited by the presence of fitted floor coverings, furnishings and personal effects within the property. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

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	Given the age and type of the house, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.

Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken at appropriate locations throughout the house but no significant evidence of dampness was encountered. Outside rear ground level adjoining the utility room is higher than internal floor level, though no sign of internal dampness was evident along the base of the internal wall at the inspection. From a limited inspection that was possible of the structural timberwork within the house, no sign of decay or active infestation was noted. Some historic wood-boring insect activity was visible in some of the timberwork inspected, though no sign of active infestation was found. A new owner might wish to get the structural timberwork within the house inspected at a change of ownership by a reputable Timber & Damp Specialist Firm with a view to determining whether there is any active wood-worm and the condition of the timbers.

Chimney stacks	
Repair category	2
Notes	From a ground level inspection of the chimney stacks, some minor cement pointing defects were noted to the south gable chimney.

Roofing including roof space

Repair category	2
Notes	Defects noted included: 1.5 storey roof front cement skew flashing along south gable - gap between flashing and slates, and it is lifting away from the skew coping; single storey wing roof - similar cement skew flashing defects at its gable and along its junction with the stone gable wall of the 1.5 storey part there is a gap between the cement flashing and the slates; larger rear dormer - some deterioration to a section of facia board along the side of the dormer. Natural slates have a lifespan which is dependent upon the type and quality of the slate. Over the long term slates may deteriorate, their nail fixings may corrode, and the timber sarking boards may deteriorate particularly where exposed to penetrating moisture or condensation. Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof slates, metal flashings/valleys, timber facias and soffits, and roof cement work. The two dormers have flat felt roofs, which are at least 15 years old. These coverings are not visible from a ground level inspection and whilst there is no evidence of defect or leakage at present, it would be prudent to have them checked by a competent roofing contractor to confirm their condition. Flat felt roofs have a limited life and depending on their age and quality of workmanship and can fail at any time.

Rainwater fittings

Repair category	2
Notes	There was minor leakage to several front plastic gutter joints. The cast iron sections of gutter to the single storey wing are uneven and some of the joints are leaking.

Main walls

Repair category	1
Notes	No significant defects were noted to the main walls. A number of small defects and fine cracks to the stonework pointing were noted, though they did not appear to be of structural significance or to require remedial work at the present time.

Windows, external doors and joinery

Repair category	1
Notes	No significant defects were noted to the windows and external doors. A selection of opening window casements and the front door were opened and found to operate effectively. The older double glazed windows are of an age where a ongoing maintenance should be anticipated to their external joinery, sealed units and opening mechanisms.

Windows, external doors and joinery	
Repair category	1
Notes	There are two single glazed windows to the utility room. Some minor deterioration was noted to the base of the front door frame.

External decorations	
Repair category	1
Notes	The decoration of the external joinery was found to be in satisfactory condition.

Conservatories/porches	
Repair category	1
Notes	No significant defects were noted to the front porch.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	2
Notes	Garage: minor deterioration to the base of the pair of timber linings doors. Steading building: uneven roof, some missing and broken slates, wood-worm in roof timbers, minor deterioration to base of timber linings doors, electrics should be checked over. Store: old tin roof cladding, high ground level along rear but no internal dampness at inspection, check electrics.

Outside areas and boundaries	
Repair category	1
Notes	The grounds appear to have been well maintained and were found to be in a neat and tidy condition. Several mature deciduous trees are close to the north side of the house - it is recommended that these be inspected by an aboroculturalist to assess their condition and whether any should be lopped or removed to protect

Outside areas and boundaries	
Repair category	1
Notes	the house. A survey undertaken by the Health Protection Agency and British Geological Survey has identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Radon is a colourless and odourless gas, which comes naturally from the rocks and soil. The UK Health Security Agency (UKHSA) has the remit for providing advice on public health issues associated with radiation in Scotland - it has a Glasgow office and can be contacted on 0141 440 2201. It launched a new interactive radon map in 2022, whose link is: www.ukradon.org/information/ukmaps.

Ceilings	
Repair category	1
Notes	Some hairline cracks were noted to several of the ceilings but no significant defects were evident.

Internal walls	
Repair category	1
Notes	No significant defects were noted to the internal wall linings.

Floors including sub-floors	
Repair category	1
Notes	From a limited inspection that was possible of the floors, no significant defects were noted.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The kitchen fittings were found to be in good condition, with minor wear and tear markings. The oak-block worktops will require periodic maintenance to remove stain marks and preserve their integrity (sanding and oiling/varnishing). No assessment has been made on the condition of any built-in electrical appliances. The condition of skirtings, facings and internal doors were found to be generally satisfactory condition.

Chimney breasts and fireplaces	
Repair category	1
Notes	No significant defects were noted to the living room open fire and its chimney breast. No assessment has been made on the operation of the fire and whether its flue is adequately lined. The flues should be regularly checked and swept.

Internal decorations	
Repair category	1
Notes	The internal decoration was found to be in generally good condition, with minor wear and tear markings commensurate with its age.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	1
Notes	No significant defects were noted to the visible parts of the electrical installation that were inspected. It is recommended good practice that all electrical installations should be checked periodically by a qualified electrician, approximately every 10 years or when a property changes hands; this should be regarded as a routine safety and maintenance check. This check should include the installation within the buildings. The new Fire and Smoke Alarm Standard came into force in February 2022. This new standard requires 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. The purchaser should satisfy themselves in this regard.

Gas	
Repair category	-
Notes	None.

Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant defects were noted to the visible parts of the plumbing system that were inspected. It was noted that the cold water cistern lid is not tight fitting, that the bathroom is not fitted with a mechanical extract fan and that there was a short section of cracking to the sealant around the bath edge adjoining the mixer shower metal casing. Concealed areas around baths and shower trays cannot be inspected; water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.

Heating and hot water

Repair category	1
Notes	No significant defects were noted to the visible parts of the central heating and hot water systems that were inspected. The central heating boiler and system (including the oil tank), should be serviced annually by a qualified heating engineer to ensure its safe and efficient operation. No assessment has been made on the operation, efficiency and adequacy of the central heating system. The oil boiler is relatively old and is likely to be considerably less efficient than a modern condensing boiler.

Drainage

Repair category	1
Notes	No problems with the drainage were visible during the inspection. A concrete cover to a drainage inspection chamber at the rear of the house is cracked. No assessment has been made on the size, capacity, condition and operation of the drainage system. The owner advised that the septic tank was last emptied in March 2023. It is likely that it will require to be periodically emptied in the future. The soakaway and discharge drain may require future maintenance in the event of blockage or a loss of permeability.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	1
Communal areas	-
Garages and permanent outbuildings	2
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 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			
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	X	No	
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 tenure is understood to be outright ownership. The titles have not been checked by the surveyor. It is assumed that there are no unduly onerous provisions in the title documents and management/service charge agreements. If the legal advisers find that there are significant variations from the standard assumptions then this should be referred back to the surveyor. It is specifically assumed that the property and its value are unaffected by any matters which would, or should be revealed to a competent completing solicitor or by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal. In respect of the private drainage system, it is assumed that: the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property. The owner advised that there is a right of way through the property in favour of the adjoining farmer to allow for field access, though this has not been used.

Estimated reinstatement cost for insurance purposes
This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussion with your insurers is advised. £680,000 (Six Hundred and Eighty Thousand Pounds) Building costs are currently increasing significantly above inflation due to material and labour shortages as well as Brexit, the Pandemic, the wars in Ukraine and the Middle East, and world- wide trade upheavals. It is recommended that this figure be regularly updated to ensure that there is adequate cover or alternatively seek specialist advice from your insurer.

Valuation and market comments
In its present condition, it is our opinion that the market value of the heritable interest in the property with the benefit of vacant possession and as at the date of our inspection, is: £370,000 (Three Hundred and Seventy Thousand Pounds) Our valuation has fully taken into account the prevailing market conditions.

Signed	Security Print Code [408154 = 5180] Electronically signed

Report author	David Silcocks

Company name	Allied Surveyors Scotland Ltd

Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE

Date of report	6th August 2026

Mortgage Valuation Report

ALLIED SURVEYORS SCOTLAND

Property Address

Address	Hillside, Lumphanan, Banchory, AB31 4RY
Seller's Name	Ms L Rankin
Date of Inspection	4th August 2026

Property Details

Property Type
- [X] House
- [ ] Bungalow
- [ ] Chalet
- [ ] Purpose built maisonette
- [ ] Coach
- [ ] Studio
- [ ] 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: 1825

Tenure

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

Accommodation

Number of Rooms: 2 Living room(s), 4 Bedroom(s), 1 Kitchen(s), 1 Bathroom(s), 1 WC(s), 2 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings): 155 m^2 (Internal), 207 m^2 (External)

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

Garage / Parking / Outbuildings

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

Available on site? [X] Yes [ ] No

Permanent outbuildings:

Outbuildings include: (1) former steading building - 3 stone sides, 1 concrete block side, pitched slated roof in need of some repair, divided into 2 parts, internal floor area 31 square metres; (2) store - stone walls, pitched corrugated tin clad roof, 15 square metres.

Mortgage Valuation Report

Construction

Walls
- [ ] Brick
- [x] Stone
- [ ] Concrete
- [ ] Timber frame
- [ ] Solid
- [ ] Cavity
- [ ] Steel frame
- [ ] Concrete block
- [ ] Other (specify in General Remarks)

Roof
- [ ] Tile
- [x] Slate
- [ ] Asphalt
- [ ] Felt
- [ ] Lead
- [ ] Zinc
- [ ] Artificial slate
- [ ] Flat glass fibre
- [ ] Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement?	[x] Yes	[ ] No
If Yes, is this recent or progressive?	[ ] Yes	[x] 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 Connection

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

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

Brief description of Central Heating:

Full oil fired central heating via a wet radiator system, controlled by a programmer and radiator thermostatically controlled valves.

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
- [ ] Agricultural land included with property
- [ ] Ill-defined boundaries
- [ ] Other (specify in General Remarks)

Location

- [ ] Residential suburb
- [ ] Residential within town / city
- [ ] Mixed residential / commercial
- [ ] Mainly commercial
- [ ] Commuter village
- [ ] Remote village
- [ ] Isolated rural property
- [x] 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
- [ ] Adopted
- [ ] Unadopted

General Remarks

The property comprises a 1.5 storey detached house with a single storey wing at its south end, a garage and 2 outbuildings, and grounds which extend to approximately 0.5 acres.

Rear first floor dormer roof projections have been added at least 30 years ago. Other accommodation within the house referred to above includes a utility room and study.

The property lies on its own in a rural setting. It is adjoined along its north side by the B9119 and is otherwise adjoined by agricultural land.

The property is located 3.5 miles from the rural village of Lumphanan (population 500), which has a primary school and 7 and 8 miles respectively from Aboyne (population 2,900) and Alford (population 2,700), both of which have secondary schools and a range of local shops and community facilities. There is an alternative primary school at Craigievar, 3.2 miles away. Major local centres of population and employment include: Banchory (population 7,500) - 13 miles; Westhill (population 10,500) - 19 miles; Inverurie (population 14,500) – 22 miles; Aberdeen City Centre 25 miles.

Given the age and type of the house, there is likely to have been past movement to its structure. However, there is no obvious evidence of any recent movement having occurred, with any movement noted appearing to be old and non-progressive.

A survey undertaken by the Health Protection Agency and British Geological Survey has identified some properties in the area as having natural levels of radon gas in excess of limits considered acceptable. Radon is a colourless and odourless gas, which comes naturally from the rocks and soil. The UK Health Security Agency (UKHSA) has the remit for providing advice on public health issues associated with radiation in Scotland - it has a Glasgow office and can be contacted on 0141 440 2201. It launched a new interactive radon map in 2022, whose link is: www.ukradon.org/information/ukmaps.

In respect of the private drainage system, it is assumed that: the system meets with and complies with Statutory Legislation, as outlined by the Scottish Environment Protection Agency, including the requirement to register septic tanks with SEPA; in the event that any part(s) of the system lies outwith the property, there are adequate servitude rights in favour of the property.

The owner advised that there is a right of way through the property in favour of the adjoining farmer to allow for field access, though this has not been used.

Significant factors which are likely to be relevant to the market value of the property include: 1) LOCATION: within commuting distance of Banchory, Inverurie, Westhill and Aberdeen. 2) SETTING: rural setting on its own adjoining the B9119. 3) HOUSE TYPE, DESIGN AND SIZE: attractive traditional house, extended into an adjoining building along time ago to create a long ground floor layout with the potential for creating a small annex in the single storey wing; house has 6 habitable rooms, 1 bathroom and an internal floor area of approximately 155 square metres. 4) CONDITION AND REPAIR: (a) External - in satisfactory external condition, minor repairs required to a chimney, roof and rainwater fittings, some windows are old and are likely to soon require repair/renewal; (b) Internal - in good condition, no significant defects noted. 5) STANDARD AND CONDITION OF FITTINGS: modern kitchen and bathroom; boiler relatively old; no evidence of any wall insulation. 6) BUILDINGS: single garage and two useful stone buildings, one requiring some roof repairs. 7) GROUNDS: 0.5 acre grounds, tarred driveway, attractive mature grounds, several tall trees close to north side of house. 8) CURRENT MARKET CONDITIONS: In the aftermath of the initial Covid-19 lock-down period from July 2020 onwards, local rural residential market activity increased significantly, with this leading to shorter marketing periods and an increase in prices. However, from mid-2022 the residential property market generally experienced more difficult conditions caused by rising interest rates, inflation and the cost of living, and property taxes (Land Business Transaction Tax and Additional Dwelling Supplement). These conditions extended through 2023-25, although interest rates were steadily reduced during this period from a peak in August 2023. During this period there was at best little change in local rural residential property prices and most sectors saw a small reduction in prices; properties which have special features have fared better, such features might include location, view, setting, design and character, condition and repair, standard of fitting, size and quality of the grounds and its outbuildings. 2026 has brought further uncertainty to the property market caused by the war in the Middle East, which has brought a period of rising prices, cost of living and interest rates.

Mortgage Valuation Report

Essential Repairs

No essential repairs are required to the property.

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

Comment on Mortgageability

The property is considered to be suitable security for mortgage purposes, subject to the specific lending criteria of the mortgage provider.

Valuations

Market value in present condition	£ 370,000
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)	£ 680,000
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

Mortgage Valuation Report

Declaration

Signed	Security Print Code [408154 = 5180] Electronically signed by:-
Surveyor's name	David Silcocks
Professional qualifications	BSc, MRICS
Company name	Allied Surveyors Scotland Ltd
Address	Marywell House, 29-31 Marywell Street, Aberdeen, AB11 6JE
Telephone	01224 571163
Fax	01224 589042
Report date	6th August 2026

Energy Performance Certificate (EPC)

Dwellings

Scotland

HILLSIDE, LUMPHANAN, BANCHORY, AB31 4RY

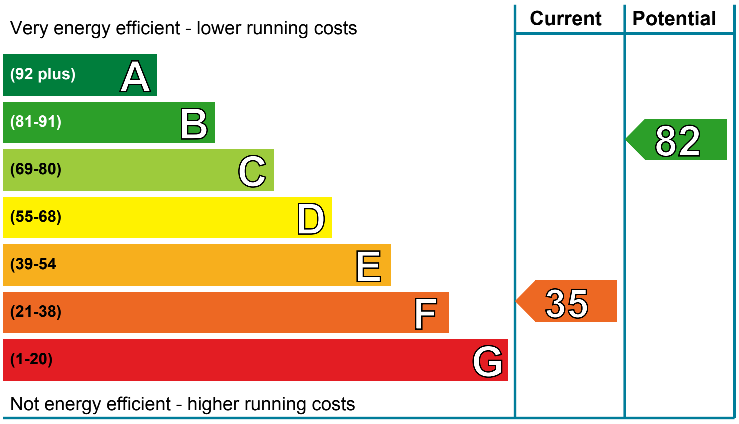
Dwelling type:	Detached house	**Reference number:**	6816-1428-1200-0334-4206
Date of assessment:	04 August 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	05 August 2026	**Approved Organisation:**	Elmhurst
Total floor area:	151 m^2	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	381 $kWh/m^2/year$		

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*	**£10,965**	See your recommendations report for more information
Over 3 years you could save*	**£5,625**	

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

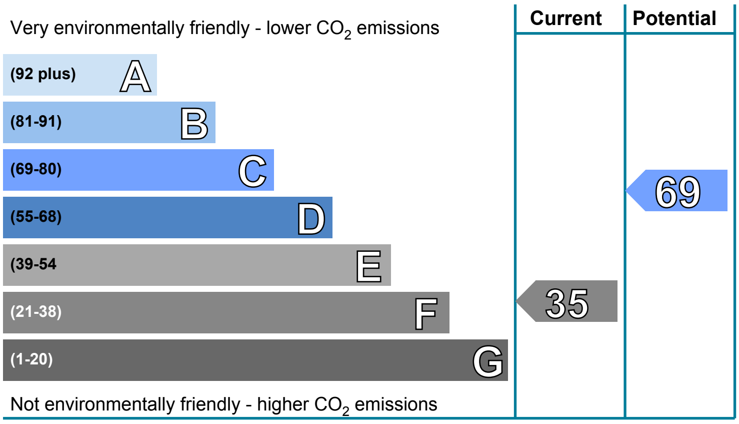


Energy Efficiency Rating

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 F (35)**. 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 (35)**

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	£900 - £1,200	£2805.00
2 Internal wall insulation	£7,500 - £11,000	£1737.00
3 Floor insulation (solid floor)	£5,000 - £10,000	£558.00

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. See the addendum section on the last page of this report for further information relating to items in the table.

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whin, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 100 mm loft insulation Roof room(s), no insulation (assumed)	★★★☆☆ ★☆☆☆☆	★★★☆☆ ★☆☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Mostly double glazing	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Below average lighting efficiency	★★★☆☆	★★★☆☆

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 84 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 13 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 7.5 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	£9,837 over 3 years	£4,323 over 3 years	You could save £5,625 over 3 years
Hot water	£831 over 3 years	£720 over 3 years	
Lighting	£297 over 3 years	£297 over 3 years	
Totals	**£10,965**	**£5,340**	

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	£900 - £1,200	£935	E 51	E 48
2	Internal wall insulation	£7,500 - £11,000	£579	D 62	D 58
3	Floor insulation (solid floor)	£5,000 - £10,000	£186	D 65	D 62
4	Upgrade heating controls	£220 - £250	£92	D 67	D 64
5	Replace boiler with new condensing boiler	£2,200 - £3,500	£83	C 69	D 66
6	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£220	C 72	D 67
7	Wind turbine	£5,000 - £20,000	£693	B 82	C 69

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)

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 (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.

4 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.

5 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). 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.

6 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.

7 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)	31,879.8	N/A	N/A	N/A
Water heating (kWh per year)	3,122.59			

Addendum

When considering the PV installation consider installing PV battery and a PV diverter for water heating

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. David Silcocks
Assessor membership number:	EES/008466
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	Marywell House 29-31 Marywell Street Aberdeen AB11 6JE
Phone number:	01224 571163
Email address:	aberdeen@alliedsurveyorsscotland.com
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

Property Questionnaire

PROPERTY ADDRESS:	Hillside Corse, By Lumphanan, Aberdeenshire. AB314RY

SELLER(S):	Ms Lynnda C D Rankin

COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	30/07/2026

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.**

PROPERTY QUESTIONNAIRE
Information to be given to prospective buyer(s)

1. Length of ownership

How long have you owned the property? 15 years

2. Council Tax

Which Council Tax band is your property in?

A B C D E F (G) H

3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- (Garage)
- Allocated parking space
- (Driveway)
- Shared parking
- On street
- Resident permit
- Metered parking
- Other (please specify):

4.	**Conservation Area**	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	**No**
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)?	**No**
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)?** **<u>If you have answered yes</u>, please describe the changes which you have made:**	**No**
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	**Yes/No**

	<u>If you have answered yes</u>, 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 can arrange to obtain them.**	
b.	**Have you had replacement windows, doors, patio doors or double glazing installed in your property?** **<u>If you have answered yes</u>, please answer the three questions below:**	**Yes**
	(i) Were the replacements the same shape and type as the ones you replaced?	**Yes**
	(ii) Did this work involve any changes to the window or door openings?	**No**
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): **I had 6 double glazed units and a 'stable door' ,with double glazing,new locks and handles. 17th April 2012**	

	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). <u>If you have answered yes/partial</u> – what kind of central heating is there? Oil (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.) <u>If you have answered yes, please answer the 3 questions below:</u>	Yes
b.	When was your central heating system or partial central heating system installed? Already installed when I purchased the property.	
c.	Do you have a maintenance contract for the central heating system? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:	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?	No
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? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?	No Yes/No
b.	Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:	No
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		
Water mains / private water supply	Mains	
Electricity	Yes	Ovo
Mains drainage	No	Septic tank

Telephone	Yes (until 6/8/26)	Fleur telecom/Openreach
Cable TV / satellite	Terrestrial TV	
Broadband	Yes	Fleur Telecom

b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes
c.	Do you have appropriate consents for the discharge from your septic tank?	Yes
d.	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: Scottish Water contract. Emptied every 3 years. Emptied on 12/03/2025	Yes
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:	No
b.	Is there a responsibility to contribute to repair and	Not applicable

	maintenance of the roof, common stairwell or other common areas? **<u>If you have answered yes</u>, please give details:**	
c.	**Has there been any major repair or replacement of any part of the roof during the time you have owned the property?**	**No**
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? NO NEIGHBOURS** **<u>If you have answered yes</u>, please give details:**	**No**
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?** **<u>If you have answered yes</u>, please give details:**	**No**
f.	**As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)** **<u>If you have answered yes</u>, please give details:**	**No**

12.	**Charges associated with your property**	
a.	**Is there a factor or property manager for your property?** **<u>If you have answered yes</u>, please provide the name and address and give details of any deposit held and approximate charges:**	**No**
b.	**Is there a common buildings insurance policy?**	**No**
	<u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?	**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, e.g. 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?** **<u>If you have answered yes</u>, 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**	**No**

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	No
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				
(ii)	Roofing	No				
(iii)	Central heating	No				
(iv)	NHBC	No				

(v)	Damp course	No				
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No				
b.	<u>If you have answered 'yes' or 'with title deeds',</u> 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? <u>If you have answered yes</u>, please give details:	No				

15. Boundaries

	So far as you are aware, has any boundary of your property been moved in the last 10 years? <u>If you have answered yes</u>, please give details:	No
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?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No
	<u>If you have answered yes to any of a-c above</u>, 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 purchase of your property.	

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

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

Signature(s) :

Lynnda C D Rankin………………………………………………

………………………………………………………………………

Date: …30/07/2026…………………………